



Civil Service Insurance Society

7 Colman House
King Street
Maidstone Kent
ME14 1DD

Tel: 01622 766960

Email: insurance@csis.co.uk

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This document contains the following:

- **Meeting Your Demands and Needs**
- **Our Terms of Business**
- **Our Privacy Policy**

TRAVEL INSURANCE

Meeting your Demands and Needs

In choosing this product and your level of cover you have not received any personal recommendations from CSIS.

This product allows you to choose the level of cover from a range of options. Your Schedule shows the cover you have selected. The choices you have made will depend upon your personal circumstances; you should check your Policy Schedule carefully to ensure you have the required cover. The covers listed below meet the demands and needs of those wishing to benefit from the following protection.

Travel Insurance Protection

Cover for single trip or annual multi trips – Please refer to your schedule for your selected cover.

- UK Trips – Annual and Single Trip policy covers are restricted. Please refer to the policy document and your schedule for full details.
- European and Worldwide Policies - Some winter sports and other hazardous activities may also be excluded – Please refer to the policy document and schedule for full details.

Terms of Business

Use this information to decide if our services are right for you.

Introduction

The Civil Service Insurance Society (CSIS) is a company limited by guarantee, without shareholders or other owners. We are an independent specialist insurance intermediary acting on your behalf in arranging your insurance.

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging and administering general insurance. Our FCA register number is 304151 and you can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 1116768.

Our Services

You will not receive advice or recommendations 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.

We will be acting as your agent for sourcing the policy. If we place you on risk we will be acting both as your agent and agent of the insurer when placing the business. Although we do not handle claims we can become involved in the negotiation on your behalf when requested to do so.

Which Products We Offer

We offer Home, Car and Travel products from a limited number of insurers. The insurers that we use are:

| <u>Product</u> | <u>Insurance Provider</u> |
|----------------|-------------------------------------------------------------------------------------------|
| Home | Zurich Insurance plc Geo Underwriting Pen Underwriting |
| Motor | Zurich Insurance plc Marmalade Geo Underwriting |
| Travel | ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE) |

We act as an introducer to a single provider for the following products:-

| <u>Product</u> | <u>Provider</u> |
|-----------------|-----------------------------------------|
| Caravan Life | Coast Insurance Zurich Assurance Ltd |

Remuneration

We receive commission from the insurer which is a percentage of the total annual premium on business managed by us. We make no additional fee or charge to you for the administration of your insurance.

Settlement Terms and Client Money

We will be responsible for collecting premiums for all new and renewal premiums and midterm alterations as soon as practicable after inception or prior to renewal of your policy.

You will be responsible for paying promptly all of our requests for premiums to enable us to make the necessary payments to insurers. We act as agents for the insurer for the collection of premiums and payment refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it

is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and we will tell you if this is the case. We hold premiums and refunds of premiums separate from our own money in a designated insurer premium account.

Where on an existing policy, there is an amendment which would create an additional or a return premium of less than £10 plus Insurance Premium Tax (IPT), it is not our practice either to make a charge or allow a rebate. We will remit premiums to insurers in accordance with the agreed terms of business agreements. It is not our practice to rebate to customers interest, if any, earned on premiums prior to our remitting them to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you. We accept payment by cheque, selected credit cards or monthly instalments (full details are available on request).

Customer Protection and Care

CSIS works to agreed service standards to deliver a first class insurance service to all of our clients; a copy is available upon request.

Complaints Policy and Procedure

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

In Writing: The Chief Executive
Civil Service Insurance Society
7 Colman House
King Street Maidstone
Kent ME14 1DD

By Phone: 01622 766960

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details visit www.financial-ombudsman.org.uk/consumer/complaints

Cancellation

You have a legal right to cancel your policy within 14 days of its receipt. Please refer to your policy document for full details.

Security

We do not guarantee the solvency of any insurer with which we place business.

Your Duty of Disclosure

It is important that you understand that any information, statements or answers made by you to us or your insurer are your responsibility and must be correct. You must take reasonable care not to make misinterpretations when answering insurers' questions. If you are careless in answering the insurers' questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). The requirement for correct information not only applies at commencement and renewal of your policy but also at any time during the period of insurance.

You are advised to keep copies of documentation sent to or received from us for your own protection. If you are in doubt about the disclosure of claims information we recommend that you verify the details with your previous insurer. Occasionally we will ask you to provide official documentation to support your disclosure to us or your insurer at inception of the policy. Please ask us if you are in doubt on any aspect.

