



Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About our company

Columbus Insurance Services Limited trading as Columbus Direct is authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Their FCA registration number is 311897. You can check this information on the FCA's register by visiting their website at www.fca.org.uk or by contacting the FCA on **0800 111 6768** or **+44 (0)207 066 1000**.

Ownership

Columbus Insurance Services Limited is indirectly owned by a company which also owns PTI Insurance Company Limited (PTI) and Astrenska Insurance Limited.

Our address

You can contact us at: Columbus Direct, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Our registered address is: Columbus Direct, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Our products and services

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses incurred from their travel.

We offer travel insurance products from a limited number of insurers, the names of which are available on request. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Disclosure

Before you enter into a policy with us, you will be asked questions which are relevant to our decision whether to accept the risk of insurance and if so, on what terms. You must take reasonable care to answer questions carefully and accurately as the information provided will determine whether you pose an increase in risk to us and could influence us in the assessment, acceptance or continuance of your insurance. Please note if you fail to answer the questions accurately, this could invalidate your insurance cover.

It is very important that information given to us when buying a policy, when completing a claims form and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

Insurance premiums & fees

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 30 days from date of issue.

Cancellation right

You may have a right to cancel up to 14 days from the date you receive:

- The policy document at the start of your insurance or;
- The renewal policy documentation for subsequent periods of insurance

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium less an appropriate pro-rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, the insurers may not allow a refund of any of the premium paid.

If this cancellation right is not exercised within the 14 day period as stated above, none of the premium paid will be refunded.

Treating our customers fairly

We aim to provide a first class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us. You can email us at: customer.services@columbusdirect.com.

Complaints procedure

Should there be an occasion when Columbus Direct does not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us in the following ways:

In writing

The Complaints Officer
Columbus Direct
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

By telephone
0800 068 0060

By email
complaints@columbusdirect.com

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Law and Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English courts.

Auto renewal of policies

Where possible we will renew your policy automatically to avoid any unintended break in your policy cover. We will write to you at least 3 weeks before your policy is due to expire to provide you with details of the new premium and any changes to the policy terms and conditions. If you are still eligible and are happy with the renewal information, you do not need to contact us as we will automatically collect your premium and renew your policy.

When will my renewal payment be taken?

Payment will be taken from the original credit/debit card two weeks before the renewal date. Please note that, for security, we do not store your full credit/debit card details as, at renewal, we will send a unique code to the bank that holds your payment details which authorises them to charge the relevant premium to your original payment card.

What happens if I need to make changes?

We will remind you to tell us about any changes to your personal circumstances, including any medical conditions. If your previous policy included cover for any medical conditions, you will not be eligible for automatic renewal so will be advised to tell us about them again (including any new medical conditions that you may now have). If you would like to make any changes to the policy, please contact Customer Services.

What if my credit/debit card used last year has expired?

If the card has been renewed then your bank should still allow payment to be collected. If payment cannot be taken we will contact you before your policy ends to arrange renewal.

What if I have changed my mind?

If you do not want us to automatically renew your policy, all you need to do is contact Customer Services and let us know before payment is taken. Once payment has been taken you can still cancel the new policy and obtain a full refund but you must contact us within 14 days from the date you receive the policy documentation.

Confidentiality

Your rights

You have specific data protection rights under the UK Data Protection Act 1998 (the 'UK Act'), and the EU General Data Protection Regulation ('GDPR') which comes into force on 25 May 2018. This policy explains how we use any personal information we collect about you when you use our website, get a quote, or buy a policy from us.

Who we are

Columbus Direct is part of the Collinson Group of Companies ("Collinson").

Please contact us if you have any questions about our privacy policy or information we hold about you. You can do this by contacting our Data Protection Officer:

In writing

Columbus Insurance Services Ltd.
Sussex House
Perrymount Road
Haywards Heath
West Sussex,
United Kingdom, RH16 1DN

By email

data.protection@columbusdirect.com

If you wish to make a complaint about the use of your personal information, please contact our Data Protection Officer using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

How we use the information about you

As a data controller, we collect and process information about you so that we can provide you with the products and services you request or that we think you would reasonably expect to receive in light of the products you have bought. This includes:

- meeting our contractual obligations to you;
- providing you with a quotation;
- issuing you with an insurance policy;
- servicing your policy (including claims assistance, policy administration, payments and other transactions);
- detecting, investigating and preventing activities which may be illegal or could result in your policy being cancelled or treated as if it never existed; and,
- if you agree, contacting you about other products and services we think may be of interest to you.

Some of the personal information we ask you to provide may be sensitive information. This includes details about your health or medical records. We will ask for your consent before collecting and processing your sensitive information. Please note that we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information. When you ask for a quotation or buy a policy, we will send your details to, and also use information from your insurer and fraud prevention agencies.

The name and other details about your insurer and how they process your information can be found in your policy wording.

We will also allow other members of Collinson to access your information where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, we have strict contractual terms in place, to make sure that your information remains safe and secure.

If you provide information about anyone else, you confirm that they (or their legal guardian) have agreed that you may give us their information, including sensitive information, for the reasons described in this document.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

We also use technical information (such as your IP address or a device identifier) to help improve your experience when using our website.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information while you are a customer of ours and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities. Otherwise, we will only store and process your information to keep in touch with you where you have agreed to this.

Where your information is transferred or received via our website, you will see that the web address shows a padlock and begins "https". This means that your information is kept secure using industry standard encryption technologies such as Transport Layer Security.

We also have security measures in place in our offices to protect the information that you have given us.

How we use cookies

All Cookies are text files placed on your computer to remember browser and visitor behaviour information. This information is used to understand visitor use of websites.

For further information visit www.aboutcookies.org or www.allaboutcookies.org.

You can set your browser not to accept cookies and the above websites tell you how to remove cookies from your browser.

We use cookies to store visitors' preferences and record past activity at a site in order to provide better service when visitors return to our site or are using the internet generally (through banner adverts, for example). If you do this, some of our website features may not function.

We also make use of the Google Analytics Demographics and Interest Reporting. This allows us to aggregate Visitors' data from Google's Interest-based advertising or 3rd-party audience data (such as age, gender and interests) within Google Analytics.

The data is collected anonymously and it is analysed with the sole purpose of understanding which types of visitor are using our website and what interests they may have.

Keeping in touch

We would like to send you information which may be of interest to you by email, mail, text or phone. The type of information we would like to send you includes:

- Newsletters
- Loyalty discounts
- Details of other Collinson products and services
- Surveys to help us improve the service we provide to you

You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please let us know by contacting us by email or in writing as shown above.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown above.

We may make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Other Websites

Our website contains links to other websites. This privacy policy only applies to the Columbus Direct website so when you link to other sites, you should read their own privacy policies.

Changes to our privacy policy

We keep our privacy policy under regular review and we will place any updates on www.columbusdirect.com/legal/privacy-policy/