G. Moore & Co. Limited - Our Duty to you Travel

2 Albion Street Cross Roads Keighley West Yorkshire **BD22 9EB**

1. We are regulated by the Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. G. Moore & Co. Limited is authorised and regulated by the Financial Conduct Authority. Our financial services register number is 657524

Our permitted business is : Insurance Sales You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

We have a duty to 'Act to deliver good outcomes for retail customers' and the information which follows is to help you understand our products & services and to support you at every stage throughout the duration of the policy.

2. Product & Services

We select products from a limited number of insurers for travel insurance (list available upon request).

We will have asked you some questions to assess your demands & needs. We will select an insurer based on your answers and the cost of the policy. We will supply you with a summary of cover document and a policy booklet if required.

3. What will you pay us for our services?

Our standard administration fee is £5.00. Examples of when this applies are listed below along with other fees that may apply during the policy period. Here at G. Moore & Co. there are no hidden charges. The only extra costs that could apply are if you make a change to your policy ie. If you add a medical condition or change from Europe to Worldwide cover etc.

Fees include:

£5.00	-	To set up a new policy & at the renewal of the policy.
£5.00	-	To process mid term adjustments i.e. – adding a medical condition, change of dates etc. *
£10.00		To cancel a policy.
£10.00		For any missed or late payments
£10.00	-	To pay in 2 instalments (Annual policies only)

^{*} This admin fee is in addition to any additional charges that the insurance company may charge.

NOTE All return premiums will be net of commissions.

4. Optional 'Add-On' products we offer

The following products can be added to your travel policy:

For Travel dispute cover (per person) - starting at For Smart luggage cover (per person) - starting at £3.00

As stated in Section 2, we will ask you some questions to make sure we only offer you products that are beneficial to you. You need to ask yourself - Do I really need it? & Is it value for money?

5. What if you want to pay by monthly Direct Debit?

You can pay your annual travel insurance directly to us in 2 monthly instalments, (half when you set up and half a month later) but unfortunately we cannot offer you a Direct Debit option.

6. What to do if you need to make a claim?

All the insurance companies we use have a claims helpline telephone number for you to ring and the majority are accessible 24 hours a day / 7 days a week. We always make sure you have the correct telephone number and that you know where to find it. Here at G. Moore & Co. we are always happy to assist you if you need to make a claim on your policy and if you would prefer us to deal with the claim on your behalf, we will do everything we can for you.

Remember, we are here to help you all year round, not just when you set up or renew the policy.

7. What if you need to cancel your policy?

Circumstances can change during the policy duration so if you need to cancel your policy, we can do that for you. Travel insurance is slightly different to other types of insurance with regards to return premiums. Even if you have not been on holiday and not made a claim, there is cover in place as soon as we set up the policy for you. The cover is for cancelation of your trip if you are unable to go ie. If you are taken ill and are unfit to travel or if a close family member passes away. With this in mind, Insurers will look at each policy cancelation individually and calculate a refund based on how long the policy has been in force and how much it cost originally.

We charge a £10.00 admin fee when cancelling the policy and send you the remaining balance as soon as we receive it from the insurance company.

Note: If a claim has been made in the current policy year or you have been on a holiday, there will not be any return premiums given by the insurance company.

8. What if you need further information and support?

We are here to help you if you need any further support or have a question for us.

This could be anything from understanding the policy cover or wording, it could be about excesses or windscreen cover, or it could be about affording the policy. Whatever the query, just contact us and we will be more than happy to discuss it with you.

We will always make time for you and especially if you have been a victim of fraud, suffered a bereavement in the family or if you are struggling to pay your insurance premiums.

9. What to do if you have a complaint?

If you wish to register a complaint against your insurance company, details can be found in the Insurance policy booklet, alternatively please contact us for the contact details or to see if we can help in any way.

If you wish to register a complaint about us (the broker), please contact us either:

... in writing G.Moore & Co. Limited, 2 Albion Street, Cross Roads, Keighley, West Yorkshire, BD22 9EB

... by phone 01535 643262 ... by email <u>info@gmco.co.uk</u>

Or in person at the above address.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

NOTE: A detailed 'Complaint Handling Procedure' document is available on request.