

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 AXA Travel Insurance who is an Appointed Representative of 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.

DEFINITIONS OF WORDS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy Document. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

ATM:

Means an automatic electronic device designed to permit the **Insured Person** to interface with a financial institution without teller assistance using a cash card, credit card, debit card or device used for similar purpose.

Automatically Covered Pre-existing Medical Conditions

Means Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment for this in the last 2 years, Allergic rhinitis, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox - if completely resolved, Common cold or flu, Cuts and abrasions that are not self-inflicted and require no further treatment, Cystitis - provided there is no on-going treatment, Deafness, Diabetes (which is controlled by diet or tablets only), Diarrhoea and vomiting - if completely resolved, Eczema, Enlarged prostate - benign only, Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, Ligament or tendon injury - provided you are not currently being treated, Macular degeneration, Menopause, Migraine - provided there are no on-going investigations, Nasal polyps, PMT, RSI, Sinusitis - provided there is no on-going treatment, Skin or wound infections that have completely resolved with no current treatment, Tinnitus, Underactive Thyroid (Hypothyroidism), Urticarial, Varicose veins in the legs.

Baggage

Means luggage, clothing, personal effects, **Valuables** and other articles (but excluding personal money, tickets or documents of any kind) which belong to the **Insured Person** (or for which the **Insured Person** is legally responsible) which are worn, used or carried by the **Insured Person** during any insured trip.

Close Relative

Means mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

Dependent Business Partner

Means a person in the same employ as you whose absence from work necessitates your presence.

Diagnostic Tests

All laboratory and imaging (invasive and non-invasive) tests ordered by the treating doctor to help diagnose or rule out a suspected illness or condition including PET scans, CT scans, MRIs, EKGs, EMGs, X-rays, echocardiograms, cardiac nuclear studies or cardiovascular procedures such as coronary angiograms plus blood, urine or histopathological tests.

Home Country

Means any country in Europe, (excluding Switzerland, Belarus, Russia, Montenegro and the Ukraine) that the **Insured Person** normally resides in.

Insured Person

Means any person named on the Booking Invoice or Validation Certificate (as applicable).

Mechanical Tampering:

Means the manipulation of an **ATM** through mechanical means, insertion of mechanical devices or attachment of devices for the purpose of diverting, capturing or otherwise obtaining account information or access to an **Insured Person's** account.

Medical Condition

Means any disease, illness or injury.

Medical Practitioner

Means a registered practising member of the medical profession who is not related to the **Insured Person** or any person with whom they are travelling.

Permitted Manual Work

Means WWOOFing, fruit picking, casual farm work or bar work. **Permitted Manual Work** is not covered if it involves the use of plant/trade/industrial/agricultural machinery (other than tractors) or non-domestic power tools.

Policy Excess

Under some sections of the policy an excess will apply to each claim, per section, for each separate incident payable per **Insured Person**. This means that each **Insured Person** will be responsible for paying the first part of the claim for each incident giving rise to a separate claim.

Pre-existing Medical Condition

Means:

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist or prescribed drugs/medication).
- b) Any psychiatric or psychological condition (including anxiety, stress and depression); for which you have suffered from or received medical advice or treatment for or been prescribed medication for in the last 5 (five) years.
- c) Any **Medical Condition** for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last 12 (twelve) months, or are prescribed drugs /medication.

Seat Bumping

Means an airline involuntarily denying boarding to a paid passenger ticket for the purpose of oversold conditions, weight restrictions or a seat malfunction.

Strike or Industrial Action

Means any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Terrorism (including Cyber Terrorism)

Means an act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

Travelling Companion

Means a person that the **Insured Person** has arranged to undertake their journey with if it would be unreasonable to expect the **Insured Person** to continue their journey without that person.

Unattended

Means when the **Insured Person** is not in full view of and not in a position to prevent unauthorised interference with their property.

Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction

Means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables

Means audio, visual, video, photographic, computer, laptops, iPad and/or android tablet or similar device, and portable navigation equipment, iPods, iPod touch and/or accessories, ebook readers, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, electronic games and sports equipment.

Volunteering/Working

Means an **Insured Person's** participation in community or wildlife based conservation/project work when arranged by a professional organisation. This may include caring, teaching or nursing. It may also cover community / charity based supervised building / renovation projects or other **Permitted Manual Work**, provided the activity does not involve the use of plant/trade/industrial machinery or non-domestic power tools.

Winter Sports Equipment

Means skis (including bindings) ski poles and snow boards.