

Terms of Business

Post Office Travel Insurance

POST
OFFICE

Who regulates us?

Post Office Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority.

The Financial Services Register Number for Post Office Management Services is 630318.

Post Office Management Services is registered in England and Wales. Registered number 08459718. Registered office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

You can check these details on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services.

Whose products do we offer?

We offer a range of travel insurance products.

Economy, Standard and Premier Cover	Lite, Prime and Elite Cover
These policies are underwritten by Great Lakes Insurance SE, UK Branch, administered by Collinson Insurance Services Limited.	These policies are underwritten by ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance SE.
<i>We act as agent for the insurer for the collection and payment of your premiums. This means that premiums are treated as being received by the insurer when they are received by us. Any premium refund is treated as received by you when it is actually paid to you.</i>	

What service will we provide you with?

Post Office Management Services are an intermediary and work on behalf of your insurer to offer products and services in relation to your travel insurance needs. We also assist them in the issuing, renewal and administering of your policy.

We can	We can't
Give you the information you need to help you decide which travel insurance policy meets your needs and circumstances	Provide advice or recommendations on which travel policy to buy
It's completely up to you to decide if any of the policies meet your needs	

Important information

It is really important that you:

1. Give us accurate information at all times
2. Check your Travel Insurance Demands and Needs statement and Policy Certificate carefully and let us know straight away if anything is wrong
3. Tell us if anything related to your insurance or your circumstances change, for example a change in health after you buy the policy

If you don't, it may mean that the policy could be invalid and you might not be able to make a claim.

What will you have to pay us for our services?

You will not pay anything for our services. For all sales, Post Office Management Services Limited will receive a percentage commission from the total premium you pay. In addition, Post Office Management Services may receive a profit share from the insurer or their administrator, if specific profit targets are achieved.

For Post Office Branch Sales, Post Office Management Services Limited will pay a percentage commission from the total premium you pay to Post Office Limited.

How to make a claim

Economy, Standard and Premier Cover	Lite, Prime and Elite Cover
Emergency Medical Assistance – 24 hours a day Call: +44 (0)208 865 3074	Emergency Medical Assistance – 24 hours a day Call: +44 (0)1403 289163
For all other claims: Call: 0333 333 9702 Write to: Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN or visit postoffice.claimhere.co.uk	For all other claims; Call: 01403 330233 Write to: ETI Claims Service, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD or visit www.csal.co.uk/claim-forms
Opening hours: 9am – 5pm Monday to Friday	Opening hours: 9am – 5.30pm Monday to Friday
Please give your full name and address and policy number and brief details of your claim. You may be asked to complete a claims form and provide documents and evidence to support your claim.	

What to do if you have a complaint

We demand high standards at Post Office Travel Insurance, and we always strive to meet our customers' expectations. Sometimes things can go wrong and if that ever happens you can make a complaint.

For all complaints

Make sure you write 'Complaint' in the email heading or in your letter. Please always give your full name and address, policy number and include any additional information or documents

All Travel Insurance Policies

Call	0330 123 1382
Email	travelinsurancefeedback@postoffice.co.uk
Write to:	Post Office Travel Insurance, City Park, 368 Alexandra Parade, Glasgow G31 3AU
Opening hours:	8am – 8pm Monday to Friday, 9am – 5pm on Saturdays, 10am – 5pm on Sundays

If your complaint relates to a claim:

Economy, Standard and Premier Cover

- **Email:** complaints@intana-assist.com
- **Write to:** Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN

Lite, Prime and Elite Cover

- **Email:** contact@ergo-travel.co.uk
- **Write to:** The Managing Director
ERGO Travel Insurance Services Ltd,
Afon House, Worthing Road,
Horsham, West Sussex
RH12 1TL, England

Opening hours: 9am – 5pm Monday to Friday.

Our promise of service

We will aim to provide you with a full response within four weeks of the date we receive your complaint and our response will be our final decision based on the evidence presented.

If for any reason there is a delay in completing our investigations, we will explain why and tell you when we hope to reach a decision.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks from us receiving your complaint, you may have the right to refer your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk

Please note that if you wish to refer this matter to the FOS You must do so within six months of our final decision. You must have completed the above procedure before the FOS will consider your case. Your legal rights are not affected.

If you have purchased your policy on-line, the European Commission has set up an on-line platform where consumers can register a complaint. You can find this platform at:

<http://ec.europa.eu/odr>

It will ensure you can complain to the right Alternative Dispute Resolution Body. In the UK this is the Financial Ombudsman Service (FOS).

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) meaning you may be entitled to compensation from the scheme if we are unable to meet our obligations to you.
