



a trading name of  
Status Insurance Management Ltd  
10 High Street, Billericay  
Essex, CM12 9BQ, United Kingdom

#### Our Brands



# TERMS OF BUSINESS

## Facts about our insurance services

**The Financial Conduct Authority (FCA)**, the independent watchdog that regulates financial services in the UK, requires us to provide you with this document. Please use the information it contains to decide if our services are right for you. Please read it carefully.

#### ABOUT OUR COMPANY

Status Insurance Management Ltd trading as Status Global Insurance is a specialist insurance intermediary, authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom to arrange and sell general insurance business. Our FCA Registration number is 305697. You can check this information on the FCA's Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768 from inside the UK or +44 207 066 1000 from outside the UK.

#### OUR PRODUCTS AND SERVICES

We arrange and sell insurance products from different insurers under the above brands. Each product is underwritten by one insurer. However, we are not linked to any individual insurer, nor does any insurer own any shares in our company. Information about the different products and the insurers who underwrite them is available via the Status Global Insurance website: [www.statusglobalinsurance.com](http://www.statusglobalinsurance.com); or you can go to the individual product website to find the information; or you can contact us directly on [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com). When sales are processed via our websites we are acting on behalf of the insurer and not for the customer.

All the products on our websites are sold on a 'Non-advised' basis. This means that we do not provide any advice or recommendation regarding the suitability of the insurance for your demands and needs. Our websites and application forms (where appropriate) include information and/or questions to narrow down the product benefits available to you. It is your responsibility to read all the information provided (paying particular attention to the terms conditions and exclusions of any policy you are proposing to purchase) and then make your own choice about what you wish to purchase from the available options.

When we are asked to arrange an insurance which is not available on one of our websites, we will only be able to offer a quotation from one insurer. We are not able to review the whole market for providers of that type of insurance.

#### THE DUTY TO GIVE INFORMATION TO INSURERS

All the insurance arranged or sold by us is based on the information provided when answering the questions on our websites, statements of fact, application forms or other documents. It is therefore important that all information given is complete and accurate and questions are answered honestly to the best of the knowledge and belief of the applicant. If you do not understand the question or the nature of the information required, please contact us or the broker/agent who is selling the insurance to you. If you do not provide some information or you knowingly provide incomplete or inaccurate information insurers may reduce or change your cover and/or they may require a higher premium or it may affect any claim you make. If any information you have provided changes after you have purchased the policy and during the period of your policy, please provide us or your broker/agent with details.

#### INSURER SECURITY

Whilst we monitor the financial strength of all insurers with whom we place business, the ability of even the strongest insurers to pay claims could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. If an insurer becomes insolvent you may have to pay premium again to make sure you have cover with whoever continues to provide the cover.

## CHARGES

We receive payment for our services from the insurer by way of a commission payment, which is a percentage of the insurance premium. Unless we tell you otherwise, when you take out or renew a policy through us, we do not charge any additional administration fee or charge. There may be a charge imposed by an insurer if a policy is cancelled early. Please see more information in the section headed "Cancellation" on the next page of this document.

## HANDLING CLIENT AND INSURER MONEY

We hold all premiums, which we have collected for insurers, and premiums which are due to be refunded to clients by insurers, in Client Premium Bank Accounts. The money is held in accordance with FCA rules, mostly in a UK bank account (see details below of the exception to this) as agent of the insurer or in a specifically designated Trust Account.

For some transactions, client money may pass through other authorised intermediaries before the insurer receives it.

Client money received via our websites will be deposited with a UK clearing bank, the name of which is available on request. Please notify us immediately if you do not wish us to use this bank. Money paid to us in Cyprus will be held in a specially designated Client Premium Trust account, and will be protected by the laws applicable to Cyprus financial institutions. This may not have the same protection as money held in a UK bank account. Other money paid to your agent/broker outside the UK may be placed by them in a non-UK bank account, and may not have the same protection as money held by us. Please notify them immediately if you do not wish them to manage your premium in this manner.

Interest will not be paid to customers in respect of money held in client bank accounts.

## CONFIDENTIALITY

All information provided by our customers is treated as confidential (even when you are no longer a customer) and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to insurers and service providers, such as claims handlers.

With the exception of the above and of any information we are required to divulge by law, for example: information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent. We may also use the data we hold about you to provide you with information about other products and services which we think might interest you. Please let us know if you do not want to receive this information by emailing us at [news@statusglobalinsurance.com](mailto:news@statusglobalinsurance.com).

We are registered with the Information Commissioner in the UK under the Data Protection Act 2016 and undertake to comply with the Act in all our dealings with personal data.

## QUOTATIONS

Unless we tell you otherwise, all quotations provided are valid only for a period of 30 days from the date of issue.

## PURCHASES

Purchases through our websites are confirmed and a policy issued when the bank, who manages our online payments, confirms that the card is valid. Purchases can only be made by using a valid debit or credit card. If payment by card is declined at a later date, Status Insurance Management Ltd and the insurer reserve the right to cancel your policy.

