

Terms of Business - About our insurance services

Talk to TIM is a registered trading name of Staysure.co.uk Limited.

Definitions:

In this Terms of Business Agreement, “**We**”, “**Us**” and “**Our**” refers to Staysure.co.uk Limited.

About Us:

Talk to TIM is a trading name of Staysure Limited. Registered in Gibraltar No. 111526, registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar who is licensed and regulated by the Financial Services Commission No. FSC1238B. Talk to TIM insurance is arranged and administered by Staysure.co.uk Limited, which is an independent intermediary, registered in England and Wales No. 05142148, registered office: McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD who is authorised and regulated by the Financial Conduct Authority Financial Register No. 436804. This may be confirmed on the Financial Services Register by visiting the FCA’s website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768. **Our** permissions from the FCA enable **us** to act in relation to non-investment insurance contracts.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under this scheme if **we** cannot meet **our** obligations. Further information about the compensation scheme is available from the FSCS: www.fscs.org.uk

The products we offer:

Travel Insurance from a panel of insurers (Talk to TIM) – a list is available on request.

The service we provide:

You will not receive advice or a recommendation from **us**. **We** may ask some questions to narrow down the selection of products that **we** will provide details on. You will then need to make your own choice about how to proceed.

Charges and Fees:

We are normally remunerated by commission deducted from the premium but also reserve the right to supplement or replace this with a fee for **our** services when arranging, amending, renewing and cancelling any insurance policy.

A scale of specific charges is shown below. These fees are in addition to any fees or charges made by the Insurer – please see your policy document for full details. In addition to the above, **our** commission is not usually refundable. Refunds will be processed within 28 days.

Administration fees applicable

Class of Insurance Business	New Business and Renewal	Mid Term Adjustment	Postage charge* (non-refundable)
Travel	N/A	£5.00	£1.99

* Postage charged where policy documents are requested by post.

Cancellation fees applicable

If cancellation is made within the 14 day cooling-off period and you have not made a claim, **we** may refund the premium minus postage charge, administration fee and any transaction fee. If cancellation is made outside the 14 day cooling-off period and you have not made a claim, you will be entitled to a pro rata refund of the premium minus postage charge, administration fee and any transaction fees. This may not apply to single trip travel policies.

Your cancellation rights

Consumers have the right to cancel new or renewed policies within 14 days of the date of receipt of the full documentation whichever is later. If this right is exercised Insurers will charge for the cover provided including administration costs. Full details are provided in your policy summary. This right is in addition to any other cancellation rights consumers have after expiry of the 14-day period. **Our** own charges are separate and if the policy is cancelled at any time these will not be refunded. This may not apply to single trip travel policies.

Payment:

Payment will be taken on completion of the sales process (whether by phone or online) by credit or debit card.

Payments method charges

A non-refundable transaction fee of 2% for each credit card payment.

A non-refundable administration fee of 2% of the total value of your policy for payments made by cheque.

Your responsibility:

It is your responsibility to ensure that you provide **us** with complete and accurate information when arranging your insurance, during the life of your policy and at the time of renewal. Please take reasonable care to answer all of the questions honestly and to the best of your knowledge, this includes declaring existing medical conditions for Travel Insurance. If you do not, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not paid in full.

When a policy and related documents, e.g. policy summary, demands and needs statement, are issued you are strongly advised to read them carefully. If you are in doubt over any of the policy terms or conditions, please contact **us** and **we** will be happy to explain and clarify any points for you.

Quotation validity:

Staysure.co.uk Limited are unable to guarantee any quote provided, unless taken up immediately. **We** reserve the right to pass on any increases to premiums at any time.

Protecting your data:

We collect and maintain personal information to allow **our** insurer to underwrite and administer the policies of insurance that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep your information longer than necessary. **We** will only reveal your information if it is allowed by law, authorised by you, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim information is placed on industry registers for analysis. Under the Data Protection Act you have the right of access to your personal records held on **our** files and **we** will provide this information should you request it, for which a fee of £10 will be charged. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

To provide better customer service, your calls may be recorded and monitored for quality and compliance purposes. **We** reserve the right to retain Certificates at this office until all payments due under the policy have been made and any payments cleared through **our** bank account. By accepting this agreement you agree that delivery of any Certificate of Insurance or validation certificate to Staysure.co.uk Limited shall constitute delivery to you in accordance with statute law.

You should show your Summary of Cover to anyone insured under the policy. **We** will only deal with the organiser of the policy, unless **we** have express authority from the organiser to talk to other parties.

Changes to your underwriter:

We reserve the right to engage a new insurance provider for part or all of your policy in the future. Should this happen **we** will write to inform you of the change, providing details of your new provider as well as any amendments to your policy. Through the purchase or renewal of your policy you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider. If at any point you wish to withdraw your consent to this, please call Talk to TIM Customer Service on 0333 006 3212 (Monday to Friday 9am-7pm, Saturday 9am-1pm).

Renewal:

We will send you a renewal reminder by post at least 21 days before your current Annual Multi Trip policy is due to expire, with details of your premium for the coming year.

If you have chosen to renew using a continuous payment method, **we** will automatically renew your policy each year, with effect from the renewal date, using the payment details you have provided. Payment will be taken 7 days before the date your policy expires. The premium is variable, based on current rates and updated information. Please contact **us** 7 days before your renewal date if you wish to renew using an alternative payment method.

If you have not chosen to automatically renew and do not contact **us** before your renewal date, your policy will lapse and no insurance will be in place.

What to do in the event of a claim:

If you want to claim on your policy you should contact the Insurer's claims line (details in your policy). You should not admit liability nor agree to any course of action, other than emergency measures to minimise the loss, until you have agreement from your Insurer.

What to do in the event of a complaint:

We at Talk to TIM 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 you wish to register a complaint, please contact **us** and **we** will try to resolve it as quickly as possible. There are a number of ways you can register your complaint:

By telephone:	Customer Services on 0800 054 2252
By e-mail:	info@talktotim.co.uk
In writing:	Customer Services Manager – Talk to TIM McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD

We will always try to resolve the issue within 24 hours, but if not, **we** will undertake a full investigation and keep you informed of **our** final outcome. If you are still not satisfied with the way in which **we** have handled the complaint then you may refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London, E14 9SR
Tel: 0300 1239 123 or 0800 0234 567

Governing law:

The laws of England & Wales govern this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts.