



Policy number: IAG 452 348008

Today's date: 4th March 2024

Policy issue date: 4th March 2024

Mr Sam Eversfield
9
Chichester Avenue
Hayling Island
PO11 9EZ

 Covered 27M+ travellers

 Trusted for 20+ years

 Enhanced Covid cover

Thank you for choosing InsureandGo. You're in good company, joining over 27 million travellers we've helped cover!

Dear Sam,

You are in very safe hands with your new InsureandGo travel insurance cover. When you need us most, we'll be there for you.

Wherever you are on your travels, you'll have access to a **24/7 English-speaking medical emergency helpline.**

You have chosen a **Gold Annual multi-trip** policy that includes a wide range of specific Covid related benefits.

For your peace of mind, some important documents are included with this letter. Please **check these documents thoroughly** to ensure they meet your needs.

If you've got any questions, or need to amend your policy, our Customer Care Team is here to help. Visit **InsureandGo.com** to get in touch.

We always recommend that you pack your travel insurance documents. It's helpful to have all relevant emergency contact details and policy information with you in the unlikely event of you having to make a claim.

InsureandGo would like to thank you again for putting your trust in us.

Best wishes,

Linda Davis

Linda Davis
Head of Operations



P.S. We look forward to helping you travel safely for many years to come.



UK Customer Care Team Tel: 0330 400 1381
Medical Emergency Tel: +44 (0)141 343 1350
Claims Tel: 01702 427 215

YOUR POLICY SCHEDULE

Product: InsureandGo Gold

Please read this policy schedule and ensure your details of cover outlined below are correct.

Policy Holder Details

Mr Eversfield
9 Chichester Avenue
Hayling Island
PO11 9EZ

Contact Details:

Phone: 07535484525
Email: sameversfield@gmail.com

Policy Type

Annual Multi-Trip

Geographical Limit:

Region 10

Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

Cruise cover: **No**

Winter sports cover: **No**

Valuable extension cover: **No**

Natural disaster cover: **No**

Policy Issue Date:

4th March 2024

Business cover: **No**

Golf cover: **No**

Cover Start Date:

15th March 2024

Hazardous activities cover: **Yes**

Cover End Date:

14th March 2025

Excess Waiver: **No**

Double excess: **No**

YOUR POLICY PREMIUM (including Insurance Premium Tax) £277.58

Insured person(s) name

Mr. S. Eversfield
Miss. S. Porteous

Age

33
33

Medical conditions declared

No
No

MEDICAL WARRANTY

No one travelling under this policy:

- 1) Is taking any prescribed medication or received medical treatment with the last 2 years.
- 2) Has been a registered in or out-patient at a hospital, clinic or GP surgery in the last 2 years.
- 3) Is travelling against medical advice.
- 4) Has been advised of a terminal illness.

If any of these above statement are not correct please contact us immediately.

Additional Medical Information you have confirmed:

We are unable to cover undiagnosed conditions.

All medical conditions

We will not cover you for any medical condition or disability (pre-existing or otherwise) if:

- 1) your state of health is significantly worse than you told us;
- 2) you know you have a terminal condition, but have not told us;
- 3) you know you will need medical treatment during your journey;
- 4) one of the purposes of your journey is to obtain medical treatment;
- 5) you are travelling against the advice of a medical practitioner;
- 6) you are not fit to travel on your journey;
- 7) you have been placed on a waiting list that could cause you to cancel or curtail your trip.

If any of these policy coverage exclusions are not clear, please call our call centre urgently to validate your cover.

The following medical conditions have been declared and provide the basis upon which your policy has been issued. Cover has been extended to cover claims resulting from these medical conditions subject to the terms and conditions of the policy.

Traveller

Declared Conditions

Questions

Response

No Conditions Declared

Change in state of health

You must tell us and consult with your medical practitioner if you or anyone else insured on this policy:

- i) develops a new condition and/or
- ii) there is a change to an existing medical condition and/or
- iii) there is a change in medication.

You must do this by contacting the InsureandGo call centre on 0330 400 1381 at the earliest opportunity and before you book or Commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.

