

## **Status Disclosure Information**

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. GB Tours is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FCA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts. GB Tours only offer Connected Travel Insurance from single insurers. Details of insurers may be provided on request.

We do not charge fees for our insurance related services. We may receive a commission from the product provider. We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

**You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.**

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning; The Compliance Officer, ITC Compliance Limited, Monarch Court, Emersons Green, Bristol, BS16 7FH, [complaints@itccompliance.co.uk](mailto:complaints@itccompliance.co.uk), 0845 1772266 or 01179708426. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567. Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 08001116768 or by visiting the FCA website [www.fca.org.uk/register](http://www.fca.org.uk/register).

## **Demands And Needs Statement**

### **Travel Insurance**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

### **Important Information**

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

The Insured Person:

- Is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
- has suffered from a chronic or recurring illness during the previous twelve months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
- is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
- knows that they will need treatment or consultation at any medical facility during the trip; or
- is travelling for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

The person whose condition gives rise to a claim:

- is receiving, or on a waiting list for treatment in a hospital or nursing home; or
- is awaiting the results of any tests or investigations; or
- has been given a terminal prognosis.

In addition to the above, the policy also contains the following main exclusions:

- You must be a resident of the UK or the Channel Islands
- Any hazardous activity or any kind of manual work.
- Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life).
- You travelling on a motorized vehicle for which you do not hold appropriate qualifications to ride at home.
- You riding pillion, if the rider does not also hold appropriate qualifications.
- You Travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Any claim arising under this policy that has arisen as a result of your failure to follow medical advice or guideline regarding any recommended inoculations or medication considered necessary for you to have for your journey.
- You being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction).
- You not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth office during the period of insurance.

Please refer to the policy terms & conditions for a full list of exclusions.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 1500** or visit their website at **www.fco.gov.uk**). It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

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*Confidentiality and Data Protection - Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. For full details of where your information will be sent and the purposes of such data transfer, please ask us.*

I have read and understand the above information and confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from GB Tours.

**Please keep this page with your insurance policy documents.**

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy.

- This document (Status Disclosure)
- A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.