

COMPUTERQUOTEINSURANCE.COM

TERMS OF BUSINESS AND INFORMATION REGARDING OUR TRAVEL INSURANCE

1) Who are we?

Computer Quote
Birch House
Parklands Business Park
Forest Road
Denmead
Hampshire
PO7 6XP

Telephone: 0800 389 9949

www.computerquoteinsurance.com

Computer Quote is the trading name of Stride Limited

2) The Financial Services Authority (FSA)

We are required to give you this information by the FSA, the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Stride Limited (trading as Computer Quote), Head Office Birch House, Parklands Business Park, Forest Road, Denmead, Hampshire, PO7 6XP, is authorised and regulated by the Financial Services Authority. Our FSA reference number is 304823

Our permitted business is advising on, arranging and administering general insurance contracts.

This information can be verified by checking the FSA's Register on their website www.fsa.gov.uk/register or by telephoning the FSA on 0845 606 1234.

3) What products are offered?

We offer travel insurance from Fortis Insurance Limited.

4) What service is provided?

If you take out a travel policy through ourselves online during the life of the policy we will assist in the administration of the policy and advise you if you need to make a claim.

5) Your right to cancel

Under the terms of the FSA Insurance Conduct of Business you may cancel a general insurance contract (apart from a short period travel policy where the date of return from your trip is less than 28 days from the date of issue of the policy) within 14 days of inception or renewal by returning the certificate/cover note and confirming your instructions in writing. If a claim has been reported during this period the policy may be cancelled but the full premium will be due to the insurer.

6) Professional Indemnity

We conform to the FSA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory.

7) Quotations

Your quotation is valid for a period of 30 days provided that all the information given at the time of the quotation is correct and in full. If any changes, including the advised inception date, have to be made to the quotation this may affect the premium. Insurers reserve the right to change the terms of their policies which may affect the premium.

8) Your policy terms

A Policy Summary is available prior to the conclusion of the contract. You are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you will purchase.

9) Disclosure of information

It is important that you understand that any information, statements or answers made by you to your insurer or us are your responsibility and must be correct. Any failure to disclose facts material to the insurance or any inaccuracies may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your Insurer as to the acceptability or otherwise of your Proposal and must be disclosed throughout the life of the Policy. You are advised to keep copies of documentation sent to or received from us for your own protection. Please call us if you are in doubt on any aspect, our telephone number is 0800 389 9949. Please note that for our mutual protection telephone calls are recorded.

10) Data protection

Stride Limited trading as Computer Quote is registered as the data controller under the Data Protection Act 1998, registration number Z6183066. We will hold and process your personal data for insurance administration and marketing. You have the right to see personal information about you that we hold in our records. Should you have any queries please write to:

The Data Controller
Stride Limited t/a Computer Quote
Birch House
Parklands Business Park
Forest Road
Denmead
Hampshire
PO7 6XP

11) Confidentiality

Unless required by law or for the insurer databases below, all information you provide will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance.

For further details of the information we collect about you and how we use it please see our full privacy policy published on our website here: www.computerquoteinsurance.com/privacy.

12) Claims

If you need to claim on your policy you must notify your insurer immediately. Your insurer's claim line number is 0845 122 3280. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss until you have agreement from your insurer.

13) What to do if you have a complaint

It is always our intention to provide a first class service. However, should you have any cause for complaint you should in the first instance contact by phone or in writing to:

The Customer Service Manager
Computer Quote
Birch House
Parklands Business Park
Forest Road
Denmead
Hampshire
PO7 6XP

Telephone: 0800 389 9949

Your complaint will be acknowledged within 5 business days advising you who is dealing with the complaint and indicating when you may expect an answer. We will provide a formal written response within 20 business days from receipt of the original complaint. The final resolution will be advised within eight weeks. If the complaint cannot be resolved within this timescale we will write with an explanation as to the progress and the likely timescale involved. You will be advised of any further redress available to you, should you believe the matter has not been resolved to your satisfaction.

Your insurer also operates a complaints procedure, details of which are in your Policy.

If you are not satisfied with how your complaint has been handled you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk. Their address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 020 7964 1000.
Email: complaint.info@financial-ombudsman.org.uk

14) Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations you may be entitled to compensation. This will depend on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk. Their address is:

Financial Services Compensation Scheme
7TH Floor, Lloyds Chambers
Portoken Street
London
E1 8BN
Telephone: 020 7892 7300

15) Your statutory rights

Your acceptance of these terms of business does not affect your statutory rights.