

BIG CAT

TRAVEL INSURANCE



INITIAL DISCLOSURE DOCUMENT

The Financial Conduct Authority

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

Who regulates us?

Big Cat Insurance (registration No. 745388) is a trading name of Flynow.com Limited which is an Appointed Representative of Campbell Irvine Ltd (registration No.306242) who is authorised and regulated by the Financial Conduct Authority. You may check this on the Financial Services register www.fca.org.uk or by contacting them on Tel: +44 (0) 800 111 6768.

Which service will we provide you with?

We do not recommend products after assessing your needs for Travel Insurance. We will ask you questions to determine that the product we are offering is applicable to your circumstances. You can then choose whether you wish to proceed with this product.

What will you have to pay us for our services?

We may charge an administration fee to cover any amendments to your travel insurance policy after it has been issued. Details will be provided to you at the time.

Are you covered by Financial Services Compensation Scheme (FSCS)?

In the unlikely event of the Insurer being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. www.fscs.org.uk Tel: 0800 678 1100 or 020 7741 4100

Settlement Terms

We will be responsible for collecting payment for all new and renewal premiums and any alterations as soon as practicable but prior to inception of your policy. All premiums paid to us will be held as Agent of the Insurer in our non Statutory Trust Bank Account. All premiums are protected under Risk Transfer agreement with the Insurers. You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to Insurers. We accept payment by cash, cheque, selected credit/debit cards and bank transfer.

Your Policy

Should you mislay your policy a replacement will be issued upon written request.

Governing Law and Language

The law of England and Wales allows the parties to choose the law applicable to the contract. You agree that;

1. this Policy will be governed and interpreted in accordance with the law of England and Wales and the English Courts will have exclusive jurisdiction in any dispute; and
2. communication of and in connection with this Policy shall be in the English language.

If AXA have to cancel your policy

If Insurers no longer wish to offer this Policy and need to cancel, we will write to you at the current address we have. The Policy will then be cancelled 30 days after the date of our letter. If the Policy is cancelled, we will refund any premium you paid in respect of the cancelled period, provided you have not made a claim under the Policy during that Period of Insurance.

Other taxes or costs

Other taxes or costs may exist which are not imposed or charged by us.

What to do if you have a complaint

Please see the complaints procedure detailed in the Policy Document.

POLICY DOCUMENT

This Policy Document, Booking Invoice or Validation Certificate (as applicable) and any endorsements set out the terms of the one contract between the **Insured Person(s)** and the Insurer and which sections of cover are operative. Please read all of these documents to make sure they provide the cover required. If they are not correct, or do not meet your demands and needs, please immediately return them within the 21 day Cooling Off Period.

You must take reasonable care not to make any misrepresentations and to provide complete and accurate answers to the questions we ask when you take out, make changes to, your Policy. If you fail to do so, your Policy may be void, or it may be cancelled, or your claim may be rejected or not fully paid.

This insurance is underwritten by Inter Partner Assistance S.A., an insurance company incorporated in Belgium, whose registered office is at Avenue Louise, 166 –Bte 1 – 1050 Brussels, regulated by the Belgium Financial Services and Markets Authority and by the National Bank of Belgium under code n° 0487. Inter Partner Assistance S.A. is a member of the AXA Group. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768. FCA address: 25 The North Colonnade, London E14 5HS.

