

Terms of Business

This document is effective from **February 2016** and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.**

Please contact us immediately if there is anything in the Terms of Business that you do not understand or with which you disagree.

About us

Ancile Insurance Group Ltd, trading as Goodtogoinurance.eu. Registered Office: East Wing, Goffs Oak House, Goffs Lane, Goffs Oak, Herts, EN7 5BW, is authorised and regulated by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Our Financial Services Register number is 471641. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Our address

Contact Address: Ancile Insurance Group Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ

Registered Address: East Wing Goffs Oak House, Goffs Lane, Goffs Oak, Herts, EN7 5BW

Our products and service

We offer products from a limited number of insurers, the names of which are available on request. We are authorised to issue policy documentation and/or certificates on their behalf.

We do not give advice or recommend any particular insurance policies. We may ask you some questions to narrow down the selection of products that we provide. You are required to make your own choice about which product you proceed with.

Unless otherwise advised, the services we provide are as follows:

- Arranging cover as instructed
- Help with on-going changes

Method of communication

Post, telephone and email are our normal forms of communication. Please let us know if you prefer not to receive a communication by a particular medium.

Risk Information

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

As a consumer (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

Confidentiality protecting your information

All personal information about you will be treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Under the *Data Protection Act 1998* you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Ancile Insurance Group Ltd Customer Relations Manager at the above address.

Privacy policy

Please see our privacy policy <http://www.ancileinsurance.com/privacy> for more information on how we process personal data, including how we store and protect personal data and who it may be shared with.

Quotations

Unless stated otherwise in our documentation, all quotations provided for new insurances are valid only for a period of 30 days from the date of issue.

You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

Receipt of instructions

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or facsimile, or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions that do not reach us due to failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely.

We recommend that you keep policy documents for as long as a claim is possible under the policy.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial to our clients.

This document constitutes both your acceptance that we do this and your prior request for us so to do.

Our Remuneration

Our remuneration will be either a fee, as agreed with you, or brokerage, which is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed.

In the ordinary course of our business we sometimes earn income in the form of management/administrative expenses allowed to us by insurers to cover costs incurred in carrying out work on their behalf and in the form of volume, growth or profitability payments. We may also receive income from providers of premium financing facilities where, with your agreement, we have made such arrangements on your behalf.

We may sometimes also earn income for the provision of other services to you, which will be agreed with you on an individual basis.

For each insurance policy, including any subsequent renewal, you have a right to request information regarding any remuneration that we have received as a result of placing your insurance business.

Fees and charges

Our service to you for the provision of insurance products and advice will be at no direct cost to you.

Wherever possible we will provide additional services and advice in support of your Insurance and Risk programmes within our normal remuneration. However, we retain the right to negotiate additional fees, at an agreed rate at the time, for any additional work you may ask us to do.

Method of payment

We accept payment by most major debit and credit cards

Handling your money

We collect and hold money as an agent of the insurer.

Claims

You need to check the relevant section of the policy wording to see if you are covered and what documents etc are required to make a claim and then contact the claims service detailed in your policy wording in order to submit your claim.

If you have a travel policy then, in a medical emergency, contact the Assistance Company shown in the policy wording for help. Please read the policy wording for details. If you are admitted to hospital or need to curtail your trip you must contact the Assistance Company for authorisation before incurring any expenses or insurers may not pay your claim. Simple outpatient treatment should be paid locally and claimed for on your return to the United Kingdom.

Treating customers fairly

It is our intention to provide a high level of service at all times. However if for any reason you feel our service is not of the standard you would expect please let us know by contacting our Customer Relations Manager at www.ancileinsurance.com/contact-us/.

How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please contact us using the details below.

Please tell us your name and your claim number or policy number and the reason for your complaint.

If you have any type of complaint about our service or require a copy of our complaints procedure please contact our Customer Relations Manager at complaints@ancileinsurance.com, 0330 024 9671 or at Ancile Insurance Group Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ.

You can request a copy of our procedures for dealing with complaints at any time.

Financial Ombudsman Service

If you are not happy with our final decision on a complaint, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

Financial Services Ombudsmans Bureau, Third Floor Lincoln House, Lincoln Place, Dublin 2.

Republic of Ireland

Email: enquiries@financialombudsman.ie

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.financialombudsman.ie

If you take any of the action mentioned above, it will not affect your right to take legal action.

