

Voyager Insurance Services Ltd. – Terms of General Insurance Business – Website Sales

Your attention is drawn to the following notes relating to the insurance you have arranged, or wish to arrange with us.

Who We Are

- Voyager Insurance Services Ltd is an independent insurance intermediary and acts on your behalf in arranging your insurance. We are authorised and regulated by the Financial Services Authority (FSA). Our register number is 305814. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FSA's Register by visiting the FSA's website, www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

Explanation of Service

- Our service includes providing you with information relating to the cover we can arrange, arranging your insurance cover with insurers to meet your requirements, and helping you with any ongoing changes you have to make. As part of our service, we can also assist you with any claim you need to make.
- In arranging this web-based insurance we deal with a single panel of insurers, details of these are shown in the Policy document and the Policy Summary.
- We do not provide any advice or recommendation concerning the insurance that you are arranging. The site includes information and certain questions to narrow down the selection of products available to you, from which you can then make your own choice.

Your Duty to Give Information to Insurers

- Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept the risk or the terms offered have been disclosed. The duty to disclose information continues during the life of the policy, and at renewal you must make sure you inform your insurer of any changes affecting your insurance.
- You are responsible for all answers or statements on proposal forms, claim forms or other material documents and you should ensure these are full and accurate.
- Failure to disclose material information at the start of the policy or advise the insurer of changes to the risk during the period of insurance may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Confidentiality

- All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to arranging your insurance or where we are required to by law.
- Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to insurance and/or other companies for underwriting and claims purposes.
- Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Managing Director at Voyager Insurance Services Ltd., 13-21 High Street, Guildford Surrey GU1 3DG.

How to claim

- Please refer to your policy summary or your policy document if you need to make a claim. You should contact the specified claims handlers as soon as possible. If in any doubt about whom to contact, please telephone us on 01483 562662.

Fees and Charges

- We make no administration fee or charge for any of our services in connection with arranging this insurance. However, we reserve the right to charge an additional amount of £1 if you request us to post your policy documentation to you.
- Alterations & Cancellations – An administration fee of £5 may be charged for any alteration or for any cancellation of a policy outside the initial 14 day "cooling off" period.

Protecting your money

- Prior to your premium being forwarded to the insurers, and for your protection, we hold premiums and claims monies received as agent of your insurer and your policy is treated as having been paid for once you have paid us.

Complaints

- It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Managing Director at Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG or telephone 01483 562662.
Our procedure is that:
 - Your complaint will be acknowledged within 5 business days.
 - Wherever possible, your complaint will be dealt with within 20 business days and if compensation or redress is felt to be appropriate details of this will be provided. If it is felt that your complaint is not justified you will be provided with full reasons for this decision.
 - If it is not possible to respond to your complaint within 20 business days you will be advised of the reasons in writing and given a note of when you may expect a final response.
 - If you remain dissatisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. We shall provide you with details upon request. Further information is available at www.financial-ombudsman.org.uk or telephone 0845 080 1800.
 - If you do decide to refer any matters to the Financial Ombudsman Service your legal rights will not be affected.

Compensation Arrangements

- We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available at www.fscs.org.uk or telephone 020 7892 7300.

Meeting your Demands and Needs for Insurance

The policy coverage provided is typical of the great majority of this type of insurance and is designed to meet the needs of the customer when considering the risks associated with their plans. The website and policy summary have been designed to provide you with enough information for you to decide whether this policy meets your particular demands and needs but we have not given you any specific or personal recommendation to buy this insurance.