



about our insurance services

Kempton House
Kempton Way
Dysart Road
Grantham
Lincolnshire
NG31 7LE



1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer ?

- We offer products from a range of insurers.
- We offer products from a limited number of insurers.
- We only offer products from a single insurer.

3. Which services will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Insurance.
- You will not receive advice or a recommendation 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.

4. What will you pay us for our services?

- A fee
- No fee.

5. Who regulates us?

covermytravels, a trading name of Payplan Financial Services Limited, Kempton House, Kempton Way, Dysart Road, Grantham, Lincolnshire, NG31 7LE are authorised and regulated by the Financial Services Authority. FSA Register number is 302801.

Our permitted business is advising on and arranging non-investment insurance business and advising on, arranging and administering Regulated Mortgage contracts.

You can check this on the FSA's Register by: visiting the FSA's website www.fsa.gov.uk/register/ or Contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

... in writing write to: Ms Bev Graham, Complaints Officer, Payplan Financial Services Ltd,
Kempton House, Kempton Way, Dysart Road,
Grantham, Lincolnshire, NG31 7LE or

... by telephone telephone: 0800 9177829

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the 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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS