

TRAVEL INSURANCE STATUS DISCLOSURE

About our insurance services

1. The Financial Services Authority (FSA)

We are Appointed Representatives of Gold Cover Insurance Services Ltd who are authorised and regulated by the FSA. The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose Products Do We Offer?

We can only offer products arranged by Gold Cover Insurance Services Ltd and are insured with the following insurers:

	Insurer
Personal Travel Insurance	Ageas Insurance Ltd UK Underwriting Ltd on behalf of Ageas Insurance Ltd ETI International Travel Protection the UK of Europäische Reiseversicherung A.G. Munich.
European Motoring Breakdown Assistance	Provided by Green Flag Motoring Assistance and insured by UK Underwriting Ltd on behalf of Fortis Insurance Ltd.

3. The Service We Will Provide You With

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of the product that we will provide details on. You will then need to make your own choice about how to proceed. We will not charge you a fee for our service in connection with arranging the insurance.

Please note that Gold Cover Insurance Services Ltd and its Authorised Representatives hold Client Money under a Risk Transfer arrangement with its insurers

4. What Will You Have to Pay Us For Our Services?

We will not charge a fee for our service. You only pay us the appropriate insurance premium.

5. Who Regulates Us?

We are Appointed Representatives of Gold Cover Insurance Services Ltd who are authorised and regulated by the Financial Services Authority. Their FSA Register number is 304018. Our permitted business is to sell and administer general insurance.

You can check this information on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What To Do If You Have A Complaint

All complaints regarding claims should be sent to the insurer. The insurers complaints procedure is detailed in your policy certificate.

If you wish to register a complaint against us please contact us by writing to:

Paul Turnbull, Karibuni, Absolute Aqua, Dorset Lake Ship Yard, Lake Drive, Poole, BH15 4DT

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.