



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 for travel insurance.
 - We only offer products from a limited number of insurers.
 - We only offer products from a single insurer for travel insurance.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
 - You will not receive advice or a recommendation from us for travel insurance. 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.
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4. What will you have to pay us for this service?

- A fee.
 - No fee for travel insurance. In some circumstances we may charge additional fees. You will be fully informed of these charges, where applicable. For example, the fee for Subject Access Request is £10.00.
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5. Who regulates us?

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

Our permitted business is arranging non-investment insurance business. You can check this on the FSA's register by: visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Payplan Financial Services Limited is 100% owned by Totemic Ltd.

7. What to do if you have a complaint

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

... in writing Complaints Officer, Payplan Financial Services Ltd, Kempton House, Kempton Way,
Dysart Road, Grantham, Lincolnshire, NG31 7LE.

... by phone 0800 9177829

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

8. 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 90% of the claim with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.