If you are a consumer and your complaint relates to insurance purchased from us via electronic means (e.g. on-line or via email or mobile 'phone) then you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme 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. Further information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>

Cancellation Right

If you take out a personal policy through us, you may cancel the cover up to 14 days from the later of:

- The policy purchase date or the date you receive full policy documentation from us or your insurers
- The renewal date or the date you receive full renewal documentation from us or your insurers

You will be informed if you have such a Cancellation Right in separate documentation.

Should you decide to exercise the Cancellation Right you will be entitled to a refund of premium less an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. If the premium has not been paid, a charge may be made for the period of cover given prior to the exercise of the Cancellation Right.

Should any claim occur prior to the exercise of the Cancellation Right where the claim terminates the insurance cover, your insurers may not allow a refund of any of the premium paid.

If this Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date, the amount of any premium refund will depend upon the cancellation terms of your insurance policy.

To exercise the Cancellation Right you should contact us at our normal address or your insurers at the address shown on your policy.

Renewal of annual travel insurance policies

All renewals are at our discretion.

We will notify you that your policy is due for renewal at least 28 days before it expires and invite you to obtain a new quotation, either online or by telephone.

Medical conditions

Please note that you must re-declare your existing medical conditions to us when obtaining a renewal quotation, even if they were declared on your previous policy.

Due to the changing nature of some medical conditions it is important to complete the medical screening process every year. If you fail to declare all of your medical conditions your policy could be invalid and your claim may not be paid.

Optional cover, sports and activities

If you added any extra cover, such as winter sports or gadget cover, to your previous policy you will need to add this to your new policy if it is required.

Once your policy has been renewed, whether automatically or after your instruction, you have a 14 day cooling off period, when you can cancel the cover and receive a full refund, provided no claim has been made.

Law & jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

Privacy Policy

Updated: March 2017

Who We Are

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We are committed to protecting your privacy. We comply with the principles of the Data Protection Act 1998 and aim to maintain consistently high levels of best practice in our processing of personal and/or sensitive personal data.

How we use information you provide us

Any personal information you supply to us via this website or by phone will be treated in accordance with the Data Protection Act 1998.

We will be processing your data in order to fulfil our contract with you. To provide you with the quotation you have requested or the insurance cover you have purchased. We may also process your data for other legitimate interests such as direct marketing by email. (You can opt out of receiving marketing communications when you purchase your policy and in all subsequent communications.)

We use the information that you provide to us for the following purposes:

- For the purposes of insurance administration, including the processing of any claims you may make. Please note if a claim is of a medical nature this could involve the use of your medical information or contacting your doctor. You will be asked to give consent before your doctor is contacted, but you should be aware that refusal could affect the outcome of your claim.
- To offer renewal of cover (if you have taken out an annual multi trip policy that can be renewed)
- For the investigation of or prevention of crime
- For research and statistical purposes
- To disclose to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with their requirements
- For marketing purposes

We do not sell, trade, or rent your personal information to others.

We store all the information you provide us, including information provided via forms you complete on our website, and information which we may collect from your browsing. Our server, in common with nearly all web servers, logs each page that is downloaded from the site.

In the event that a third party may deliver all or part of the service requested by you, whilst the information you provide will be disclosed to them, it will only be used for the administration of the service provided and to maintain management information for business analysis.

Any new information you provide to us may be used to update an existing record we hold for you. If you provide a work email address we will not be responsible for third parties who are authorised to access your work email address having access to any communications we send.

We ask for your home, mobile telephone number, and email address to enable us to contact you in relation to an enquiry you have made, to contact you about relevant products or services, to contact you if there is a problem with your order, or there is another genuine reason for doing so.

Security

We take every reasonable step to ensure that any information you provide via the forms on this website is kept secure, however due to the nature of the internet, we cannot guarantee the security or privacy of emails or that any emails sent will be received by us.

Your consent

Before you provide any data to us, we will endeavor to make it clear why we need it. Sometimes we may need sensitive personal data (examples might be past medical history). When this is required we will obtain your consent first. Otherwise, by providing us with information, either orally or written, or by using our website, you consent to the collection, use and processing of this information by us to provide and send you information about our services. At times the personal information that you have provided may be sent to you via email to verify quotations or confirm cover.

