

avanti

TRAVEL INSURANCE

Initial Disclosure Document

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 can only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- ✗ We only offer products from a single insurer.

3. Which service will we provide you with?

- ✗ We will advise and make a recommendation for you after we have assessed your needs.
- ✓ 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 have to pay us for our services?

- ✗ A Fee
- ✓ No Fee

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

5. Who regulates us?

Avanti Travel Insurance at Century House, Century Drive, Braintree, Essex CM77 8YG, is a trading style of Avanti Insurance Limited. Avanti Insurance Limited authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 599282. Our permitted business is insurance mediation activities. You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you have complaint about the sale or service of your travel insurance policy please contact Avanti Travelcare at: Century House, Century Drive, Braintree, Essex CM77 8YG.

Financial Ombudsman Service If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.fos.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

HCC are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.