

## Initial disclosure document

### **The Financial Conduct Authority**

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

### **Who regulates us?**

GB Tours (registration number 489973) is an Appointed Representative of LS Financial Services Limited (registration number 921966) who is authorised and regulated by the Financial Conduct Authority. You may check this on the Financial Services Register ([www.register.fca.org.uk](http://www.register.fca.org.uk)) or by contacting them on 0800 111 6768.

### **Which service will we provide you with?**

We do not recommend products after assessing your needs for travel insurance. We will ask you questions to determine that the product we are offering is applicable to your circumstances. You can then choose whether you wish to proceed with this product.

### **What will you have to pay for our services?**

We do not charge for arranging this insurance for you, you only pay us the premium for your policy. We retain a percentage of the premium that you pay us, based on our costs for supplying you with this policy. We may charge an administration fee to cover any amendments to your travel insurance policy after it has been issued. Details will be provided to you at the time.

### **Are you covered by the Financial Services Compensation Scheme (FSCS)?**

In the unlikely event of the seller of this insurance being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. You can contact them by writing to: Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or [www.fscs.org.uk](http://www.fscs.org.uk) or on 0800 678 1100.

### **Settlement terms**

We will be responsible for collecting payment for all new and renewal premiums and any alterations as soon as practicable but prior to inception of your policy. All premiums are protected under a Risk Transfer agreement with the insurer.

### **Your policy**

Should you mislay your policy, a replacement will be issued upon request.

### **Governing law and language**

The law of England and Wales allows the parties to choose the law applicable to the contract. You agree that this policy will be governed and interpreted in accordance with the law of England and Wales and the English Courts will have exclusive jurisdiction in any dispute. All communication of and in connection with this policy shall be in the English language.

**If the insurer has to cancel your policy**

If the insurer no longer wishes to offer this policy and needs to cancel, we will write to you at the current address we have. The policy will then be cancelled 30 days after the date of our letter. If the policy is cancelled, we will refund any premium you paid in respect of the cancelled period, provided you have not made a claim.

**Other taxes or costs**

Other taxes or costs may exist which are not imposed or charged by us.

**What to do if you have a complaint**

Please see the complaint procedure detailed in the policy.

**Demands and needs**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, (see policy wording, Health Conditions for details), are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within the insurance policy. Subject to terms and conditions and maximum specified sums insured. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the Policy Booklet, Table of Benefits and Insurance Product Information Document (IPID).