



about our services

THE TRAVEL DEPARTMENT UK

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?



We offer products from a single insurer – Union Reisersversicherung AG (UK Office) – for travel insurance.

3. Which service will we provide you with?



You will not receive advice or a recommendation from us with regards to travel.

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



No fee is charged for purchases of travel insurance from us

5. Who regulates us?

The Travel Department UK is an appointed representative of Milsom Howard Limited, 22 Highfield Drive, Ickenham, Uxbridge, UB10 8AN which is authorised and regulated by the Financial Services Authority. Milsom Howard Limited's FSA Register number is 305252. Milsom Howard Limited's permitted business is to advise and arrange on non-investment insurance contracts for Commercial and Retail clients.

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. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to The Managing Director, Milsom Howard Limited, 22 Highfield Drive, Ickenham, Uxbridge, Middlesex, UB10 8AN

By phone: Telephone 01895 234919 **By fax:** 01895 231864

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

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.
