



Terms of Business

DOG TAG Travel Insurance, Mondial House, 102 George Street, Croydon, CR9 1AJ; Tel: 0870 0364824.

Status Disclosure Information

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Dogtag Ltd is an Appointed Representative of ITC Compliance Limited, who are authorised and regulated by the Financial Service Authority (Dogtag Ltd's Firm Reference Number is 519661) and which is permitted to arrange travel insurance contracts. Dogtag only offer insurance from one insurer.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ complaints@dogtag.co.uk, 0870 0364824.

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of Dogtag Ltd's authorisation can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

Demands And Needs Statement

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria. Specifically for travel our policy may NOT be applicable for you if...

- you are over the maximum specified age at the time of your trip or,
- you have pre-existing medical conditions.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information/booklet. If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, check with the Foreign and Commonwealth Office (phone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk). It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s).

You have been provided with a copy of this document together with all relevant policy documentation to enable you to make an individual informed buying decision based on your own personal circumstances and the merits of the policy. This buying decision is your own and you will not have received any recommendations or advice from Dogtag.

**This document is available in large print, audio and Braille.
Please contact us by phone on 0870 0364824.
We will be pleased to organise an alternative for you.**