When a premium is paid in the local currency applicable in the country of residence, using a credit card held in a different currency, the card issuer may debit your account in currency of the country in which the card is held at the exchange rate applicable on the date of processing. We will not be responsible for any exchange rate differences or conversion charge, which may be applied by the card issuer.

## DOCUMENTATION

When you buy a policy on our websites, the documentation will normally be sent to you by email in pdf format. Please tell us if you wish to receive your documentation on paper by emailing us at [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com). If you are happy to receive your documentation by email it should be saved and, where appropriate, carried with you during any trip away from home. It may be appropriate for you to print the documents yourself. Our aim is to produce documentation and issue correspondence in a clear and understandable format. If you are uncertain about anything please let us know immediately by emailing us on [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com) or calling us on the telephone number on the website. We are always happy to clarify the cover provided.

You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Please tell us about any errors immediately so that we can send you amended documents.

All documentation is provided in English.

We will keep a copy of your policy documentation in our database. If you require a further copy, please contact the intermediary who sold you the policy or us at [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com) and we will arrange for new documentation to be sent to you. There is no charge for this service.

All policies contain conditions and exclusions and excesses. It is your responsibility to review the document to familiarise yourself with these. Please ask if there is something you do not understand. If you do not comply with a policy condition your claim may not be paid.

## CANCELLATION

All policies arranged or sold by us give you the right to cancel the contract within a short period after purchase if you find that the policy does not meet your demands and needs, or you simply change your mind. This period is known as the COOLING OFF PERIOD. This right is a requirement of the Financial Conduct Authority in the United Kingdom. The length of the cooling off period will vary, depending on the product purchased, but will be a minimum of 7 days and, in most cases, is more. Please refer to your policy document for the length of the cooling off period relevant to that particular policy or email us on [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com) for help. If you cancel during the

cooling off period shown in the policy, provided there have been no claims paid or payable and no incidents which might lead to a claim, you will be entitled to receive a refund of the full premium paid.

If you wish to cancel at a later date, different insurers have different rules concerning whether they will refund the unused portion of your premium. Please refer to the Cancellation Clause in the particular policy you wish to cancel and/or email us at [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com) for more information and help. We do not make a charge for processing a cancellation request, however, there may be a charge imposed by the insurer.

#### MAKING A CLAIM

You should consult your policy documentation for contact details. Or, if your policy was purchased via one of our websites, you can find the information on the relevant website:

Travel Insurance- [http://www.europesuretravelinsurance.com/How\\_To\\_Claim.aspx](http://www.europesuretravelinsurance.com/How_To_Claim.aspx) ;

Golf Insurance: [http://www.europesuregolfinsurance.com/Static\\_Pages/Claims.aspx](http://www.europesuregolfinsurance.com/Static_Pages/Claims.aspx) .

EHICinFrance insurance: [www.ehicinfrance.com/HowToClaim](http://www.ehicinfrance.com/HowToClaim)

European Health Cash Plan: [www.statusmedicalinsurance.com/how-to-claim](http://www.statusmedicalinsurance.com/how-to-claim)

#### COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to register a complaint about our service, please contact us:

In writing, addressed to - Status Insurance Management Ltd, 10 High Street, Billericay, Essex CM12 9BQ, United Kingdom

By telephone to +44 (0)1277 637585

By email to [info@statusglobalinsurance.com](mailto:info@statusglobalinsurance.com)

We will acknowledge your complaint promptly, explain how we will handle it and tell you if there is anything you need to do. We will endeavour to investigate as quickly as possible and keep you informed of the progress of your complaint.

For some of the products we arrange and sell we do not have authority to deal with any complaints. In that case we will pass your complaint immediately to the insurer of the policy and will tell you what we have done.

Where we are handling your complaint, it will be handled fairly and, as part of our Quality Control Procedures, we will use it to maintain and improve our service. Our full Complaints Handling procedure is available on request.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

If your complaint relates to the policy wording or a claims handling issue, your insurance policy contains the full complaints procedure, including, if the Insurer is a syndicate at Lloyd's of London, information about the Policyholder and Market Assistance team at Lloyd's. If you wish, you can send it to us and we will forward it to the correct place.

#### COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are not able to pay what we owe. The amount of compensation depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or on their website [www.fscs.org.uk](http://www.fscs.org.uk) .

#### POLICIES PURCHASED VIA OTHER AGENTS

Where a policy of Insurance, has been arranged by us (meaning Status Insurance Management Ltd or any of its trading names or brands) , but you have purchased the insurance via an agent, broker or intermediary, the arrangement between us and them is one of introducing business to us only. We have given them access to our websites in order that policies can be purchased, but this does not constitute or imply any agency or partnership arrangement between us and them. In the same way, where an agent, broker or intermediary sends applications to us for us to send on to an Insurer for underwriting purposes, there is no partnership or agency agreement between us and them. The agent/broker has no right to make representations on our behalf or to change the terms of any insurance arranged by us. They will, at all times, when talking, corresponding or discussing things with you, their customer, be acting as your agent and not ours.

#### LAW AND JURISDICTION

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

All documentation is provided in English and we propose to continue to communicate with you in English.