You must tell us about ALL medical conditions which fall within the Medical Health Requirements statement. We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us. If you do not disclose ALL the medical conditions that fall under the Medical Health Requirements statement, your policy may be void or your claim declined.

IMPORTANT: If you did not personally declare your medical conditions and someone else declared them on your behalf, we would ask you to **carefully** check the Medical Declaration to ensure all the conditions and answers are accurate and true. If anything is incorrect, please advise us as soon as possible so we can amend the policy, otherwise we may decline your claim, or your policy may be considered void.

Annual Multi-Trip Renewal

To make sure you have continuous cover under your policy, we'll automatically renew your policy at the expiry date using the payment details you have provided. If we are not able to automatically renew your policy we will contact you at least 21 days before your policy is due to expire to let you know.

If you want to cancel your auto-renewal you can let us know at any time before your renewal date by phoning us on 0800 083 6237 or emailing us at customer.services@insureandgo.com

Please be aware that if you cancel the auto-renewal option then unless you tell us that you want to renew, it will lapse at renewal and you will no longer be covered.

Demands and Needs

This policy is suitable for the demands and needs for a traveller who requires cover against financial loss in the event of unforeseen circumstances. The policy cover includes (unless excluded from the policy cover or specially excluded by you) cancellation or curtailment of the trip, personal injury, loss or damage to property and medical expenses. All policies are subject to limits, exclusions and conditions, which may affect how much you can claim. Please refer to your policy documents to confirm full details of cover.

This policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Our firm reference number is 959113.



COVID-19 TRAVEL INSURANCE COVER CERTIFICATE

To whom it may concern,

This is to certify that:

	Full Name	Date of Birth	Passport Number (Traveller to enter)
Traveller 1	Mr Sam Eversfield	25/6/1990	
Traveller 2	Miss Sophie Porteous	5/5/1990	

Is/are covered for outpatient and inpatient medical expenses from sickness and accident including any sickness caused by COVID-19 while travelling.

Please be advised that cover for COVID-19 claims only applies if you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records. All other terms and conditions of the policy apply.

Customer Service Telephone Number: +44 (0) 330 400 1381

Medical Emergency Assistance: +44 (0)141 343 1350 or +1 416 945 9797

Policy Summary

Policy Number: IAG 452 348008

Date of Issue: 4/3/2024

Type of Cover: Annual Multi-Trip (maximum 45 days duration for any one trip)

Destination: Region 10 – Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

Period of Cover: 15/3/2024 - 14/3/2025

Cover for:

- Up to £15,000,000 medical expenses (as inpatient or outpatient) if you need treatment for COVID-19 while abroad and repatriation cover
- Up to £2000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling your trip, if you or a member of your family or travelling party are:
 - medically diagnosed with Coronavirus within 14-days of your planned departure date,
 - in quarantine on the date you are due to commence your trip due to Coronavirus or
 - you need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

All other terms and conditions of the policy apply.

Travel Insurance

Insurance Product Information Document



ZURICH

Company: Zurich Insurance Company Ltd

Product: InsureandGo Gold Single Trip and Annual Multi-Trip Cover

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

What is this type of insurance?

This travel insurance policy is designed to provide financial protection for persons travelling and who wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



What is insured?

The below is a list of some of the key sections/benefits applicable to this policy, for the full list please refer to the policy wording document. We will pay up to the amount shown, per insured person, per trip.

- ✓ Cancelling and cutting short your holiday - up to £7,500
- ✓ Medical and other expenses - up to £15million
- ✓ Personal belongings and baggage - up to £2,500
- ✓ Personal money - up to £500
- ✓ Delayed Departure - up to £540 - £40 for the first 12 hours, there after £25 for each 12 hour period
- ✓ Personal accident - up to £50,000
- ✓ Personal liability - up to £2million

Optional covers:

The following optional benefits are available subject to payment of the appropriate additional premium:

- Golf
- Business
- Cruise cover
- Gadgets and Valuables extension
- Natural disaster
- Hazardous activities
- Winter sports



What is not insured?

