

Key Facts about our insurance services

Obligatory information about our company and insurance services.



Initial Disclosure Document

1. **The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. It requires us to give you the ability to print this document. Use this document to decide if our services are right for you.

2. **Whose products do we offer?**

We only offer products from UK Underwriting Limited, White Horse Insurance Ireland Ltd. and Inter Partner Assistance.

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?**

No fee will be charged for our assessment, advice or recommendations. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. **Who regulates us?**

Travel Insurance Agencies Limited, Rowan House, 226 Unthank Road, Norwich, Norfolk, NR2 2AH, UK, is authorised and regulated by the Financial Standards Authority. Our FSA Register Number is 306767. Our permitted business is retailing travel insurance and vehicle breakdown insurance. You can check this 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. **Ownership**

TIA Ltd is a private limited company 100% owned by Travel Insurance Agencies Limited. The company reflects the market segments targeted.

7. **What to do if you have a complaint**

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

... in writing: The Managing Director, Travel Insurance Agencies Limited, Seymour House, 30 - 34 Muspole Street, Norwich, Norfolk, NR1 3DJ, UK.

.. by phone: 01603 464123 (0044 1603 464123 from outside the UK)

If you cannot settle 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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Travel Insurance Agencies Limited

Seymour House, 30 - 34 Muspole Street, Norwich, Norfolk, NR1 3DJ, UK

Travel Insurance Agencies Limited: Registered in England and Wales
Company Certificate No: 3136334