

# Status Disclosure Document

## Gold Crest Holidays Limited t/a Gold Crest Holidays

**Address:** Holiday House, Valley Drive, Ilkley, West Yorkshire, LS29 8PB

**tel:** 01943 433343

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

Gold Crest Holidays Limited t/a Gold Crest Holidays is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (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 Limited t/a Gold Crest Holidays offer Connected Travel Insurance 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 mid-term 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

Based on details of your trip/tour and information obtained from you, our travel insurance policy is consistent with 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; full details of which may be found in your policy 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.moneyadviceservice.org.uk/en> or by calling 0800 138 7777 (Open Monday to Friday, 8am to 6pm).

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.

### Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised either in writing, email or by telephoning ITC Compliance Limited, 4 Monarch Court The Brooms, Emersons Green, Bristol, BS167FH, [complaints@itccompliance.co.uk](mailto: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 by either writing, email or by telephoning Financial Ombudsman Service, Exchange Tower, London, E149SR, 0800 023 4567, [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), [www.financialombudsman.org.uk](http://www.financialombudsman.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 the FSCS.

Details of ITC Compliance Limited's authorisation can be confirmed by contacting the Financial Conduct Authority on 0800 1116768 or by visiting the FCA's website <http://www.fca.org.uk/register>

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.

### **Important Information**

You may already possess alternative insurance(s) for some, or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs, but we will be happy to provide you with factual information to assist you in making an informed buying decision. All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically, for travel our policy may NOT be suitable for you if:

- You are over the maximum specified age at the time of your trip.
- You have pre-existing medical conditions.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy, should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 1500** or visit their website at [www.fco.gov.uk](http://www.fco.gov.uk)).

It is your responsibility to do this, and no information or guidance will be provided by ourselves in this regard.

### **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 Gold Crest Holidays Limited t/a Gold Crest Holidays, Holiday House, Valley Drive, Ilkley, West Yorkshire, LS29 8PB, 01943 433343. 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/](http://www.ico.org.uk/for-the-public/)).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our [links page](#) which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.