- ✗ Any claim due to medical epidemic or pandemic (with the exception of the Coronavirus cover detailed in the policy wording).
- ✗ Any claim due to Coronavirus, unless:
 - you have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS and are up to date with each Coronavirus booster vaccination for which you are eligible, or were medically unable to have the vaccinations as evidenced by your medical records;
 - you are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic;In which case limited cover applies under the Cancellation, Curtailment and Medical emergency expenses Sections, as detailed in the policy wording.
- ✗ We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing.
- ✗ Trips that commenced prior to purchasing this policy.
- ✗ Any circumstances that are known at the time of purchasing this insurance or at the time of booking your trip, which could reasonably be expected to give rise to a claim.
- ✗ Your unlawful action.
- ✗ Your manual work or hazardous occupation (except where cover is specifically provided).
- ✗ Travel to a destination where the Foreign, Commonwealth and Development Office (or equivalent authority) or the World Health Organisation have advised against all travel or all but essential travel, unless cover is specified within the policy wording.
- ✗ Terrorism (except where cover is specifically provided) cyber terrorism, war or hostilities, civil unrest or any similar event.



Are there any restrictions on cover?

- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.
- ! For annual multi-trip insurance the maximum trip duration for any one trip is 45 days.
- ! Winter sports are covered up to the age of 65 years where the appropriate additional premium has been paid and are limited to 17 days per policy year.
- ! The outward and return journey must take place during the start and end date shown on the schedule of cover.
- ! Eligibility: You must be a UK resident, have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.
- ! We will not pay more than the sum insured or limits as shown in your policy documents.
- ! Policies cover emergency medical treatment, it is not private health insurance.



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You or someone on your behalf must phone Zurich Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.



When and how do I pay?

At the point of purchase either by credit or debit card.



When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



How do I cancel the contract?

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask Insureandgo for a full refund. To request cancellation of your policy contact us on 0330 400 1381.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply. However, please note that if the amount due back is less than £25, no refund will be made.

Annual multi-trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.

If you have travelled on a single trip policy or are intending to claim or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

By e-mail: cancellations@insureandgo.com

By telephone: 0330 400 1381

In writing: Customer Service Department, Insure & Go Insurance Services Ltd, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Our firm reference number is 959113.



PRIVACY NOTICE

Your privacy is important to InsureandGo and we are committed to respect and protect your privacy and your personal information. The following describes how we collect, use, protect and disclose your personal information and how we comply with relevant legislation, including the Data Protection Act 2018 and the UK General Data Protection Regulation.

Who we are

InsureandGo Travel Insurance is arranged by IES Limited and administered by Insure & Go Insurance Services Limited. IES Limited is an insurance intermediary specialising in travel insurance.

IES Limited and Insure & Go Insurance Services Limited are classed as Data Controllers which means we are responsible for deciding how your personal data will be processed.

Information we collect

We collect your personal information and use it in different ways depending on your relationship with us and how you have interacted with us. We collect personal data from you when:

- You request an insurance quotation from us, either directly through our call centre or website or via one of our third party partners.
- When you are named on the insurance policy of another individual, for example, as a traveller on another individual's policy.
- You purchase, change or cancel an insurance policy.
- You renew your insurance policy.
- You contact us to request information or to make a complaint.
- You visit our website.
- You visit the online self-serve members area to update your details or make changes to your policy.
- You take part in a competition, prize draw or survey.
- You have given permission to other companies to share your information with us.
- You have made your information publicly available, and we have a legitimate reason to review it.

We also collect your information from other third-party sources where we have legal grounds to do so. These include anti-fraud and crime-prevention agencies, credit reference and vetting agencies, and other data providers.

We use your information for the following lawful reasons:

To enter into or perform a contract: for example, to provide a travel insurance quotation, to arrange and administer your insurance.

This information may also include sensitive (special category) data such as your medical history and conditions, which we can collect on the grounds of substantial public interests to provide you with a quotation and/or arrange your insurance. This applies whether you are providing your information via our call centre, our website or via the online self-serve members area.

To comply with a legal obligation: for example the rules set by our regulators the Financial Conduct Authority (FCA), The Gibraltar Financial Services Commission (GFSC) and also The Financial Ombudsman Service, to fulfil your data rights under data privacy laws, handle complaints about data privacy or our insurance products and services and to comply with other legal requirements.

