Cover For You Insurance Group Limited
Suite 4.1 Waterport Place,
Europort Road, Gibraltar

TERMS OF BUSINESS AGREEMENT

Thank you for choosing **Outbacker Insurance**. Your policy is sold and administered by **Outbacker Insurance** (a trading name of Cover For You Insurance Group Limited) an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Permission Number 5570. Please read this document, together with your Travel Insurance policy wording, policy certificate and medical certificate as they form the basis of a contract between you, the policyholder, and **Outbacker Insurance** – the administrator and Inter Partner Assistance S.A. (UK branch) (IPA), the underwriter of **Outbacker Insurance** Travel Insurance.

This document contains important information.

ABOUT OUTBACKER INSURANCE

Sections 1 - 7 of this policy are underwritten by Inter Partner Assistance S.A who are authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. (UK branch) office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Sections 8 of this policy is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

ABOUT OUR SERVICE

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.

WHAT YOU WILL HAVE TO PAY FOR THE SERVICES

Outbacker Insurance will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

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.

ABOUT THE PRODUCTS

Trip Cover	Optional Sections
Outbacker Travel Insurance	Gadget Cover Sports & Activities Extensions Winter Sports

SPECIFIC REQUIREMENTS WHEN BUYING A OUTBACKER TRAVEL INSURANCE POLICY

- Outbacker Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

MAKING CHANGES TO YOUR OUTBACKER TRAVEL INSURANCE POLICY

- If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre.

HOW YOUR MONEY WILL BE HELD PRIOR TO TRANSMISSION TO THE UNDERWRITER

- All money received by Outbacker for insurance premiums is held on behalf of IPA so that you have no risk in the event of Outbacker's insolvency. No interest will be paid to you.
- If payment is initially made to Outbacker Insurance by debit or credit card, and you are due a refund, any refund will be made to the same card. If Outbacker Insurance is unable to refund to the same card for any reason, an alternative refund method will be agreed.

THE COMPLAINTS PROCESS

You have the right to expect the best possible service and support. If Outbacker or IPA have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows

If your complaint is about the sale of your policy;	
Write to us:	Outbacker Insurance Suite 5, Floor 3, Kings Court, London Road, Stevenage, SG1 2NG
Phone us:	0203 4754684

If your complaint is about a claim on your policy:	
Write to us:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR
Email us:	claimcomplaints@axa-assistance.co.uk
Phone us:	01737 815227

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if

the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

IPA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (fscs.org.uk) or call them on 0800 678 1100.