

Terms of Business

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

Skyline Promotions Ltd, is an Appointed Representative of John Ansell & Partners Ltd, who act as an agent of the insurer and is authorised and regulated by the Financial Conduct Authority (FCA), with the Financial Services Register Number 306121. You may check this on the Financial Service Register by visiting the FCA's website, www.fca.org.uk, or by contacting the FCA on 0800 111 6768.

Our product and service

For Personal Accident and Travel Insurance we offer a product from a single insurer administered by Accident & Health Underwriters Ltd, which is insured by certain underwriters at Lloyd's. We do not provide any advice or recommendations, nor will we provide advice or recommendations once cover is arranged.

Complaints and compensation

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner. When dealing with your complaint, we will follow our complaint handling procedures, if you wish to register a complaint or request a copy of our complaints procedures please contact us:

in writing... Skyline Promotions Ltd., 31 Corsica Street, London, N5 1JT (registered address)

by phone... 020 7424 5500

by email... info@skylineevents.co.uk

If you are a consumer and your complaint relates to insurance purchased from us on-line then you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf. If you are not satisfied with the resolution of your complaint you may be entitled to refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (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. If you are eligible to claim from the FSCS, compensation is available as follows:

- 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 on 020 7892 7300 or www.fscs.org.uk.

Payment for our services

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

Your responsibilities

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers. As a consumer (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge.

Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out or renew insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

If you are unsure about any matter, please contact us for guidance.

The processing of your personal data

We take the protection of our customers' data seriously. In sourcing, arranging and administering your insurance policies we will need to collect personal information and keep it up to date. We also need to share information with other parties such as insurers, loss adjusters and claims handling companies.

Our Skyline Events Privacy Notice provides details of how we use and share your information as well as your rights and how to exercise them. How we process your personal data is also detailed within our Skyline Events Privacy Notice on our website at <http://skylineevents.co.uk/wp-content/uploads/2018/05/Privacy-Notice.pdf>.

If you would like us to send you a copy of the policy or if you require further information on how we process your data or you wish to exercise your rights, please contact our data privacy representative by emailing info@skylineevents.co.uk or by telephoning 020 7424 5500.