

Terms of Business

About loveholidays.com

This page sets out the terms of business that apply for customers who are buying their travel insurance from loveholidays.com

About Us

loveholidays.com, a trading style of We Love Holidays Ltd of 43-45 Notting Hill Gate, London. W11 3LQ is an Appointed Representative of Travel Insurance Compliance Services of Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, which is authorised and regulated by the Financial Services Authority (FSA) to transact general insurance business. Travel Insurance Compliance FSA Registration number is 516611.

You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk register or by contacting the FSA on 0845 606 1234.

Our Travel Insurance Products & Service

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to possessions/money, personal liability and other expenses.

We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Insurance Premiums and Fees

We collect and hold insurance premiums as an agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

Your Duty of Disclosure

You are responsible, on an ongoing basis, for providing us and/or your insurers with all material facts relating to the travel cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of the risks being insured. Failure to provide full and accurate information may mean that your travel policy is invalid. If you are in any doubt as to what facts might be considered to be material then you should disclose them to us or your insurers.

Complaints Procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to make a complaint in relation to our insurance, please contact us by writing to:

(a) Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU. If **you** are still not satisfied with the outcome **you** may ask the:

(b) Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS 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 of a claim and 90% of the remainder, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

Your Cancellation Rights

If your cover does not meet your requirements, please notify us on **0844 568 9000** within 14 days of receiving your policy documents and return all such documents for a refund of your premium. If during this 14 days period you have travelled, made a claim or intend to make a claim, we can recover all costs that you have used for those services. Please be aware that your cancellation rights are no longer valid after this initial 14 day period.