



Wasteland Ski Limited, registered office, East House 109 South Worple Way, London, SW14 8TN is an Appointed Representative of Rush Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority (Firm Reference Number 714358) and which is permitted to arrange general insurance contracts.

You can check these details on the FCA's Register, by visiting the FCA website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (Freephone) or 0300 500 8082.

Wasteland Ski Limited (FRN 489520) is permitted to arrange connected travel insurance. We offer products arranged by Rush Insurance Services Limited, insured by Union Reiseversicherung AG (UK Branch), who are authorised in Germany by BaFin and subject to limited regulation by the FCA in the United Kingdom, and Underwritten by Travel Insurance Facilities, regulated by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

The sale of Travel Insurance from Wasteland Ski Limited is non-advised and you will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products we might offer you. You will then need to make your own choice as to how to proceed.

How does our policy work?

You have two policies - the first is your **Pre-travel** policy which starts on the day on which you have requested cover to commence from, and after you have paid the premium - and provides cover until you leave home to start your trip. The second, your **Travel** policy, provides cover while you are on your trip from the time you leave home on the booked date of departure until the date of booked return. If you return home early the cover on that trip will cease on that date instead.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling us on the medical screening line as detailed in your policy document.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

Cancelling your policies

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Wasteland Ski Limited within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day' cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge, the following cancellation terms will be applied dependent on what type of policy you have purchased.

Single Trip policies - *In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or intending to claim, or have made a claim (irrespective of whether your claim was successful or not), we will not consider refunding any proportion of your policy.*

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us. Some, or all, of the information you supply to us in connection with your insurance proposal may be passed to insurance companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually.

How to claim

If you need to make a claim please contact our in-house claims handlers Travel Claims Facilities, to request a claim form on 0203 829 6761. Or write to Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we hold your money as an agent of the insurer (in which case your policy is treated as being paid for) under a risk transfer agreement.

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you please contact us.

In writing:

If you wish to make a complaint about your travel insurance you can email us on complaints@tif-plc.co.uk and we will be able to ensure that your complaint is dealt with by the appropriate department.

If you wish to make a complaint about the outcome of your travel insurance claim or assistance provided, then you may write to:

The Quality and Improvements Manager, URV, 1 Tower View Kings Hill West Malling, Kent ME19 4UY

If you remain dissatisfied, you may be entitled to refer your complaint to The Financial Ombudsman Service at Exchange Tower, London E14 9SR, or by telephone on 0800 023 4567. Further information is available at <http://www.financial-ombudsman.org.uk/> If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

Compensation arrangements

Union Reiseversicherung AG are members of 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. Further information about compensation scheme arrangements is available from the FSCS on 020 7741 4100 or by visiting <http://www.fscs.org.uk/>