

Dear Customer,

ABOUT YOUR POLICY

Thank you for choosing to insure your holiday/trip through us. We have pleasure in enclosing your policy wordings, validation certificate/schedule and our status disclosure. You should take all your policy documents with you when you travel, in case of emergency. We would also recommend that you leave a note of your Personal Travel policy and medical assistance reference numbers and the 24 hour medical emergency assistance telephone number with someone in the UK just in case you lose your documents. Details on how to claim are included in your policy wording, but please note that there are different contact details for emergency medical claims and for standard claims when you return home.

Please read all of your documents carefully and in particular check your validation certificate/schedule and let us know immediately if any of the information is inaccurate so that we can take any appropriate action as soon as possible.

Duty to Disclose all Material Facts

You should already have been advised, (and we take the opportunity to remind you) of your duty to disclose all material facts. This means that every proposer or insured, when seeking new insurance, amending or renewing an existing policy must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. If you fail to disclose all material facts, this may render the insurance voidable from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims).

Examples of matters that an underwriter may regard as material for this type of cover include:

For Personal Travel Insurance:

- a) any pre-existing medical conditions of the people insured or anyone on whose health the trip may depend.
- b) participation in any dangerous sports or activities for which cover is not provided in your policy certificate wording, or for which you have not paid the appropriate premium.

For European Motoring Breakdown Assistance:

- a) if the insured vehicle has not been regularly serviced in line with the manufacturer's recommendations.
- b) if the insured vehicle is being used for racing, competition, rally, trials, off-road driving, speed or duration tests, any motor sports or practising for such events.

These are only examples and this is not meant to be an exhaustive list. If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us. If when you have read this letter you think that we need further information please let us know. If you or any of the insured have any medical conditions to declare or any change to your health before travelling, please call the Medical Helpline or Healthline shown on your policy wording.

Statement of Demands and Needs

This Personal Travel Insurance meets the demands and needs of those who wish to ensure they are covered against specific events whilst travelling away from home, and if requested European Motoring Breakdown Assistance meeting the demands and needs of those that wish to ensure their vehicle is covered against specific events whilst the vehicle is travelling in Europe outside of the UK. Please refer to your policy wordings for full details of the cover provided.

Cancellation

You may cancel this policy within 14 days of receipt of your policy documentation (or the renewal date for annual policies), by returning to us the original copy of your policy. Provided this is before the trip departure date and no claim has been made, we will refund any premium already paid.

Main Exclusions, Limits and Conditions

You should read carefully and take note of all the exclusions, excesses, limitations and conditions of your policies. The enclosed policy wording(s) and validation certificate/schedule give full details of all the exclusions, limitations and conditions of your policy.

For Personal Travel Insurance your particular attention is drawn to the condition that you must declare any pre-existing medical conditions for any of the people travelling or others on whose health the trip depends to the Healthline shown in your policy wording. Failure to do this may result in a declined claim.

If you have any questions please do not hesitate to contact our customer service team, on **0845 557 5983**

Yours sincerely

Customer Services

Date: As per Validation Schedule issue date.
V12/AGE/UKG

STATUS DISCLOSURE

About our insurance services

Karibuni Ltd, 26A Banbury Lane, Byfield, Daventry, NN11 6UX

1. The Financial Services Authority (FSA)

We are Appointed Representatives of Gold Cover Insurance Services Ltd who are authorised and regulated by the FSA. The FSA 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 can only offer products arranged by Gold Cover Insurance Services Ltd and are insured with the following insurers:

	Insurer
Personal Travel Insurance	UK General Insurance Ltd on behalf of Ageas Insurance Ltd. A consortium Association of British Insurers member Companies and Lloyds Syndicates.
European Motoring Breakdown Assistance	Provided by Green Flag Motoring Assistance and insured by UK General Insurance Ltd on behalf of Ageas Insurance Ltd

3. The Service We Will Provide You With

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of the product that we will provide details on. You will then need to make your own choice about how to proceed. We will not charge you a fee for our service in connection with arranging the insurance.

Please note that Gold Cover Insurance Services Ltd and its Authorised Representatives hold Client Money under a Risk Transfer arrangement with its insurers

4. What Will You Have to Pay Us For Our Services?

We will not charge a fee for our service. You only pay us the appropriate insurance premium.

5. Who Regulates Us?

We are Appointed Representatives of Gold Cover Insurance Services Ltd who are authorised and regulated by the Financial Services Authority. Their FSA Register number is 304018. Our permitted business is to sell and administer general insurance.

You can check this information on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What To Do If You Have A Complaint

All complaints regarding claims should be sent to the insurer. The insurers complaints procedure is detailed in your policy certificate.

If you wish to register a complaint against us please contact us by writing to:

Paul Turnbull, Karibuni Ltd, 26A Banbury Lane, Byfield, Daventry, NN11 6UX

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