



# TERMS OF BUSINESS

## Definitions

In this document the terms “we”, “our” or “us” relates to Avios.

## About Avios Travel Insurance

Avios is a trading style of Avios Group (AGL) Limited (Avios). Avios is a company registered in England and Wales, company number 02260073. Avios is authorised and regulated by the Financial Conduct Authority as an Appointed Representative of Rock Insurance Services Limited (ROCK). You can find information about us on the Financial Services Register at <https://register.fca.org.uk/>, searching by our name or our firm registration number 691788.

Avios Travel Insurance is 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 <https://register.fca.org.uk/>, searching by their name or their firm registration number 300317.

## About our ownership

Avios is part of International Consolidated Airlines Group which is a publicly owned group of companies. We do not have a direct or indirect holding in any insurer representing 10% or more of the voting rights or capital. No insurer has any similar direct or indirect holding in Avios.

## About our services

We arrange the policy through ROCK with an insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total premium.

We will provide you with all the information you need to make an informed buying decision. You will not receive any advice or a recommendation from us. We will ask some questions to provide a selection of relevant products but it is up to you to make your own choice about their suitability and how to proceed.

We will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaint and renewal. There are no fees and charges made for providing these services.

Claims handling or medical assistance services are provided by the insurer. Please see your policy documents for information about these services.

## About our products

We offer a number of general insurance products from a range of insurers (a list of Insurers can be provided on request).

These general insurance products include:

- Travel insurance
- Gadget insurance
- Car Hire excess waiver insurance

## What should you do if you are unhappy with our service?

At Avios we will do everything possible to ensure that you receive a high standard of service. However, if you are not satisfied with the service received and want to make a complaint, please let us know and we will try to resolve it as quickly as possible.

There are a number of ways you can register your complaint:

<b>By email to:</b>	<a href="mailto:complaints@rockinsurance.com">complaints@rockinsurance.com</a>
<b>By telephone to:</b>	0343 658 0212
<b>By post to:</b>	Avios Travel Insurance, c/o Rock Insurance Services Limited, 135 High Street, Crawley, West Sussex RH10 1DQ

We will endeavour to resolve your complaint within 3 working days but if it is going to take longer to carry out a full investigation and provide an outcome then we will write to you within 5 working days to let you know. We will keep you up to date with progress and provide you with a final response before 40 working days. If you are still dissatisfied then you have six months from that point to refer the matter to the Financial Ombudsman Service for an independent view:

<b>By email to:</b>	<a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>
<b>By telephone to:</b>	0800 023 4567
<b>By post to:</b>	Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

**How secure is your policy?**

We are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100.