



## **On-line Terms of Business / UTS Web Version 2. 01/07/08**

**Important: To be read in conjunction with the (Initial Disclosure Document)**

**Insurance Connections / Under The Sun specialist Travel Insurance Agents**

This online travel insurance service is provided to you by Under The Sun (part of Insurance Connections / Under The Sun) who act as a general insurance intermediary.

### **Who regulates us.**

Under The Sun, 3, The Pantiles, Bexleyheath, Kent, DA7 5HH is Authorised and Regulated by The Financial Services Authority (FSA). Registered title R Latapie T/A Insurance Connections Under The Sun.  
Our FSA registration number is 308056

**Our permitted business is as follows: advising customers on general insurance, non-investment contracts.**

### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

We are covered by the **FSCS**. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, such as Employers Liability and Motor Third Party, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

**Further information about the compensation scheme arrangements is available from the FSCS.**

The material on this website is only directed at persons resident in the United Kingdom and is not any offer in any other jurisdiction. Whilst every reasonable precaution has been taken to ensure the accuracy, security and confident information available through the Under The Sun Sites, Under the Sun cannot be held responsible for any consequences of any action by the user authorised or unauthorised.

### **The Service**

Under The Sun only provides information about its products and services. As we have no information of your particular circumstances we do not make any personal recommendation and offer no information as to any insurance cover that you apply for via this site.

If you have any questions relating to the suitability of cover or wish us to make a personal recommendation please direct your enquiry to Under The Sun 01322 449533.

### **Product Selection**

On this site Under The Sun only arrange insurance for annual multi trip and short period travel insurance through Tokio Marine (Europe) Insurance Ltd. By selecting the quick quote form you will be transferred to the Tokio Marine Insurance Web Site and will be under the full guidance, and subject to the terms and conditions of Tokio Marine (Europe) Insurance Ltd.

### **Customer Duty to Give Information**

It is your responsibility to provide complete and accurate information at all times. When completing the order form, it is your duty to answer the questions accurately and to disclose any material facts.

Please advise us of any changes to material facts. If you have any doubt as to whether you should declare material you should disclose it. Please note that if you fail to disclose any material information to your insurers may invalidate the insurance cover and this could mean that all or part of any claim might not be paid.

### **Confidentiality**

We Are committed to protecting your privacy. We will only use information that we collect about you (in accordance with The Data Protection Act 1998).

This information will only by necessity be passed to insurers and underwriters for the purpose of process order, administering and maintaining your insurance cover and dealing with any claims.

## **What will you have to pay us for our services**

Under The Sun normally receives commission from the insurer. This is a percentage of the premium rates, which are variable. We will disclose the amount of our commission if you ask us too.

The premiums quoted are the full cost of the policy, including premium tax. There are no other charges.

## **Payment Methods**

We accept most major credit or debit cards and these are shown on the various pages of the web's order form. If however you wish to pay by Cheque or cash please ring 01322 449533 for Details.

## **Your Right To Change Your Mind**

If your policy does not meet your needs return the documents to us within 14 days and your premium will be refunded provided you have not made a claim or you have not traveled under the cover of the policy.

## **What to do if you have a complaint**

### **COMPLAINTS**

Our goal is to provide an excellent service to all our customers, however, in the unfortunate event that you are not entirely satisfied with our service and wish to register a complaint please contact our compliance manager in writing at the address specified above or by telephone at 01322 449544.

We will provide you with a written acknowledgement within 5 working days. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Please see the full complaint procedure at the foot of this document.

## **What will happen if you complain?**

Our goal is to provide excellent service to all our customers but we do recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

We will acknowledge your complaint within 5 working days of receipt and should we be able to investigate and finalise your complaint within this period we will provide you with our final response together with this acknowledgement.

Where we are unable to finalise your complaint within 5 working days we will provide you with a final response within 4 weeks of receiving the complaint. In the event that we are unable to provide you with our final response we will provide you with a holding response that will explain why we are not yet in a position to resolve the complaint and when we will next contact you.

If after 8 weeks we are unable to provide you with our final response we will provide you with a holding response that will explain why we are not yet in a position to resolve the complaint and when we will be able to provide you with our final response. At this stage if you are dissatisfied with the delay, and you are an eligible complainant, you may refer the complaint to the Financial Ombudsman Service and we will provide you with the Financial Ombudsman Service leaflet that will provide you with details on how to refer a complaint to them.

Where we provide you with our final response and you are not satisfied with this you may, if you are an eligible complainant, refer this to the Financial Ombudsman Service. The Financial Ombudsman Service leaflet will be attached to our final response.

An eligible complainant refers to a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. The Financial Ombudsman Service only considers complaints from eligible complainants. Most customer complaints can be resolved quickly but occasionally more detailed enquiries and investigations are needed and in most instances we will provide you with an acknowledgement and final response in a shorter time frame than that specified above, which are the maximum time frames in which we will respond.