

ABOUT OUR INSURANCE SERVICES

1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. 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.

4. What will you have to pay us for our services?

We are normally remunerated by commission deducted from the premium but also reserve the right to supplement or replace this with a fee for our services in arranging, amending, renewing and cancelling any insurance policy. A scale of specific charges is shown below. No fees or charges are made by the Insurer. All fees are administered by Staysure.co.uk Limited. In addition to the above, our commission is not refundable outside of the 14 day cooling-off period. Refunds will be processed within 28 days.

Travel (Single trip and Annual Multi Trip)	Mid-term adjustment (an additional premium may be required)	£10.00
Travel Single Trip	Cancellation outside 14 day cooling-off-period if agreed	£10.00 if policy value is below £100 £20.00 if policy value is over £100
Travel Annual Multi Trip	Cancellation outside 14 day cooling-off-period if agreed	£15.00 if policy value is below £100 £20.00 if policy value is over £100

Payment Method and Postage Charges

A non-refundable transaction fee of 2% for each credit card payment.

A non-refundable transaction fee of £0.50 for each debit card payment.

A non-refundable administration fee of 2% of the total value of your policy for payments made by cheque.

A non-refundable fee of £1.99 for policies requested by post.

5. Who regulates us

Staysure.co.uk Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Registration Number is 436804. You can check this on the Financial Conduct Register by visiting the Financial Conduct Authority's website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0044 800 111 6768.

6. Ownership

We are neither owned directly or indirectly by an Insurance Company.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing to:	The Customer Services Manager at the address below.
by phone to:	0044 1604 210 845.
by email to:	info@staysure.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the 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. Further information about the compensation scheme is available by visiting the FSCS website www.fscs.org.uk

Staysure.co.uk Limited

McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton NN4 7XD. England.

Authorised and regulated by the Financial Conduct Authority (FCA). FCA Registration No: 436804
Registered in England and Wales Company No: 05142148

EX/OCT/15