

Terms of Business Agreement

Thank you for choosing Ramsay World Travel. Please read this document, together with your Travel Insurance policy booklet, policy certificate and medical certificate as they form the basis of a contract between you, the policyholder, and Rock Insurance Services Limited (ROCK) – the administrator and Inter Partner Assistance SA UK Branch (IPA), the underwriter of Ramsay World Travel Travel Insurance. This document contains important information, including the fees applied.

About Ramsay World Travel

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at www.fca.org.uk/register, searching by their name or their firm registration number 300317.

This policy is underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance S.A. is part of the AXA Group.

Ramsay World Travel only offers Travel Insurance arranged and administered by ROCK and underwritten by IPA.

About our service

Ramsay World Travel insurance is an Appointed Representative of Rock Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority (FCA No. 300317). You will only be provided information by ROCK on the travel insurance products offered by IPA to allow you to make an informed buying decision. ROCK does not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meet your needs.

What you will have to pay for the services

ROCK will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

A £10.00 administration fee will apply for changes to your policy once it has started. This fee is in addition to any premium charged by IPA.

The administration fee is non-refundable.

ROCK receives remuneration in addition to the administration charges for certain changes to your policy, ROCK arranges the policy with IPA on your behalf. You do not pay ROCK a fee for doing this. The premium you pay is comprised of three elements: the amount charged by IPA; a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of IPA.

Ramsay World Travel receives a commission from ROCK in relation to any travel insurance policy ROCK arranges for Ramsay World Travel. Ramsay World Travel may also receive a share of the profit from these policies.

About the products

Trip Cover	Optional Sections (Bronze & Silver only)
Travel Insurance	Winter Sports Cover Cruise Cover

Specific requirements when buying a Ramsay World Travel Travel Insurance policy

- Ramsay World Travel Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

Making changes to your Ramsay World Travel Travel Insurance policy

- If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre and charges will apply.

How your money will be held prior to transmission to the Underwriter

- All money received by ROCK for insurance premiums is held on behalf of IPA so that you have no risk in the event of ROCK's insolvency. No interest will be paid to you.
- If payment is initially made to ROCK by debit or credit card, and you are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

Cancelling your policy

You are free to cancel your policy at any time. Depending on when you cancel your policy, the following premium refunds will be made:

- **All policies:** Full refund if cancelled within 14 days providing you have not travelled, made a claim or intend to make a claim.

Where cancellation of your policy is due to your inability to travel:

- **Single Trip policies:** Partial refund if cancelled before your trip starts (but outside of 14 days), providing you have not travelled, made a claim or intend to make a claim.
- **Annual Multi-trip policies:** Partial refund based on number of months remaining (outside of 14 days), providing you have not made a claim or intend to make a claim.

The complaints process

You have the right to expect the best possible service and support. If ROCK or IPA have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows:

If your complaint is about the sale or service of your policy	
Write to us:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
Email us:	complaints@rockinsurance.com
Phone us:	0345 030 6150

If your complaint is about a claim on your policy:	
Write to us:	Complaints Team AXA Partners The Quadrangle 106-118 Station Road Redhill RH1 1PR
Phone us:	0204 517 9875

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Phone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

IPA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([fscs.org.uk](https://www.fscs.org.uk)) or call them on **0207 741 4100**.