



Wasteland Ski Limited, registered office East House 109 South Worple Way, London, SW14 8TN is an authorised representative of Travel Insurance Compliance Services (trading as Maintenance Assist Limited).

Wasteland Ski Limited, as an authorised representative of Travel Insurance Compliance Services (trading as Maintenance Assist Limited FRN Number 516611) is authorised and regulated by the Financial Conduct Authority, our FRN is 489520. You can check these details on the FCA's Register, or by visiting the FCA website <http://www.fca.org.uk/register/>, or by contacting the FCA on 0800 111 6768 (Freephone) or 0300 500 8082. Wasteland Ski Limited is permitted to arrange connected travel insurance.

We offer products insured by Union Reiseversicherung AG who are authorised in Germany by BaFin and regulated in the United Kingdom 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 you requested cover to commence after you paid the premium and remains in force 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 dependant 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 condition.*

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 08453 707 133, 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).

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 Branch 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 by telephone on 0800 023 4567 and 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

We are covered by the Financial Conduct Compensation Scheme. 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. 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 the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>