

ABOUT OUR INSURANCE SERVICES

1. The Gibraltar Financial Services Commission (FSC)

The Gibraltar FSC is the independent watchdog that regulates financial services in Gibraltar. It requires us to give you this document. Please use this information to decide if our services are right for you.

2. Whose products do we offer?

Sections A and B of this policy are underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

Section C of this policy is insured by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions so we can tailor the selection of products that we provide for you. You will then need to make your own decision about which product you choose.

4. Remuneration

No fees are applicable to any policy, we are remunerated by way of a commission paid by the underwriter and that remuneration is included in the insurance premium.

5. Who regulates us?

Worldwide Internet Insurance Services Limited of Suite 321, Second Floor, Block 3, Eurotowers, Gibraltar is authorised and regulated by the Financial Services Commission. Our FSC Licence number is FSC00657B. Our permitted business is Insurance Mediation activities. You can check this on the FSC's Register by visiting the FSC's website <https://www.fsc.gi/regulated-entity/worldwide-internet-insurance-services-limited-5570> or by contacting the FSC on +350 200 40283.

6. Ownership

We are neither owned directly or indirectly by an insurance company.

7. What to do if you have a complaint

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

In writing:

Outbacker Insurance
Kemp House
152 - 160 City Road
London
EC1V 2NX

By phone:

0203 137 8981

If you cannot settle your complaint with us, you may be entitled to refer it to the

Gibraltar Financial Services Commission
PO Box 940
Suite 3, Ground Floor
Atlantic Suites
Europort Avenue
Gibraltar

If your complaint refers to a claim, you may be able to refer to the UK Financial Ombudsman Service as detailed below.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001
Email : complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. 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. Further information about the compensation scheme arrangements is available from the FSCS.