
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	- £7.50
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 ?

