



1cover Limited
PO Box 4973
London
W1A 1ZF

1. The Financial Services Authority (FSA)

The FSA 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 only offer products from a single insurer for travel insurance.

3. What services 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 relating to any particular insurance policy.

5. Who regulates us?

1cover Limited, 131 / 133 High Holborn, London, WC1V 6PU is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312464

Our permitted business is insurance. 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. What to do if you have a complaint

For complaints about this policy please write to

The Customer Services Manager,
1cover Limited,
131 / 133 High Holborn,
London,
WC1V 6PU

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

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

We are covered by the Financial Services Compensation Scheme (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.