

Terms of Business



Trusted Travel Insurances

Who regulates us?

Trusted Travel Insurances is a trading name of Taurus Insurance Services Limited.

Taurus Insurance Services Limited is an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised to passport general insurance intermediary services into the UK and registered with the Financial Conduct Authority (FCA) in the UK under registration number 444830.

You can check these details on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768. The FCA regulates financial services firms in the UK.

Whose product do we offer?

Taurus Insurance Services Limited is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer.

Taurus Insurance Services are underwritten by Inter Partner Assistance S.A.(UK Branch) (part of the AXA Group) to underwrite Trusted Travel Insurances (except the Gadget Cover section of the policy). Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR

In respect of Section 7, Gadget Cover, the Insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

How do we get paid?

The total premium you pay includes a commission for Taurus Insurance Services Limited who sell and administer your policy. This is a percentage added to the base premium provided by the Insurer.

Important Information

Demands and needs

Trusted Travel Insurances does not offer advice or recommend insurance. You should decide, before purchasing, whether the terms of this insurance policy meet your demands and needs for travel insurance.

This insurance has been specifically designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, cancellation and cutting short your trip, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

If you selected Cruise Cover, this meets the demands and needs of those who are going on a cruise. Cover is provided for the specific activities and risks associated with cruise holidays such as increased cover for your baggage, cover if you are confined to your cabin and unused excursions, or cruise itinerary changes.

If you selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for ski pack expenses, piste closure and avalanche closure.

If you have selected Golf Cover, this meets the demands and needs of those who wish to have cover for the delay, loss, theft or damage to their own Golf Equipment and cover for any unused Green Fees due to a covered event preventing you from being able to play golf.

If you selected an Excess Waiver, this meets the demands and needs of those who prefer not to have an excess applied to any claims made under the policy.

If you selected Enhanced Gadget Cover, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen and a refund of any unauthorised usage.

Cancelling or amending your policy

You may cancel the insurance within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required, please contact us via email or by phone. You will receive a full refund of any premium already paid provided that you have not travelled, no claim has been made and you do not intend to make a claim. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If you cancel a single trip policy we will refund 65% of the premium paid, providing you have not travelled and no claim has been made.

If you cancel an annual multi-trip policy we refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled and no claim has been made.

We may cancel your policy by giving you 14 days' notice. If this happens we will refund the premium you have paid for the rest of the insurance period. Note once your policy has been cancelled your cover will end and you will not be able to make a claim.

Auto-Renewal

You will be contacted at least 28 days before the annual renewal date of your policy, and we will tell you then if there are any changes to your premium or the policy terms and conditions (which will only ever apply at your next renewal date). We will then renew your insurance unless you advise us otherwise.

Unless you advise us otherwise, your renewal premium will be taken by the same method used during your initial purchase. If you do not want to auto renew your policy, you just need to contact Trusted Travel Insurances via the contact details provided in the renewal notice. If you do nothing, then your policy will automatically renew.

How to make a claim

Should you wish to make a claim under your insurance, please check your travel insurance certificate and schedule to see whether you have the appropriate cover. You may be asked to provide additional information to substantiate your claim. All claims evidence must be supplied at your own expense in its original form. You can find full details of how to claim in your policy documentation.

What to do if you have a complaint

We demand high standards at Trusted Travel Insurances, and we always strive to meet our customers' expectations. Sometimes things can go wrong and if that ever happens you can make a complaint. Make sure you write 'Complaint' in the email heading or in your letter. Please always give your full name and address, policy number and include any additional information or documents.

If your complaint relates to the sale of your policy:

Telephone: 0330 053 4259

Email: trusted.complaints@trustedinsurances.com

Write to: Customer Relations Team, Taurus Insurance Services Limited, Suite 2209-2217
Eurotowers, Europort Road, Gibraltar

If your complaint relates to a claim (for all sections except Gadget Cover):

Telephone: 0330 678 3032

Email: claimcomplaints@axa-assistance.co.uk

Write to: Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill
RH1 1PR

If your complaint is about a Gadget Cover claim:

Telephone: 0330 053 4259

email: gadget.complaints@taurus.gi

Write to: Customer Relations Team, Taurus Insurance Services Limited, Suite 2209-2217
Eurotowers, Europort Road, Gibraltar

Our promise of service

We will aim to provide you with a full response within four weeks of the date we receive your complaint and our response will be our final decision based on the evidence presented.

If for any reason there is a delay in completing our investigations, we will explain why and tell you when we hope to reach a decision.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks from us receiving your complaint, you may have the right to refer your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that if you wish to refer this matter to the FOS You must do so within six months of our final decision. You must have completed the above procedure before the FOS will consider your case. Your legal rights are not affected.

Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance S.A (UK Branch) are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (fscs.org.uk) or you can call them on 0207 741 4100