



Terms of Business

The Financial Conduct Authority

Makesure Travel Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 309548

You may check this on the FCA's register on the FCA website, www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Our Service

We do not provide advice or recommendation on policies other than those we sell ourselves. Accordingly, we do not provide advice on whether the policies we sell may be more or less suitable for your needs than those provided by other insurers. We may ask some questions to narrow down the selection of cover that we may make available to you but you will need to make your own choice as to whether or not the policy offered is the most suitable for you. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer, underwriting agency and/or placing broker.

Complaints and Compensation

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us:

In writing: The Managing Director
 Makesure Insurance Services Ltd
 2nd Floor, Pennine House,
 28 Leman Street,
 London E1 8ER

By Phone: 020 3873 6718

If you are still not satisfied, you may refer the matter to the Financial Ombudsman Service).

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance, size of the business (if a commercial customer) and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Payment for our Services

We normally receive commission from the insurers or product providers. You will receive a quotation, which will tell you the total price to be paid before your insurance arrangements are concluded.

Full payment of premium and fees is due before cover commences, (unless otherwise stated in writing under terms of credit, or in the debit note, invoice or statement issued to you).

We reserve the right to make additional charges for the arranging, amending, renewing and cancellation of any policy of insurance (except as set out in "Cancellation of Insurances" below). The specific charge and purpose of any additional charges will always be advised to you in advance.

Handling Client Money and/or Insurer Money

We do not hold any client monies. All client money is paid directly to the insurers' underwriting agents where they are held in a Client Bank Account under a Statutory Trust for onward transmission to insurers in accordance with the regulations set out by the Financial Conduct Authority. Interest will not be paid to customers in respect of money held.



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Cancellation of Insurances

You should make any request for the cancellation of a policy in writing and any relevant certificate of insurance should be returned to us. We will refund your premium in full (and void your policy from inception) if you cancel the policy within 14 days of purchase (providing the trip to which this insurance applies has not commenced, and no claim is being made).

Conflict of Interests

Occasions can arise where we or one of our associated companies, clients or product providers will have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Your Responsibilities

You are responsible for providing complete and accurate information, which insurers require with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal but also applies throughout the life of a policy. If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and mean that claims may not be paid. You should read all insurance documents issued to you and ensure that they correctly reflect the information you provided to us when you applied for your policy. You should also study the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You should take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances that might lead to a claim.

You should inform us immediately of any changes in circumstances (e.g. any change in your state of health) that may affect the services provided by us or the cover provided by your policy. If you are unsure about any matter, please contact us for guidance.

Confidentiality of Personal Data

We are committed to respecting your privacy and any personal / sensitive information that we obtain will be used in accordance with the General Data Protection Regulations (GDPR). Full details can be found within our Privacy Policy.

Claims Handling Arrangements

We do not handle claims. These are handled by a specialist claims company on behalf of insurers. Full details of how to make a claim are shown in your policy document.