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1. **The Financial Services Authority (FSA)**
The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. **Whose products do we offer?**
We only offer products from a single Insurer.

3. **Which service will we provide you with?**
You will not receive advice or a 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.

4. **What will you have to pay us for our services?**
No fee.

5. **Who regulates us?**
Globeshield International Limited of Crown House Business Centre, North Circular Road, London. NW10 7PN is authorised and regulated by the Financial Services Authority. Our permitted business is insurance mediation activities. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. **Business Ownership**
We are neither owned directly or indirectly by an insurance company.

7. **What to do if you have a complaint**
Complaint regarding the sale of the policy:
Should you wish to register a complaint regarding the policy sale, please contact us:
By Post:
Write to Globeshield International Limited, Crown House Business Centre, North Circular Road, London NW10 7PN, or
By phone
Telephone number 020 8961 8488
By email
insure@globeshield.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Web site:www.financial-ombudsman.org.uk.

<u>Complaint regarding a claim:</u>

Should you have any queries or complaints regarding the way your claim has been dealt with, in the first instance please write to The Customer Services Manager, Globeshield Claims, PO BOX 5775, Southend on Sea, Essex. SS1 2JY. Please always quote your insurance reference number and claim number. Also, please enclose any copies of the relevant documentation. This procedure is intended to provide you with a prompt and practical service with any complaints, but does not affect your legal rights. If you are still not satisfied that we have dealt with your complaint, you make take your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording in conjunction with your Insurance Certificate, for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording.

The Significant Conditions And Exclusions	Policy Reference
Age Limits	
You must be aged 85 years or under at the time of purchasing the policy to buy a single trip policy. You must be aged 75 years or under at the time of purchasing the policy to buy an annual multi trip policy. Please note that if you are under 18 or aged 66+, reduced cover will apply to certain sections of the policy.	Policy Age Limits – Page 2
Residency	
This policy is only available to you if you are permanently resident in the United Kingdom and have registered with a Medical Practitioner in the United Kingdom.	Residency – Page 2
Excesses	
Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person, per incident, when you claim. The amounts of any excess, together with the overall limits of cover, are detailed in the Schedule of Benefits.	The Schedule of Benefits – Page 1 Excess Definition – Page 4
Hazardous Sports and Activities	
We will not pay any claim directly or indirectly resulting from participation in certain hazardous sports & leisure activities, professional or organized sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should refer to the policy wording and/or contact Holidayrisk.com to check that this insurance meets your needs.	Hazardous Sports & Leisure Activities Definition – Page 5
Duration of Cover	
All trips must start from and end in the United Kingdom, and the policy must cover the whole duration of the trip, and cannot be amended once travel has commenced. A maximum duration of any one trip applies and the limit, including the limit for Winter Sports covers (if applicable), is stated in the Policy Wording.	Cancellation Period – Page 3
If you change your mind	
If, having read your Policy Wording together with your Certificate of Insurance, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim. If you wish to cancel your insurance you should contact Holidayrisk.com	Law Applicable Under This Contract – Page 3
Law Applicable Under This Contract	
This insurance is governed by the laws of the United Kingdom, unless agreed otherwise.	Law Applicable Under This Contract – Page 3

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MAKING A CLAIM – If you require medical assistance abroad, please telephone our Emergency Assistance Service on **0044 (0)20 7748 0679.**

In respect of all other claims, please telephone the Globeshield Claims Line on **0044 (0)20 7748 0680** or write to
Globeshield Claims P.O Box 5775, Southend On Sea, Essex, SS1 2JY. When contacting the claims handler please quote reference Holidayrisk make sure You have the relevant information to hand as failure to do so may result in your claim being delayed. Please refer to the Policy Wording for more information.

COMPENSATION SCHEME –

Mapfre Asistencia is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You may get more information by visiting the FSC'S website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London
E1 8BN