

Sykes Cottages Limited
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Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Sykes Cottages Limited (also t/a Hogans Cottages) is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FCA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Sykes Cottages Limited only offers Connected Travel Insurance and Personal Liability Insurance from single insurers. Details of insurers may be provided on request.

We do not charge fees for our insurance related services. We may receive a commission from the product provider.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from us for 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.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Monarch Court, Emersons Green, Bristol, BS16 7FH, complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 9708426. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567. Website: www.financial-ombudsman.org.uk. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>.

Demands and Needs Statement

Connected Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

Personal Liability Insurance

This travel insurance policy will suit the demands and needs of an individual, or group (where applicable), are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Important Information products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically, for travel this policy may NOT be applicable for you if:

Connected Travel Insurance

Residency

You are a full UK resident who is staying in or has lived in the United Kingdom for more than 12 months, or if studying or working in the United Kingdom for more than 6 months.

Pre-Existing Medical Conditions

If you are travelling to destinations detailed in your policy document which do not require you to inform the Insurer of any pre-existing medical conditions, then you need to consider your answers to the following questions:

- Will you or anyone else be travelling against the advice of your GP or the carrier, their handling agents or any other public transport provider?
- Have you or anyone else been given a terminal prognosis?
- Will you or anyone else be on a waiting list, awaiting the results of tests or be aware of any surgery being required?
 - Are you suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a specialist in the relevant field?

Please note if you have answered **Yes** to any of these questions the policy will not cover claims as a result of the condition or conditions causing your **Yes** answer(s). You do however have the option to still take out this policy on the understanding that it will not cover these condition(s).

If the policy does require you to declare your pre-existing medical conditions then you will need to call Towergate on **0344 8921698**. Upon receiving your declaration Towergate may, on behalf of the Insurer, offer to cover these for an additional premium.

It is your responsibility to declare your pre-existing medical conditions when required. Failure to disclose may result in any claim being declined.

Sports / Hazardous Activities

If you intend to take part in any sports or hazardous activities not included in your holiday itinerary please call the tour operator with whom you have booked your trip. They will contact Towergate on your behalf to confirm whether the policy can be extended to cover your planned activity or activities. Additional terms and premium may apply. In addition to the above the policy also contains the following main exclusions:

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- Your participation in any organised sports, winter sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide or the wilful exposure to exceptional personal risk.
- Stress, anxiety or depression unless it has been diagnosed as such by a consultant or expert in that field.
- Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- Motorcycle travel during the insured trip where the engine size exceeds 125cc.
- Any manual work or hazardous occupation undertaken during the insured trip.
- The bankruptcy / liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 1500** or visit their website at www.fco.gov.uk). It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Personal Liability Insurance

Significant Exclusions

- The cover under this policy is only available to United Kingdom residents for travel to and from the United Kingdom.
- Your participation in any illegal act, vandalism, theft, deliberate damage, removal of fixtures and fittings and contents of the holiday accommodation, the clogging of toilets requirement unblocking by a plumber or maintenance person or you smoking in the holiday accommodation necessitating the leaning of linin and furnishings in the holiday accommodation to remove the odour of smoke.
- Breakage of glassware, crockery, china, porcelain, cutlery or TV remotes.
- Loss damage or destruction caused by wear and tear, depreciation, (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have **14 days** from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

I confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from Sykes Cottages Limited t/a Hogans Cottages.

If you are intending to purchase an insurance product your signature below will act as confirmation that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below * and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- o This document (status disclosure)
- o A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- o Price information including all applicable taxes and where applicable interest payments.

If you have not had access to these documents please ask a member of staff who will be happy to assist.