

About your Ramblers Worldwide Holidays Travel Insurance Policy

Ramblers Holidays Ltd (Company Number 527266)

Registered address: Lemsford Mill, Lemsford Village, Welwyn Garden City AL8 7TR

*** Important ***

Please read the information in the Travel Insurance Policy Wording to ensure the cover meets your demands and needs. Although we have not given you any advice in connection with the sale of this product, we confirm that the policy cover meets the demands and needs of a customer requiring package travel insurance for UK & Overseas trip(s). Included within the Policy Wording under 'Important Information' you will find details of your cancellation rights.

It is your responsibility to provide complete and accurate information to Insurers when you take out an insurance policy, throughout the life of your policy. It is important that all statements you make on proposal forms, claim forms and other documents are full and accurate.

Please note that if you fail to disclose any material information to your insurers such as any similar insurance policy could invalidate your insurance and could mean that, part or all of a claim may not be paid. An example of this would be pre existing medical conditions.

Whose products do we offer?

We only offer products from Fortis Insurance Limited for Travel insurance. The legal expenses section of the policy is underwritten by DAS Legal Expenses Insurance Company Limited.

Which service will we provide you with?

You will not receive advice or a recommendation from us for Travel insurance, we will provide you with sufficient information to enable you to make your own choice about how to proceed.

What will you have to pay us for our services?

We do not charge a fee for arranging Travel insurance as the policy is sold on a non- advised basis.

How much will I pay for my insurance cover?

The amount is detailed in your 'Confirmation Invoice'. Your Fortis Travel Insurance Policy premium includes Insurance Premium Tax at 17.5%

When do I receive my evidence of cover?

Your 'Confirmation Invoice' validates your Ramblers Worldwide Holidays Travel Insurance Policy.

Who regulates us?

Ramblers Holidays Limited is an Appointed Representative of Towergate Underwriting Group Limited, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN, which is authorised and regulated by the Financial Services Authority. Towergate Underwriting Group Limited's Register No. 313250.

Towergate Underwriting Group Limited's permitted business is advising on and arranging general insurance contracts.

You can check this 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.

Limitation/Exclusion of Liability ---- YOUR ATTENTION IS SPECIFICALLY DRAWN TO THIS CLAUSE WHICH LIMITS OR EXCLUDES OUR LIABILITY TO YOU

Our liability for losses suffered by you as a direct consequence of any negligent performance of our services **shall be limited in all circumstances to £5,000,000 per claim**. In respect of any other claim arising out of our performance or non-performance of the services hereunder our liability shall be limited to the amount of commission and fees which we have received for arranging your insurance cover during the 12 months prior to such claim arising.

We shall not be liable to you for any pure economic loss, loss of profit or loss of business, in each case whether direct, indirect or consequential, or any claims for consequential compensation whatsoever (such as that listed above and howsoever caused) which arise out of or in connection with our services or this agreement. Nothing in this paragraph excludes or limits our liability for death or personal injury caused by our negligence, or for loss caused by our fraud, wilful misrepresentation or breach of regulatory obligations owed to you.

You are welcome to contact us to discuss increasing the limitations of our liability and/or varying the exclusions set out above. Please note however that an additional charge and other terms may apply should we agree to amend this clause.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing

Write to The Joint Managing Director, Tony Lock at Ramblers Holidays Ltd, Registered address: Lemsford Mill, Lemsford Village, Welwyn Garden City AL8 7TR.

...by phone Telephone 01707 331133

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

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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 the FSCS.