

### The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.

We only offer travel insurance from a single insurer, Millstream Underwriting Limited on behalf of AWP P&C SA.

### Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

You will not receive advice or a recommendation from us for travel insurance. 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.

### What will you have to pay us for our services?

A fee.

No fee for travel insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### Who regulates us?

Hiscox Travel Insurance is arranged by Hiscox Underwriting Ltd and underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.

### Ownership

Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

### What to do if you have a complaint

If you have a complaint about the way Hiscox has introduced you to this travel insurance product, please contact us in one of the following ways:

**In writing:** Hiscox Customer Relations, Hiscox House, Sheepen Place, Colchester CO3 3XL

**By phone:** 01206 773 705

**By email:** customer.relations@hiscox.com

We will try to resolve your complaint straight away. However, if it requires a more in-depth investigation, then we will aim to give you our final response within eight weeks. If for whatever reason this is not possible, we will contact you to explain the reasons why and let you know how long our investigations are likely to take.

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

### 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 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.