

Initial disclosure document

The Financial Conduct Authority

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

Who regulates us?

Big Cat Insurance (registration No. 745388) is a trading name of Flynow.com Limited which is an Appointed Representative of Campbell Irvine Ltd (registration No.306242) who is authorised and regulated by the Financial Conduct Authority. You may check this on the Financial Services register www.fca.org.uk or by contacting them on Tel: UK +44 (0)800 111 6768.

Which service will we provide you with?

We do not recommend products after assessing your needs for Travel Insurance. We will ask you questions to determine that the product we are offering is applicable to your circumstances. You can then choose whether you wish to proceed with this product.

What will you have to pay us for our services?

We do not charge for arranging this insurance for you, you only pay us the premium for your policy. We are paid for our services to you by the insurer AWP P&C SA. This payment is a mixture of commission and other fees based on our costs for supplying you with this policy. We may charge an administration fee to cover any amendments to your travel insurance policy after it has been issued. Details will be provided to you at the time.

Are you covered by Financial Services Compensation Scheme (FSCS)?

In the unlikely event of the seller of this insurance being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. You can contact them by writing to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Phoning: UK +44 (0)800 678 1100 or UK +44 (0)20 7741 4100 Visiting: www.fscs.org.uk

Settlement terms

We will be responsible for collecting payment for all new and renewal premiums and any alterations as soon as practicable but prior to inception of your policy. All premiums paid to us will be held as Agent of the insurer in our non Statutory Trust Bank Account. All premiums are protected under Risk Transfer agreement with the insurer. You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers. We accept payment by cash, cheque, selected credit/debit cards and bank transfer.

Your policy

Should you mislay your policy a replacement will be issued upon written request.

Governing law and language

The law of England and Wales allows the parties to choose the law applicable to the contract. You agree that;

- 1 This Policy will be governed and interpreted in accordance with the law of England and Wales and the English Courts will have exclusive jurisdiction in any dispute; and
- 2 Communication of and in connection with this policy shall be in the English language.

If the insurer has to cancel your policy

If the insurer no longer wishes to offer this policy and needs to cancel, we will write to you at the current address we have. The policy will then be cancelled 30 days after the date of our letter. If the policy is cancelled, we will refund any premium you paid in respect of the cancelled period, provided you have not made a claim under the policy during that Period of Insurance.

Other taxes or costs

Other taxes or costs may exist which are not imposed or charged by us.

What to do if you have a complaint

Please see the complaints procedure detailed in the policy.

Demands and needs

This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this policy. Subject to terms and conditions and maximum sums insured.

Important

This policy will have been sold to you on a non advised basis and it is therefore important for you to read this policy (paying particular attention to the terms and conditions and exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

Introduction

This policy, booking invoice or validation certificate (as applicable) and any endorsements set out the terms of the one contract between **you** and the **insurer** and which sections of cover are operative. Please read all of these documents to make sure they provide the cover required. If they are not correct, or do not meet **your** demands and needs, please immediately return them within the 14 day cooling off period.

You must take reasonable care not to make any misrepresentations and to provide complete and accurate answers to the questions **we** ask when **you** take out or make changes to **your** policy. If **you** fail to do so, the **insurer** has the right to cancel **your** policy, or to reject **your** claim, or to reject full payment of **your** claim.

Sections A-J and L of this policy are underwritten by AWP P&C SA and administered in the UK by Allianz Assistance, a trading name of AWP Assistance UK Ltd, Registered in England No 1710361, Registered Office PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Section K of this policy is underwritten by Liberty Mutual Insurance Europe SE and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

International Passenger Protection Limited and Liberty Mutual Insurance Europe SE are authorised and regulated by the Financial Conduct Authority