



Terms of Business Agreement

Thank you for choosing Avanti Go. 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, Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG), the underwriters of Avanti Go Travel Insurance. This document contains important information, including the fees applied.

About Avanti Go

Avanti Go is a trading name of TICORP Ltd. TICORP Ltd is licensed and regulated by the Gibraltar Financial Services Commission number FSC1238B and trades into the UK on a freedom of services basis, Firm Reference Number 663617.

Avanti Go Travel Insurance is arranged and administered by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 300317).

All sections of cover with exception of Section 8 are underwritten by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, EC3M 5BN, United Kingdom. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting, www.fca.org.uk/register.

Insurance claims (except Section 8 'Legal Costs and Expenses') are administered by Ergo Travel Insurance Services Ltd (on behalf of Great Lakes Insurance UK Limited) registered in the UK, company number 11091555. Registered office: 1 Fen Court London, EC3M 5BN, United Kingdom. Authorised and regulated by the Financial Conduct Authority, Firm Reference Number 805870.

Section 8 'Legal Costs and Expenses' is underwritten and administered by ARAG Legal Expenses Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202106. Registered in England & Wales. You can check this on the Financial Services Register by visiting; www.fca.org.uk/register.

Avanti Go only offers Travel Insurance arranged and administered by ROCK and underwritten by Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG).

About our service

Avanti Go acts as an Introducer of Insurance Business to ROCK. You will only be provided information by ROCK on the travel insurance products offered by Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited 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.

ROCK receives remuneration in addition to arranging the policy with Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG) 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 Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG); a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG).

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

About the products

Trip Cover	Optional Sections
Travel Insurance	Cruise Extension Gadget Cover

Specific requirements when buying a Avanti Go Travel Insurance policy

Avanti Go 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 Avanti Go 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 Great Lakes Insurance UK Limited and ARAG Legal Expenses Insurance Company Limited (ARAG) 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.