

Gold Crest Holidays Limited t/a Gold Crest Holidays
a: Holiday House, Valley Drive, Ilkley, West Yorkshire, LS29 8PB
tel: 01943 433457

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if any of our services are right for you.

Gold Crest Holidays is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FCA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Basis of our Service

IMPORTANT INFORMATION: You **WILL NOT** receive advice or a recommendation from us for insurance products. 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.

Gold Crest Holidays offer and act on behalf of a limited panel of insurance providers (see below).

Towergate

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied for such things as midterm adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurance under a risk transfer agreement.

Demands & Needs

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no undisclosed pre-existing medical conditions, 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. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Not the right level of cover to meet your Travel Insurance needs?

If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadvice.service.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Limited, 4 Monarch Court The Brooms, Emersons Green, Bristol, BS167FH, complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E149SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financial-ombudsman.org.uk. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services

Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

- To have any significant and unusual exclusions or exceptions to the policy brought to your attention.
- A clear statement of price, including where applicable a breakdown of any interest charges.
- Details of your cancellation rights and our complaints procedure.
- Copies of your policy documentation or information as to when these documents will be dispatched.

After the sale you can expect:

- Not to encounter any barriers to cancelling your policy within regulatory agreed timeframes.
- To have any complaint dealt with in a timely and professional manner.

If at any time you feel you have not been treated fairly by any member of our staff, please contact us at the address or telephone number above.

As an organisation, we have not looked into your specific circumstances and have therefore not recommended or advised you as to the suitability of our insurance products for your specific needs.

Receipt of this document confirms that you have not received any advice or a specific recommendation from us. It was your responsibility to read the policy documentation provided to determine the merits of any products purchased against your own personal circumstances, eligibility, demands and needs.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

Insurance Partners

Towergate

Your information will be retained for a period of up to twelve years. During this time, you have the right to obtain details of the information held and how it has been processed. If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Gold Crest Holidays, Holiday House, Valley Drive, Ilkley, West Yorkshire, LS29 8PB. If we are unable to resolve your concerns, then you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website (www.ico.org.uk/for-the-public/).