

Holiday Gems Limited

1st Floor, Dale House, Tiviot Dale, Stockport, Cheshire, SK1 1TB

Telephone 0871 911 0101 (calls cost 10p per min plus network extras)

IMPORTANT INFORMATION

Holiday Gems Limited is an Appointed Representative of Rock Insurance Services Limited. Rock Insurance Services is authorised and regulated by the FCA (their registration number is 300317) and is permitted to advise on and arrange general insurance contracts. You can check this information on the FCA's Register by visiting the FCA's website at www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234.

No additional fees will be charged for Our service. All You are required to pay is the insurance premium,

You WILL NOT receive advice or a recommendation from us for insurance. 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.

We collect and hold insurance premiums as agent of the insurer.

We always aim to provide a first class service, however if You have any cause for complaint, any enquiry in the first instance should be addressed in writing to The Compliance Officer, Rock Insurance Services Limited, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ. Alternatively, please email us at admin@rockinsurance.com or telephone us on 0844 482 0660. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your case.

Whilst Rock Insurance monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

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

Rock Insurance is 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 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

DEMANDS AND NEEDS STATEMENT

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions other than those contained in the waived conditions list within the policy wording, or who have declared their medical conditions to medical screening, have had their conditions accepted and have paid an additional premium, who are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

OTHER IMPORTANT INFORMATION

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may **NOT** be applicable for you if:

- You reside outside the UK area or Channel Islands;
- You want an annual multi-trip policy and are over the age of 79;
- You want a single trip policy and are over the age of 79;
- You are over the age of 64 and require cover for Winter Sports;
- You have any pre-existing medical conditions other than those contained in the waived conditions list within the policy wording, or that have been declared to medical screening, have been accepted and for which an additional premium has been paid.

Examples of these and other conditions and restrictions together with what to do if you are unsure about any aspect of an exclusion, are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 1500** or visit their website at www.gov.uk/fco).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

MEANING OF WORDS

In this document, the following meaning of words will apply:

We, Our or Us: **Holiday Gems Limited**

You, Your: Each company named on the certificate of insurance.