



## about our insurance services

**Ski Club Travel Insurance is issued and fulfilled by P J Hayman & Company Limited**

### 1) The Financial Services Authority (FSA)

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

### 2) Whose products do we offer?

This website will provide you with access solely to Ski Club Travel insurance, arranged by Perkins Slade Limited and issued and fulfilled by P J Hayman & Company Limited. Cover is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

### 3) Which service will we provide you with?

This website will give you the information you need to help you decide if Ski Club Travel Insurance meets your needs and will allow you to arrange your policy if you believe that it does. 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.

If we are unable to provide you with a quotation from Ski Club Travel Insurance due to pre-existing medical condition(s), or age considerations, you will be given the option to contact P J Hayman & Company Limited for an alternative product and quotation which may be able to offer you cover. You will then need to make your own choice on how to proceed.

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

We receive our remuneration in the form of commission and administration fees from the Insurer.

### 5) Refund of Premium

If you cancel your policy, we will make a refund in accordance with the policy conditions.

### 6) Who Regulates us?

Perkins Slade Limited are authorised and regulated by the Financial Services Authority registration number 302886.

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority.

FSA register number 497103.

Our (Perkins Slade Limited and P J Hayman & Company Limited) permitted business is arranging and advising on general insurance contracts.

You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

### 7) Ownership

Perkins Slade Limited is an independent Insurance Intermediary.

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

## **8) What to do if you have a complaint?**

If you wish to register a complaint, please see below as to where to direct your complaint.

- a) In connection with the actual Ski Club Travel Insurance product:  
In writing to: - The Chief Executive Officer,  
Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ  
Or by telephone: - 0121 698 8000
  
- b) In connection with a claim or the service offered by Mondial Assistance (UK) Limited please contact:  
The Quality Standards Manager, Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street, Croydon, CR9 1AJ
  
- c) In connection with the issuing and fulfilment of your policy:  
In writing to: - The Managing Director, P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire PO9 6DX  
Or by telephoning: - 023 9241 9002

supplying your name, address, policy number and claim number where applicable.

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

## **9) Are we covered by the Financial Services Compensation Scheme (FSCS)?**

Perkins Slade Limited and P J Hayman & Company Limited 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 cover provides protection for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).