

HPB Travel Club Ltd

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Terms of Business - Please read this document carefully

This document sets out the basis on which HPB Travel Club, referred to as 'The Holiday Property Bond', 'HPB', 'We', 'Us', 'Our' will provide business services to you as a consumer client. Use this information to decide if our services are right for you.

About Us

HPB Travel Club Limited is an Appointed Representative of Rush Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number 714385, and which is permitted to arrange general insurance contracts.

The Financial Conduct Authority is the independent regulator of financial services.

Details of Rush Insurance Services authorisation can be checked online using the Financial Services Register at <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority Consumer Helpline on freephone 0800 111 6768 or 0300 500 8082.

Our Scope of Service

HPB Travel Club offer 'Connected' and 'Standalone' Travel Insurance from a single insurer. Details of the insurer are available on request. We generally act on your behalf in arranging your insurance, but we'll make clear at the outset whether we are acting for you, or for the insurer, in particular circumstances.

You WILL NOT receive advice or a recommendation from us for 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 do not charge fees for our insurance related services, but we may receive a commission from the product provider.

We do not hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Complaints

We always aim to provide a first-class service. However, if you have any cause for complaint about a policy sale, you should contact us either by email at enquiries@rushinsurance.co.uk, in writing to the Customer Services Manager, Rush Insurance Services Limited, 1-13 Wellington Road North, Stockport, Cheshire SK4 1AF, or by telephoning 0333 400 7780.

Should you remain dissatisfied with the outcome, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You can contact the Financial Ombudsman Service by telephone on 0800 023 4567, or online. Further information is available at <https://www.financial-ombudsman.org.uk/>

Compensation Arrangements

You may be entitled to compensation should we be unable to meet our obligations as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <https://www.fscs.org.uk/>

Demands and Needs Statement - Travel Insurance

This travel insurance policy is typically suitable for the Demands and Needs of an individual, or group (where applicable) who have no excluded 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 the policy exclusions, terms and conditions, maximum levels of cover and specified claim limits, can be found in the policy information/booklet.

If you do not have one of these, please ask for a copy to aid you in making your own informed buying decision.

This process and the documents available to you will enable you to make an individual informed buying decision, based on you own personal circumstances and the merits of the policy. You will not receive a personal recommendation or advice from HPB Travel Club Limited regarding the suitability of the product for your circumstances, and you will be given the opportunity to review and question any items that may be unclear to you.

Please contact us immediately if there is anything in the Terms of Business document that you do not understand.

Important Information

Your duty of disclosure

The terms of the policy offered to you will be based upon the information provided by you to us or to your insurers. You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and the statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part, or all, of a claim may not be paid.

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 designed for travel insurance purposes, our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip;
- You have pre-existing medical conditions;
- You are not a resident of the UK or the Channel Islands.

Examples of these 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 a policy 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 and no incident has arisen which is likely to give rise to a claim.

Travel policies **will not cover** travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel' or 'all but essential travel' at the time of your departure.

If you are not sure whether there is a travel warning for your destination, please check with the Foreign, Commonwealth and Development Office (telephone **0207 008 5000** or visit their website at <https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>).

It is your responsibility to do this, and no information or guidance will be provided by us in this regard.

Making a Claim

Please refer to your policy documentation if you need to notify a claim. You should contact the insurer as soon as you become aware of any incident that could give rise to a claim. If in doubt about whom you should contact, or if you require our assistance in relation to a claim or potential claim, please contact us.

Confidentiality and Data Protection – Rush Insurance Services Limited

Introduction

Rush Insurance Services Limited are committed to protecting and respecting your privacy. We recognise our responsibility to treat your personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the UK General Data Protection Regulation (UK-GDPR).

Data Controller

If we have provided you with a quotation and/or administer your insurance policy, we are classed as the “data controller” which means we process your data. Your data may be passed to other parties, including Insurers, and/or medical underwriters for the purpose of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. These parties could also be data controllers and where necessary will issue their own Data Protection Privacy Notices.

To view our Privacy Notice, please click [here](#).

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances, that you have received the documents 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:

* Terms of Business (this document)

* Policy booklet or similar, detailing policy terms, conditions, 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 ask a member of staff who will be happy to assist.

I have read and understand the above information and confirm that I have been provided with a copy of the relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy.

This buying decision was my own and I did not receive a personal recommendation or advice from Rush Insurance Services Limited.

Please keep this page with your Insurance Policy documents.