For yours and our legitimate interest: for example, to detect and prevent fraud, money laundering and other financial crimes, monitor and improve our business, products and services, demonstrate compliance with applicable laws and regulations, handle legal claims, respond to other types of complaint not previously mentioned, and sending you postal direct marketing activities.

With your consent: for example, sending you email marketing communications about our own products and services and those from trusted third parties. You can withdraw your consent at any time.

To protect vital interests: in extreme or unusual circumstances, we may need to use your information to protect your life or the lives of others.

Who we share your data with

Where applicable, we share your personal information with the following types of third parties when we have a valid reason to do so:

- Insurers, underwriters and other companies for the purpose of arranging and administering your insurance, providing healthcare services and for handling claims.
- Law enforcement, government bodies, regulatory organisations, courts and public authorities, for example the Financial Conduct Authority (FCA), The Gibraltar Financial Services Commission (GFSC), The Financial Ombudsman Service, The Information Commissioner's Office (ICO), Police and HMRC;
- Personal representatives appointed by you to act on your behalf.
- Media agencies and other marketing organisations that we conduct marketing activities through.
- If you use our email and webchat service, then we will share your information with our email and webchat service provider (Zendesk) for the purposes of helping you with your query.
- A third party where disclosure is required to comply with legal or regulatory requirements.
- A third party we may choose to sell, transfer, or merge parts of our business or our assets with. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this policy.
- Other companies within our group.

Other third parties

Other third parties, including claims handling and assistance service providers, may share personal information that you have disclosed to them with us for the purposes of administering your policy. If you refuse disclosure of data to a third party which prevents the insurer from providing cover, the insurer may be released from any liability for any claim.

Transferring data internationally

Data protection law places restrictions on transferring personal data outside of the United Kingdom (UK) and the European Economic Area (EEA).

We may need to transfer information to our service suppliers in countries outside the UK and the EEA. If we do, we will ensure that your information is properly protected. If the laws of the country where our supplier is based are not considered equivalent to those in the UK or the EEA, we will ensure that the service supplier enters into a formal legal agreement that reflects the standards required.

Your Rights

You have the following rights in respect of your personal information:

- Your right to access – the right to request copies of the personal information we hold on you along with meaningful information on how it is used and who we share it with.
- Your right to rectification – to have your data corrected if it is inaccurate or incomplete.
- Your right to erasure (“the right to be forgotten”) – to request that your personal data is erased. If we are unable to delete your data, we will let you know why and also inform you how long we will hold it for.
- Your right to restrict processing – you can ask us to restrict the use of your information. If we are unable to restrict it, we will inform you why.
- Your right to object to direct marketing – if you do so, we will ensure that you do not receive such material going forward.
- Your right to object to automated decision making – you can object to decisions made about you using the information and undertaken by purely automated means.
- Your right to object to processing – you may object to our processing your personal data.
- Your right to object to use of your information for statistical purposes.
- Your right to challenge our legitimate interests – you can challenge the use of your personal data where we use legitimate business interest as a lawful purpose.
- Your right to data portability – you can request that your personal information be compiled into a common machine-readable format and either be provided directly to you or sent by us to a third party you nominate.

Exercising your data rights

You can exercise any of your data rights by contacting our Data Protection Officer at DPO@insureandgo.com.

Complaints

If you have a complaint about how we use your personal information, please contact us by email at complaints@insureandgo.com or by post:

Insure & Go complaints
Insure & Go Insurance Services Ltd
PO Box 5927
Warrior Square
Southend-on-Sea
Essex
SS1 2JY

If you remain unhappy with our response, you may raise a complaint with the Information Commissioner's Office (ICO), who can be contacted using the following details:

By email: casework@ico.org.uk

By telephone: 0303 123 1113

By post: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Retention Policy

We will only retain data for as long as necessary for the purposes for which it is being processed and in line with our data retention policy. In most cases, this will be a maximum of 7 years from the expiry of an insurance contract.

For further information, please refer to our Privacy Policy which can be found on our website at www.insureandgo.com.



