

## About Our Insurance Services

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### Whose products do we offer?

We offer products from a limited number of insurers. Our UK travel insurance products are underwritten by AXA Insurance UK plc. Scheduled airline failure insurance is provided by International Passenger Protection Limited, and Underwritten by certain Underwriters at Lloyds.

### Which service will we provide you with?

Coverwise Sales and Servicing in the United Kingdom is provided through AXA Services Limited. AXA Services limited is authorised and regulated by the Financial Conduct Authority (Registration number: 456828). 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.

### Who regulates us?

Coverwise Limited is an independent general insurance intermediary authorised and regulated by The Financial Services Commission under the Financial Services (Investment and Fiduciary Services) Act 1989 of Gibraltar and provides this business in the EU by means of cross border services. Our FSC Registration Number is: FSC1107B. You can check this on the Financial Services Commission register at [www.fsc.gi](http://www.fsc.gi). The Financial Services Commission can also be contacted at PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar or by telephone: +350 200 40283, fax: +350 200 40282 or E-mail: [info@fsc.gi](mailto:info@fsc.gi).

### Company address, registration number and ownership

Our company address is 945 Europort Gibraltar, our company registration number is 10371. Coverwise is neither owned directly nor indirectly by an insurance company.

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

We may charge an administration fee of up to £25.00 for any mid-term change to the policy that you may request. We may also charge £3.00 should you request that your documentation is printed and sent to you in the post.

### What to do if you have a complaint?

If you wish to initiate a sales or administration complaint, please contact Coverwise Sales and Service:

**In writing** - Write to the Operations Manager, 77-79 High Street Steyning, West Sussex, BN44 3RE

**By phone** - Telephone the Duty Manager on 0845 519 5959

If you wish to initiate a claims complaint, please write to, or telephone the claims unit dealing with your claim.

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 'Making a complaint' section of the policy wording.

If you wish to register a complaint about the Coverwise website, please contact the Coverwise Customer Services Department at [Customerservices@coverwise.co.uk](mailto:Customerservices@coverwise.co.uk) or at our postal address; Coverwise Limited, 945 Europort, Gibraltar.

### Privacy at Coverwise

Coverwise Limited may use your personal information (including sensitive health and medical information) in a number of ways; for example 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 share information with service providers and our insurers. Information may be transferred to other countries outside of the European Economic Area (EEA) but we will keep it secure at all times. You can request information that either we or AXA Insurance UK plc hold about you and ask us to correct or remove information that you think is inaccurate by writing to the Data Protection officer at Coverwise Limited 945 Europort Gibraltar. This is a summary of how we use your personal information. You can read our full privacy policy at [www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspxm](http://www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspxm)