

## EUROPEAN STUDY TOURS TRAVEL INSURANCE TERMS OF BUSINESS

This Terms of Business Agreement ('Agreement') is effective from 1<sup>st</sup> March 2021. It sets out the terms upon which we sell travel insurance and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.**



Please contact us immediately if there is anything in this Agreement which you do not understand or with which you disagree.

### Who regulates us?

European Study Tours Limited is an Appointed Representative of Milsom Howard Limited which is authorised and regulated by the Financial Conduct Authority (FCA). FRN 302252

### Whose products do we offer?

We offer a single product only, which is insured by Union Reiseversicherung AG (URV).

### Who do we act for?

We act as the agent of the insurer in our dealings with you.

### Do we make personal recommendations?

You will not receive advice or a personal recommendation from us. You will need to make your own choice about how to proceed.

### Our remuneration:

Our insurance is included in the cost of your trip. We do not receive any commission from the insurer.

### Making a claim:

Neither European Study Tours nor Milsom Howard Limited provide any claims handling services. All claims and emergency assistance are dealt with by the insurers, and you should consult your policy documentation for contact details. Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them, by contacting the insurer on their helpline. You will be advised if you need to complete a claim form or produce documentation to support your claim.

### Cancelling the policy:

You have a 'cooling off' period where you can return the policy to us within 14 days of receiving your policy documents.

### If you have a complaint about the way the policy was sold.

If you wish to register a complaint about how the policy was sold please contact us.

- In writing, addressed to European Study Tours, Discovery House, Brooklands Road, Whitehills Business Park, Blackpool. FY4 5LW
- By telephone to 01253 833 833
- By email to [estsales@euro-study-tours.co.uk](mailto:estsales@euro-study-tours.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about this by visiting the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### If you have a complaint about the outcome of a claim, or assistance provided under the policy.

Details of the complaints procedure provided by the insurer can be found in your policy document.