

**Key****Red** To be said as written**Blue** Up to you how this is said – The key point must be covered**Green** Task Related**RUSH INSURANCE**

CONSULTANT		POWERSOFT REF		BOND NO:	
CLIENT NAME		DATE OF BOOKING		HP BOOKING REF	

**General Requirements / Abbreviated Distance Marketing Information****PRESS RECORD**

You may be aware that all calls are recorded for training & monitoring purposes, are you happy with this?

\*If client says no at this stage please end the call

Before we go any further, the sale of insurance products is regulated by the Financial Conduct Authority and as such there are certain things that I must explain to you. Is it acceptable with you, if I stick to the abbreviated version of the FCA requirements?

If Yes: Please refer to the **Abbreviated Disclosure Requirements**.

If No: Please refer to the **Full Disclosure Script**.

HPB Travel Club Limited are an appointed representative of ITC Compliance Ltd for the sale of General Insurance, who are fully authorised by the Financial Conduct Authority.

**Scope of Service**

You will not receive advice or a recommendation from us about whether the policy is suitable for your needs. We will provide factual information regarding the product so you can make your own informed buying decision. Please confirm you are happy with this?

If no: end the call.

**Misrepresentation**

You must take reasonable care to answer all questions honestly and reasonably and not make a misrepresentation. Failure to do so may invalidate your policy or may result in your policy being cancelled or your claim rejected or not fully paid.

**Eligibility**

Travel insurance has policy restrictions for age and pre-existing medical conditions. It is very important that you ensure that you are eligible for any policy you decide to purchase. This policy is not suitable if:

- You are not resident in the UK, Channel Islands or the Isle of Man
- You are aged over 85 years if buying a single trip policy.
- You are aged over 74 years if buying an annual multi trip policy.

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- You are travelling more than 31 days on a single trip when purchasing an annual multi trip. Upgrades are available up to 45 days or 60 days for an additional premium (only mention on annual policies).

**Features and Benefits**

A summary of the cover is:

- Cancellation cover of up to £5,000 per person. Please ensure this is sufficient cover for each trip.
- Delayed departure.
- Personal possessions / money.
- Emergency medical expenses up to £10,000,000.
- Curtailment.
- Personal liability.
- Personal accident.

**Significant Exclusions**

This policy will not cover you when:

- You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- You are participating in Winter or hazardous sports unless you have purchased the appropriate additional cover.
- You are aware that the health of a close relative who is not travelling is likely to deteriorate and may prevent you from taking the trip.
- You have a pre-existing medical condition - unless you have declared them to our medical screening team and cover has been agreed.
  - Pre-existing medical conditions also include psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

Please ensure you refer to the policy Terms & Conditions for a full list of exclusions.

**Excess Waiver Add-On**

Would you like to take out excess waiver insurance so that do not have to pay the excess under the insurance policy?

If client, says no please proceed in the normal manner.

If yes, please repeat section below.

The amount depends on your age, policy type and destination chosen. The maximum excess payable on this policy in the event of a claim is £50 per person per claim. However, where you are liable for damage to accommodation your contribution is increased to £250 per person per claim. We can offer you an excess waiver option which brings this excess figure to Nil for an additional premium of £[insert premium – rate on insurance card] including Insurance Premium Tax.

Is this something you would like to purchase?

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Would you be interested in taking out Points Cover so you receive financial remittance if you have to cancel a points-holiday for an insurable reason?

If client, says no please proceed in the normal manner.

If yes, please repeat section below.

This gives you protection of 10,000 or 20,000 points cover per policy in the event of cancellation for an insurable reason. Each point has a notional refund value of six pence.

Is this something you would like to purchase?

**Cruise Cover (only available on annual policies)**

Would you be interested in taking out cruise cover?

If client, says no please proceed in the normal manner.

If yes, please repeat section below.

This policy pays out up to £2,000 for missed port departure with a £50 excess, a skipped port benefit of up to £50 per port up to a total maximum of £300, cabin confinement benefit of up to £25 per 24hrs up to a maximum of £1,000 and missed excursions up to a maximum of £500.

Is this something you would like to purchase?

**Winter Sports Cover (only available on annual policies)**

Would you be interested in taking out Winter Sports cover?

If client, says no please proceed in the normal manner.

If yes, please repeat section below.

This gives up to £500 protection for ski equipment and up to £150 for unreceipted items with a £50 excess. £10 per 12hrs for delayed ski equipment up to a maximum of £300 and starting with a minimum delay of 12hrs. £30 per 24hrs for loss of ski pack up to a maximum of £300. £25 per 24hrs for piste / avalanche closure up to a maximum of £250.

Is this something you would like to purchase?

**Electronic Declaration**

Your information will be submitted electronically to Rush Insurance Services Limited and therefore your signature is not required on the declaration.

**Documentation**

When you receive all of your documentation you should read it carefully to make sure it accurately reflects your needs and that you are happy to comply with all of the terms and conditions. If for some

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reason you are unable to comply with the terms or it doesn't meet your needs on policies that start in 30 days time or more, you have a 14 day cancellation period. Details of how to exercise this right can be found in your policy documentation.

**Complaints Procedure**

If you have any cause for complaint about the sales process of the insurance policy, any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Ltd. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. Details of how to contact ITC Compliance Ltd and the Financial Ombudsman Service are provided within the Status Disclosure Document that you will be sent.

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). Further information about compensation scheme arrangements is available from the FSCS.

**Consent**

Do you want to go ahead and set up this policy?

\*If no end the call.

\*If yes please proceed.

Do you hold another travel insurance policy that will be in force at the same time as this one?

\*If no, skip the next statement.

\*If yes please read the following:

Please be aware that this will mean that you are dual insured. This may affect future claims and we would suggest cancelling one of the policies you hold.

**Documentation Completion**

Full policy wording and a Status Disclosure Document will be sent by email or post within the next 3 working days. Would you like to receive the documentation by post or email?

Please complete the required information on page 5.

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<u>NAME</u>	<u>DATE OF BIRTH</u>	<u>MEDICAL CONDITIONS</u>
<b>POLICY START DATE:</b>	<b>DESTINATION:</b>	<b>POLICY TYPE:</b> <b>ANNUAL / SINGLE</b> <b>(DELETE THE ONE THAT DOES NOT APPLY)</b>
<b>POLICY END DATE:</b>		
<b>EXCESS WAIVER</b> <b>YES / NO</b> <b>(DELETE THE ONE THAT DOES NOT APPLY)</b>	<b>POINTS COVER</b> <b>10,000 / 20,000:</b>	<b>TOTAL COST INCLUDING</b> <b>INSURANCE PREMIUM TAX:</b>
<b>CRUISE COVER</b> <b>YES / NO</b> <b>(DELETE THE ONE THAT DOES NOT APPLY)</b>		<b>WINTER SPORTS COVER YES / NO</b> <b>(DELETE THE ONE THAT DOES NOT APPLY)</b>
<b>Documentation to be POSTED or EMAILED (DELETE THE ONE THAT DOES NOT APPLY)</b>		
<b>Postal address to send policy (if different from that on HP)</b>		
<b>To confirm that you have understood the information given please provide your mother's maiden name:</b>		

**Payment Details**

I will now finish recording so as to obtain the relevant card payment details.

**FINISH RECORDING**

<< [Take Payment Details](#) >>

ENDS

ISSUE DATE: 25/04/2017