

Arvonias Coaches Ltd

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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.

Arvonias Coaches Ltd 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.

Arvonias Coaches Ltd 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, 0845 177 22 66 or 0117 4403700. 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. Web address 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 0800 111 6768 or by visiting the FCA's website <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:

Residency

This policy is only available to United Kingdom residents, defined as staying in or has lived in the United Kingdom for more than 12-months or is studying or working in the United Kingdom for more than 6 months.

Pre-Existing Medical Conditions

You must be able to comply with the following conditions to have the full protection of your policy. If you do not comply we may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment. If you are travelling within the United Kingdom You are not required to declare your medical conditions. However, to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
2. Are you travelling:
 - a) against the advice of a medical practitioner, or
 - b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis.
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled.
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
 - a) a registered mental health professional (if you are under the care of a Community Mental Health Team), or
 - b) a consultant specialising in the relevant field.

If you are travelling outside of the UK you must telephone Mediscreen on 0344 892 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment).
2. Is taking prescribed medication.
3. Has or has had any medical condition still requiring periodic review.
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

Mediscreen's office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

Sports / Hazardous Activities

If you intend to take part in any sports or hazardous activities not included in your holiday itinerary please call the tour operator with whom you have booked your trip. They will contact Towergate on your behalf to confirm whether the policy can be extended to cover your planned activity or activities. Additional terms and premium may apply.

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

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- Your participation in any organised sports, winter sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide or the wilful exposure to exceptional personal risk.
- Stress, anxiety or depression unless it has been diagnosed as such by a consultant or expert in that field.
- Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- Motorcycle travel during the insured trip where the engine size exceeds 125cc.
- Any manual work or hazardous occupation undertaken during the insured trip.
- The bankruptcy / liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

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.

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 purpose of such data transfer, please ask us.

I confirm that I have been provided with the 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 Arvonias Coaches Ltd.

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.