Issue of Documentation

We may retain certain documents such as your insurance policy and/or certificates of insurance until we receive full payment of premiums or completed direct debit application. In these circumstances we will ensure that you receive full details of your cover and any documents that you require by law.

Claims

We will pass all correspondence promptly to the appropriate Insurers and assist with resolution when required.

Confidentiality

We have always made it a priority to protect your personal data and privileged information. We do not sell or trade your information or your personal data to other companies.

Your information will be shared with the insurers, Underwriters and other companies for the purpose of arranging and administering your insurance. Your information may be disclosed to regulatory bodies for monitoring or enforcing insurance rules and regulations. When your insurance is due to expire we will contact you by telephone, letter and/or by email to remind you to renew the policy. We also ask for your permission to add you to our marketing list so that we can send you details of special offers and new product information from us and our associated companies. We always provide you with the means to opt out of receiving this material.

If you would like further information on how we use your personal data please ask for a copy of our privacy policy.

Fraud Prevention

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd).

The aim is to help insurers to check the information provided and also to prevent fraudulent claims. When your request for insurance is dealt with, the register may be searched. When you provide information about an incident (such as fire, water damage or theft) this may be passed to the register.

Language and Governing Law

The English language will be used for all purposes. Policies and these Terms of Business will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we cannot meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 6781100.

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Privacy Notice

Your privacy is important to the Civil Service Insurance Society (CSIS). The following describes how we collect, use, protect and disclose your personal information and how we comply with relevant Data Protection legislation.

Who we are?

The Civil Service Insurance Society is a Not for Profit organisation and is an independent insurance intermediary. We are classed as a Data Controller which means we are responsible for deciding how your personal data will be processed.

Information we collect

We collect your personal information and use it in different ways depending on your relationship with us and how you have interacted with us. We collect personal data from you when:

- You request an insurance quotation from us;
- You purchase, change or cancel or renew an insurance policy;
- You contact us to request information or to make a complaint;
- You visit our website;
- From other third parties where we have legal grounds to do so such as crime prevention agencies.

We use your information for the following lawful reasons:

To enter into or perform a contract; for example, to provide an insurance quotation, to arrange and administer your insurance and this may include sensitive (special category) data.

To comply with a legal obligation; for example the rules set by our regulator the Financial Conduct Authority (FCA);

For yours and our legitimate interests; for example to detect and prevent fraud, money laundering and other financial crimes and to monitor and improve our business, products and services;

With your consent; for example sending you email marketing communications,

To protect vital interests; in extreme or unusual circumstances, we may need to use your information to protect your life or the lives of others.

Who we share your data with

Where applicable, we share your personal information with the following types of third parties:

- Insurers, underwriters and other companies for the purpose of arranging and administering your insurance and for handling claims;
- Law enforcement, government bodies, regulatory organisations, courts and public authorities;
- Personal representatives appointed by you to act on your behalf;
- A third party where disclosure is required to comply with legal or regulatory requirements;

Transferring data internationally

Data protection law places restrictions on transferring personal data outside of the United Kingdom (UK) and the European Economic Area (EEA). If we need to transfer data outside of UK and EEA we will ensure that your information is properly protected.

Your Rights

You have the following rights in respect of your personal information:-

- To request copies of the personal information we hold on you along with meaningful information on how it is used and who we share it with;
- To have your data corrected if it is inaccurate or incomplete;
- To request that your personal data is erased.
- You can ask us to restrict the use of your information.
- You can opt out of direct marketing
- Your right to object to automated decision making
- You may object to our processing your personal data;
- Your right to object to use of your information for statistical purposes;
- You can challenge the use of your personal data where we use legitimate business interest as a lawful purpose.
- Your right to data portability.

You can exercise any of your data rights by contacting us at insurance@csis.co.uk .

Complaints

If you have a complaint about how we use your personal information please contact us by email at insurance@csis.co.uk by calling us 01622 766960 or by writing to us at:

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If you remain unhappy with our response you may raise a complaint the Information Commissioner's Office (ICO).

Retention Policy

We will only retain data for as long is necessary for the purpose for which it is being processed and in line with our data retention policy. In most cases this will be a maximum of 7 years from the expiry of an insurance contract.

For further information please review our Privacy Policy which can be found on our website at www.csis.co.uk