

TERMS OF BUSINESS AGREEMENT

This TOBA sets out our terms and conditions and is effective once it is received by you; and will remain in force until we issue a revised version. In seeking insurance through us, you agree to this Terms of Business Agreement. This does not affect your normal statutory rights.

Material Information we will need from you

We will ask you a series of questions to establish your demands and needs and it is important that you answer each and every question and provide us with full information. If you are unsure of a question, or are uncertain as to whether you must tell us certain information, please ask the advisor to explain what is needed to you. Your answers will form the basis of the insurance contract we arrange for you. It is important that we obtain full details from you in order to prevent an Insurer requiring additional premium or declining your claim.

Our quotation to you

We will seek quotations from a fair analysis of Insurers. Certain products may be offered on behalf of a limited range of Insurers and where this applies, we will provide you with the names of the Insurers if you request them. Other products may be offered on behalf of a single provider who will be named on correspondence and on your documents. Once we have all the relevant information, we will advise you and make a recommendation which is based on your demands and needs and the answers provided by you.

Quotation validity

JIAL are unable to guarantee any quote completed on our website after midnight of the same day and any quote received via our Contact Centre after 14 days. We reserve the right to pass on any increases to premiums at any time.

Premium received from you

All premiums quoted are subject to the current rate of Insurance Premium Tax (ipt) as defined by HM Government.

Premium received from you will be held by us as Agent of the Insurer and our Bank account is designated as per the relevant regulatory rules. We pass premium received from you to the insurer when requested. We earn a commission for arranging your insurance and this goes towards our administration costs.

Administration Charge

We may include an administration charge as detailed in the table below in relation to transactions arranged for you. You will be advised of the amount we charge at each transaction both verbally and in writing.

Total Premium Size:	Administration charge:
£0 - £79	Up to £6
£80 - £225	Up to £14
£226 - £400	Up to £18
£401 - £700	Up to £25
£701 - £1500	Up to £40
£1500 +	Up to £50
Adjustment Charge	Up to £25

*All fees will be individually displayed on your policy schedule.

Cooling off period and Cancellation

Your travel Insurance contains a 14 day 'cooling off period' and we request that you read the policy wording carefully. Provided that no claims have been made; and you have not travelled during this period; a full refund will be provided.

Cancellation after the 14 day cooling off period is explained in your policy wording.

Complaints

JIAL has in place a written procedure for the effective consideration and resolution of all complaints and a copy of our procedure is enclosed with all new policies.

Should you have cause to complain our contact details are as follow:

The Office Manager, Victoria House, Toward Road, Sunderland, SR1 2QF

Telephone: 0333 003 0021

email: admin@justtravelcover.com

We will send you a copy of our complaints procedure which sets out the process and timescales for handling your complaint. If your complaint is not resolved to your satisfaction, you may refer to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

Consumer vulnerability

As a regulated firm we are required to make the necessary enquiries to ensure that you are able to meet any payments to the Insurer, finance provider and our administration fee or charges. We are also required to have in place systems and controls and disclosure information which ensures that you are receiving the product which best suits your demands and needs and have received a full explanation of each product before you proceed with your purchase. If you require additional information or explanation we ask that you request this when seeking a quotation and / or when purchasing an insurance product from us.

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. Full information is available on the FSCS site www.fscs.org.uk

Financial Crime

Please be aware that the current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List, as part of the information gathering process. We are obliged to report to the National Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report. We will not permit our employees or other persons engaged by them to be either influenced or influence others in respect of undue payments or privileges from or to insurers or clients.

Confidentiality and Data Protection

We will treat all customers' information in a confidential manner and with the appropriate levels of security.

We will only use information we hold about you in the normal course of arranging and administering your insurance and will not disclose any information to any other person without your consent.

We may use information we hold about you to provide you with details of other services which we offer that may be appropriate to you.

We will ask you a set of questions to ensure that we are speaking to the policyholder and not a person who is not authorised to ask questions or give instructions to us. We will only take instructions to alter or affect a policy in the same way from a policyholder or the policyholder's legal representative.

Your details will be held in compliance with the Data Protection rules. For the purposes of the Data Protection Act, the Data Controller in relation to the personal data you supply, is Just Insurance Agents Limited.

Details of any credit or debit card used in connection with the arrangement of your insurance will not be held by us on computer or file, and will not be passed to a third party.

For quality and training and compliance purposes, your calls may be recorded and monitored.

Law

This agreement shall be governed by the Laws of England and Wales, and the parties agree herewith that any dispute arising shall be subject to the (non) exclusive jurisdiction of the relevant Court.

Claims

If you have occasion to claim on your policy, you must notify us immediately. We will in turn advise you how to proceed. You should not agree to any course of action other than emergency treatment until you have agreement from your Insurer.