southdowns

About Our Insurance Services

Whose products do we offer?

We offer products from a limited number of insurers, details of which can be found in the policy terms and conditions of the insurance products offered.

Which service will we provide you with?

Southdowns Insurance Sales and Service is provided through Southdowns Insurances Services Limited, who are based in the United Kingdom and are authorised and regulated by the Financial Conduct Authority (registration number: 526980).

You will not receive advice or recommendation from us. 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.

Your options

The insurance products available to you may vary depending on the information you give us, including your destination, trip duration, age, residency, medical circumstances, trip type and any optional covers selected. Where available, you may be able to choose between different policy types, benefit levels and optional covers.

Your policy schedule will confirm the specific cover you have bought. This may include, for example, whether the policy is single trip, or annual multi-trip, the geographical area selected, the insurance period, the cover level, any optional covers purchased and the total premium paid.

You should review the policy wording, table of benefits, Insurance Product Information Document (IPID) and any other important information provided during the quote and buy journey before deciding whether to proceed. These documents explain what is covered, what is not covered, any limits or excesses that apply, and any conditions you must meet.

Capturing your demands and needs

We do not provide advice or make a personal recommendation. However, we will ask you questions during the quote, purchase, renewal or amendment journey to capture your demands and needs and to help narrow down the products and cover options presented to you.

The questions we ask may include details about who is travelling, where you are travelling, the type and duration of your trip, the cover level required, whether you need optional cover, and any relevant medical or other circumstances that may affect your eligibility or cover. The policy offered is based on the answers you provide. You must make sure all information you give is accurate and complete.

The insurance products offered are designed to meet the demands and needs of customers who wish to be financially protected for risks such as medical emergencies, delayed or missed departure, cancelling or cutting short a trip, lost, stolen or delayed personal belongings, and loss of money or passport, subject to the policy terms, conditions, limits and exclusions.

Who regulates us?

Southdowns Insurance Services Limited is an independent insurance intermediary authorised and regulated by Financial Conduct Authority. FCA Registration Number: 526980. You can check this on the www.fca.gov.uk.

Company address, registration number and ownership

Our company registration number is 07285096 our full postal address is Southdowns Insurance Services Limited 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY.

Commission information

The premium you pay is comprised of four elements:

- The amount charged by the insurer(s) for providing the cover;

- A commission paid to us by the insurer;
- A commission paid to an introducer, if you were referred to us by a third party;
- Insurance Premium Tax (IPT), where applicable;

If you choose to renew your policy, the premium may include only three elements, as in some cases we do not pay commission to an introducer upon renewal.

Cancellation and amendments

You can cancel your policy at any time by contacting Southdowns Insurance Sales and Service by email at info@southdownsinsurance.co.uk or by phone on 01903 255 659.

If your cover does not meet your requirements, please notify Southdowns within 14 days of receiving your insurance schedule for a refund of your premium.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we will deduct the value of the services used from your refund if you wish to cancel your policy. This may mean that no refund can be provided.

If you need to make a change to your policy or your circumstances change, you should contact us as soon as possible. You can request amendments to your cover by visiting contact-us.southdownsinsurance.co.uk. We may ask you to call us to make certain changes. We will tell you whether the change can be made and whether you need to pay an additional premium before the change takes effect.

If your health changes after you buy your policy, you must contact us as soon as possible, as this may affect your cover. Depending on the change, we may be able to continue cover at no extra cost, offer amended cover for an additional premium, restrict cover, or confirm that we cannot continue cover for the changed circumstances.

Renewals on annual multi-trip policies

When you buy an annual multi-trip policy, you can choose if you want the policy to renew automatically. We will send you a renewal notice at least 21 days before the end of your insurance period. This will show the price you paid last year, the cost to renew, whether your policy will automatically renew, how you can make changes to your policy, and what you need to do if you do not want the policy to renew.

If your policy is set to renew automatically and you have not told us you do not want it to renew, we will take payment and renew your policy before your current policy ends. If payment cannot be taken, your policy will not renew and you will not have cover in place after the expiry date. You can switch automatic renewal on or off at any time by contacting us via email info@southdownsinsurance.co.uk If your policy automatically renews, you will receive a full refund if you cancel within 14 days of the renewal date, provided you have not travelled, have not made a claim and do not intend to make a claim.

How to make a claim

Full details on how to make a claim, including the claims contact details and the evidence that may be required, are set out in your policy wording. You should refer to the “Claims information” section of your policy wording as soon as you become aware of any incident that may give rise to a claim.

If you are abroad and need urgent medical help, you should contact the Medical Assistance Service as soon as possible on +44 (0)20 8666 9210. In an emergency, you should contact the local emergency services straight away.

For all claims except gadget claims, you can submit a claim for all covered events, except ‘Gadget Cover’ by calling the Travel Claims team on UK +44 (0)20 8666 9214 during the normal office opening hours of 9am to 5pm on Monday to Friday.

For gadget claims, you can register your claim at www.southdowns.bolttech.uk.

You should make your claim as soon as reasonably possible and keep copies of everything you send. You may be asked to provide information and evidence to substantiate your claim. The evidence required will depend on the type of claim but may include booking invoices, cancellation invoices, proof of payment, medical evidence, receipts or bills, confirmation from transport providers, police reports, property irregularity reports, proof of ownership, proof of usage, or details of any other insurance under which you may also be able to claim. You will need to meet the cost of providing any evidence requested unless your policy wording states otherwise.

We or the insurer may ask you for additional information or documents that are reasonably needed to validate your claim. If you do not provide the requested information, this may delay the claim or affect whether the claim is paid.

What to do if you have a complaint?

If you wish to make a complaint regarding the products or services provided, please contact Southdowns Insurance Sales and Service:

By telephone: Call the Duty Manager on 01903 255 659

By email: info@southdownsinsurance.co.uk (For the attention of the Duty Manager)

In writing: The Duty Manager, Southdowns Insurance Sales and Service, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex BN11 1RY

If your complaint relates to a claim, please contact the claims team dealing with your claim. For claims complaints, except gadget claims, you can call 020 8603 9853 or email customersupport@allianz-assistance.co.uk..

For gadget claim complaints, you can call 0808 178 7592 or email complaints_uk@bolttech.eu.

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service, full details can be found within the complaints section of your policy wording.

Financial Ombudsman Service

You may be able to ask the Financial Ombudsman Service to review your case. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision. More information about the ombudsman and the type of complaints they can review can be found on their website www.financial-ombudsman.org.uk. You can also contact them as follows:

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event we cannot meet our obligations to you, you may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. You can find more information on the compensation scheme arrangements from the FSCS.

Address: 11 Westferry Circus, Canary Wharf, London, E14 4HE

Telephone: 0800 678 1100 (freephone) or 020 7741 4100

Website: www.fscs.org.uk

Data protection

Southdowns Insurance Services Limited may use your personal information, including sensitive health and medical information when appropriate for your policy in a number of ways. For example, we may use your information to make decisions about your insurance cover, provide insurance services, help prevent fraud and comply with legal and regulatory obligations. For these purposes, we may be required to share information with service providers and our insurers, which may also involve transfer of information to other countries outside of the European Economic Area (EEA).

We have appropriate security measures in place to protect and process your personal information in accordance with data protection legislation. This includes measures to protect personal information when transferred to countries outside the EEA.

You can request information that either we or our insurers hold about you and ask us to correct or remove information that you think is inaccurate by writing to us directly. Further information on how we use your personal information, your rights under data protection legislation and relevant contact details can be found in our Privacy Policy: www.southdownsinsurance.co.uk/AboutUs/PrivacyPolicy.aspx.