Marketing consent & opting out

We have adopted the following procedure in gaining your consent to be placed on our marketing lists.

When you make an enquiry or buy a product from us, you consent to receiving marketing about other products and services from us (this may be by post, sms, email, telephone or social media) unless you opt out.

You will be given the opportunity to opt-out or unsubscribe at the point where we collect your data eg. when obtaining a quotation or purchasing a policy and at the bottom of every subsequent electronic communication.

You can also opt-out of marketing by emailing optout@ancileinsurance.com, calling us on 0330 024 9671, we are available Monday to Friday between 9am and 5pm, or writing to us at Ancile Insurance Group, Kao Hockham Building, Edinburgh Way, Harlow, Essex UK CM20 2NQ.

When you receive a marketing email we may track which links you click on and the areas of our website that you visit. This will enable us to better understand your needs and ensure any other information we send is better suited to your requirements.

How we use cookies

Cookies are little files that websites put on your device to make visits quicker, easier and more relevant. Some cookies are essential for websites to work and others remember things about you to give you a better, more enjoyable experience online.

We have placed cookies on your computer already to help us give you the experience you expect. By continuing to use our website, you're agreeing to our use of cookies. Alternatively, you can manage them in your browser settings. For more information on how to manage cookies in your browser visit www.allaboutcookies.org,

We use cookies to improve your experience in the following ways:

Essential cookies – make our website function

Without these cookies, our website won't work properly.

We put 2 session cookies on your computer for the duration of your visit to our site. It stores data about the browser you are using and information you have entered in order for our website to function correctly and for us to provide you with a quotation or policy. One of these cookie is deleted when you leave our website, the other expires after 2 hours.

Website usage information – help us improve our website

These cookies collect anonymous information about how visitors use our website, including how they find our site and the most popular pages. We use this aggregated information to improve our website - it never identifies individual users.

They give us an overall picture of how people use our website by telling us things like the number of visitors to each page and what people do on the page, like which links they click on.

Targeting or advertising cookies – receive relevant advertising

These cookies collect information about your browsing habits (including details of the websites you've visited) which is then used to ensure you receive advertising relevant to you.

For instance, these cookies may be used by us (or third parties and advertising networks on our behalf) to serve ads relevant to you across the internet (including on other sites you visit), based on your interaction with our website and your browsing history.

Improve the quality of our email messages

We use cookies to identify whether you have visited our site in response to one of our emails. This enables us to improve our email messages and send you more relevant information. To opt out of email marketing click on the unsubscribe link which appears at the bottom of all of our emails, or email emailoptout@ancileinsurance.com

How to control cookies on your device

To find out how to control or remove cookies from your computer, tablet or smartphone visit www.allaboutcookies.org, which explains in detail how cookies work and how they can be managed.

Disclosure of information to third parties

We do not sell, trade or rent your information and will never disclose information about you to third parties, except to fulfil your specific orders for a product, for example a data processing company may need your details in order to administer your policy. Or in the event that third parties deliver the relevant service, for example, if you take out an insurance policy underwritten by a third party, a claims company will need your details in order to process any claims.

Cross-border transfers of information

Please note that we provide products and services for customers who may travel outside the European Economic Area (EEA). Therefore if you travel on such holidays, and it is deemed necessary to provide the cover you have purchased, for example in the event of a medical claim, the information you provide may occasionally be transferred outside the European Economic Area. It is worth noting however that some non-EEA countries do not afford the same level of data security as the UK. By submitting your details, you consent to this transfer in the event that it is necessary to process your claim. We will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

We may also be obliged by law to pass on your information to the Police or any other statutory authority.

Amendment and rectification of information

Please advise us in writing as to any changes in your circumstances or of any instances where you feel the data we hold may be incorrect. We will amend details as required.

We are obliged and permitted by law and regulation to retain certain types of data for a minimum period of time. The minimum period of time tends to be for six years, but can be longer if the statute or regulation requires or permits.

Subject access requests

You have a statutory right of access to accessible personal and/or sensitive personal data that we hold about you. In order to exercise this right, your application must be in writing for security reasons. Please write to, Ancile Insurance Group Ltd. Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ.

Changes to our Privacy Policy

If we decide to change our Privacy Policy, we will update all relevant documentation and post any changes onto our websites so that you are always aware of what information we collect, how we use it and under what circumstances we disclose it.