

**northumberland cottages ltd**

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**STATUS DISCLOSURE INFORMATION**

The Financial Services Authority (FSA) is the independent regulator of financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

northumberland cottages ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts

northumberland cottages ltd only offer travel insurance from one insurer. No additional fees will be charged for this service.

**You WILL NOT receive advice or a recommendation from us for travel insurance. 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**

We always aim to provide a first class service, however if you have any cause for complaint any enquiry in the first instance should be addressed in writing to The Compliance Officer, ITC Compliance Limited, at Charnwood House, Marsh Road, Bristol, BS3 2NA. 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, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of ITC Compliance Limited's authorisation (including their authorised number 313486) can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

**DEMANDS AND NEEDS STATEMENT**

**Travel Insurance**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no 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. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

**IMPORTANT INFORMATION**

Our travel insurance policy has a number of exclusions and restrictions to it. It is very important that you read and understand these and only purchase the policy if you are happy that you and every member of your party meet the eligibility criteria: Specifically our policy will NOT be applicable for you if:

- You have pre-existing medical conditions

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

If after purchasing your 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

The policy does 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 0232** or **0233** or visit their website at **[www.fco.gov.uk](http://www.fco.gov.uk)**).

It is important that you read and understand the above information. You should have been provided with the a copy of all relevant policy documentation to enable you to make an individual informed buying decision based on your own personal circumstances, travel plans and the merits of the policy. This buying decision is your own and you will not have received a personal recommendation or advice from us.

**Please keep this page with your insurance policy documents**