



northumberland cottages ltd

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STATUS DISCLOSURE INFORMATION

The Financial Services Authority (FSA) is the independent regulator of financial services. 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. Details of this insurer may be provided on request. No additional fees will be charged for this service. **You WILL NOT receive advice or a recommendation from us for travel insurance. We will only give you information. 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 can be raised by either e-mail, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Monarch Court, Emerson's Green, Bristol, BS16 7FH, complaints@itccompliance.co.uk, 0845 177 2266. 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. 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 FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/Pages/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 excluded pre-existing medical conditions, are travelling within the UK only 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

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 our policy will NOT be applicable for you if you have a serious pre-existing medical condition.**

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 information. 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.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s) and to ITC Compliance Limited for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

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.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation of advice from us regarding the suitability of the product for your circumstances; that you have received the documentation listed below and had the opportunity to review and question any items that may

be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure)
- A policy booklet, or similar, detailing policy terms, exclusions and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments.

If you have not had access to these documents, please contact us for assistance.