TERMS OF BUSINESS - ABOUT OUR INSURANCE SERVICES

About InsureandGo

InsureandGo Travel Insurance is arranged by IES Limited, an insurance intermediary licensed and regulated by the Gibraltar Financial Services Commission Number FSC25393 which trades into the UK on a freedom of services basis FCA FRN 824283. InsureandGo Travel Insurance is administered in the UK on behalf of IES Limited by Insure & Go Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority under registration number 309572.

Insure & Go Insurance Services Limited's permitted business is general insurance, specifically travel insurance. You can check this on the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Important Information

In seeking insurance through InsureandGo, you agree to the Terms of Business.

You must provide us with complete and accurate information when arranging your insurance and during the term of your policy. Please make sure you are able to declare honestly and accurately for yourself and any other travellers on the policy you are declaring for.

When you receive your documents, it is essential for you to carefully check all the details and contact us immediately if any amendments are necessary. If you make an inaccurate declaration, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not paid in full.

About Our Service

You will not receive advice or recommendations from us. We will ask you necessary questions during the quote process in order to refine the product(s) that we will provide details on.

You will need to make your own informed choice about which policies are best suited to your needs.

In arranging your insurance, we act on your behalf. For collection of premiums, AllClear Limited act as agents for the insurers. This means that premiums are treated as being received by the insurers when they are received into our bank account, and premium refunds will be treated as received by you when they are actually paid over to you.

About Our Products

We only offer cover from a single insurer Zurich Insurance Company Ltd. On selected policies, we can also offer a number of additional covers, including:

- EXCESS WAIVER
- DOUBLE EXCESS
- GADGETS & VALUABLES EXTENSION
- GOLF COVER
- NATURAL DISASTER COVER
- WINTER SPORTS
- HAZARDOUS ACTIVITIES
- BUSINESS COVER
- CRUISE COVER

Remuneration and Administration Charges

- We do not charge a fee for arranging your insurance. We are paid commission from the insurer for the arrangement, service and renewal of the insurance policy on your behalf. This is a percentage of your total annual premium. We may receive a profit share payment from some of our insurers if they achieve performance targets across their product portfolio.
- We charge a fee of £15.00 for any mid-term adjustment on your policy in addition to any additional premium you may need to pay.

Method of Payment

You can pay for your insurance in full by credit or debit card.

Annual Multi-trip Renewal

To ensure you have continuous cover, we will automatically renew your policy when it is due to expire unless you have asked us not to. We will write to you closer to your policy renewal date with a renewal invitation and will take payment using the card that you provided when you bought the policy. If we are not able to automatically renew your policy using the card details you provided, we will contact you before the policy expiry date.

You can cancel the auto-renewal at any time before your renewal date by phoning us on **0330 400 1381** or emailing us at **customer.services@insureandgo.com**.

Your Right to Cancel




If you wish to cancel your cover, you may do so at any time. We can offer you a full refund of your premium if you decide to cancel within 14 days of receipt of your policy documents. Refunds will be processed within 30 days. If you have already travelled or claimed within this 14-day cooling-off period, you may not qualify for a premium refund.

Claims

InsureandGo is not the insurer and we do not administer, process or make decisions on claims or assistance for your insurer. If you need to make a claim on your policy, you should contact the insurer in accordance with the guidance given in your policy wording. If you are abroad and require emergency assistance, you should not take any action until you have spoken to your insurer.

Making a Complaint

If you wish to register a complaint, please contact our Customer Care Team:

 In writing The Customer Relations Manager, Insure & Go Insurance Services Ltd, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY	 By phone 0330 400 1387	 By email complaintsteam@insureandgo.com
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We will always try and resolve your complaint within three working days, but if not, we will continue with our investigations and advise you of our final outcome. Under FCA guidelines, we have up to 8 weeks from receipt of your complaint to issue a final response, but we endeavour to issue the final response within 2 weeks.

If you are not satisfied with our decision or the way we have handled your complaint, you have six months to refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Tel: 0300 123 9 123 or 0800 023 4 567

Web: www.financial-ombudsman.org.uk

Thank you for using InsureandGo. We hope that you are satisfied with the service that has been provided.