

Tripsurer.com Travel Insurance Services

We will assume you have accepted the Terms unless you tell us you do not.

If you do not accept these terms then you should not set up, renew or otherwise deal with your insurance needs. Please contact at the details below:

Tripsurer.com Travel Insurance Services

67 William Street,

Lurgan,

Craigavon,

United Kingdom

BT66 6JB

Email **info@tripsurer.com**

Terms of Business Sections

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Accepting our Terms of Business

By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business.

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the above address.

Who we are

In these Terms references to “we” or “us” are to the firm whose details are set out in the covering letter that accompanies these Terms. We are an independent insurance intermediary (agent). We are not associated with any Insurance company, and we do not insure you, but work as the link between you and the insurer to set up your insurance.

The Financial Conduct Authority

Tripsurer.com Travel Insurance Services is a Trading style of Alan Brown & Co (NI) Ltd t/a AB&C Insurance.

Alan Brown & Co (NI) Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 595863.

Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts, credit broking and supplementary debt-related administration in relation to insurance instalment facilities.

You may check this on the Financial Services Register by visiting the FCA’s website, www.fca.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

Our service

You to decide

Tripsurer.com role we do not offer advice or make recommendations in relation to this product, but we may ask some questions to narrow down the selection of options available; you will then need to make your own choice about how to proceed.

We will not provide further recommendations following the arrangement of insurance cover, unless you notify us of a material change of circumstances or formally request that we review your insurance arrangements.

The capacity in which we act for you

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We act as an insurance intermediary, not an insurer. If there are any circumstances where we act as an agent of the insurer, we will let you know the capacity in which we act before we finalise your insurance arrangements.

Scope of Service including our product range and the range of insurers used

We provide a single portal to arrange Travel Insurance through One Solution Travel.

We will not in any circumstance guarantee the solvency of any insurer.

If we propose using another intermediary to help place your business, we will confirm this to you in good time before any arrangements are finalised.

Issuing Documentation

In agreeing to do business with ourselves you accept that we can issue documentation by e-mail only through the OST Services. E-mail is not a secure form of communication and for this reason we cannot guarantee the security of the e-mail or its contents or that it remains virus free once sent.

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 the 'Customer Services Manager' at the address shown above.

When dealing with your complaint, we will follow our complaint handling procedures. A summary of these procedures is available on request.

If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS)

For further information you can visit the FOS website www.financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. 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.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk.

Please note that disputes can be logged with the Online Dispute Resolution Service for logging complaints. The ODR service can be reached through <http://ec.europa.eu/odr>

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Payment for our services

The Payment we received in respect of your insurance policy will be commission from insurer / Insurer Intermediary (OST)

You will receive a quotation which will tell you the total price to be paid, and which identifies any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded.

Full payment of premium and fees is due before cover commences.

We also draw your attention to the sections headed 'Cancellation of insurances' and 'Ending your relationship with us'.

Handling money

Tripinsurer.com does not handle any of your personal money.

Your responsibilities

If you are a consumer, you are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy.

If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid.

If you are a commercial customer, you have a duty to give a fair presentation of risk to the insurer. This means that you should disclose every material circumstance relevant to the risk being insured following a reasonable search within your business to identify and verify such information. This should include information which you and where applicable your senior management, persons responsible for arranging your insurance or other relevant third parties know or ought to know and should include all information that would influence the judgement of the insurer or that would put the insurer on notice that it needs to make further enquiries.

Examples of material circumstances are:

Special or unusual circumstances relating to the risk;

Any particular concerns which led you to seek insurance cover for the risk; and

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Anything which those concerned with the class of insurance and field of activity in question would generally understand as being something that would be dealt with in a fair presentation of risks for this type of insurance.

The information must be presented in a way which would be reasonably clear and accessible to a prudent insurer. If you are unsure whether to disclose any information you should speak to us. You need to take into account the size & complexity of your business, and allow yourself sufficient time before your renewal date to consider and / or assess your insurance requirements.

Failure to provide a 'fair representation' may result in a number of remedies by the insurer. If the breach was deliberate or reckless the insurer can void the contract and keep the premium. If the breach was not deliberate or reckless the insurer can void the contract, proportionately reduce a claim settlement or amend the insurance policy terms and conditions then review the merits of a claim on this basis.

You should therefore always provide complete and accurate information to us when we ask you about the insurance risks your business faces before taking out a policy, at renewal and throughout the life of the policy. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover.

All customers must fully check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy or mean that claims may not be paid. You must inform us immediately of any changes in circumstances which 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.

Data Processing

We will process your data to allow us to provide you with our services as your Travel Insurance broker in quoting for, arranging and administering your commercial insurances and in arranging insurance premium finance where applicable.

Your data will also be used to manage future communications between ourselves. Where you have agreed, or in circumstances where to do so will be in our mutual interests, your data will be used to provide you with further information about our wider products and services.

You can opt out from receiving such communications by emailing info@tripinsurer.com

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm, firms associated with us and with other authorised third parties and product and service providers such as insurers and premium finance providers where we are entitled to do so by law under lawful data processing. The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with,

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for what purpose, why we need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data.

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