



**Freedom Travel Insurance
Important Information Please Read Carefully**

DATA PROTECTION:	To set up and administer your policy, Freedom will hold and use your information about you supplied by you and by, where applicable, your medical provider. Freedom may send it in confidence for processing to other companies acting on their instructions, including those located outside the European Economic area.
FINANCIAL OMBUDSMAN:	Freedom is a member of the Financial Ombudsman Service.
COMPLAINTS PROCEDURE:	To make a complaint against your insurer, please consult the complaints procedure contained in your policy booklet. To make a complaint against Freedom, please contact Angela Webber, Group Compliance Officer, N.W.Brown Group on 01223 720 233.
CANCELLATION:	You are free to cancel this policy at any time. For cancellation occurring after the 14 days of issue of the policy no refund of premium will be made.
THE LAW APPLICABLE TO THIS CONTRACT:	You and We are free to choose the law applicable to this contract. Your contract will be governed by the law of England and Wales unless You and We have agreed otherwise.
COOLING OFF PERIOD:	If You have a justifiable reason for being dissatisfied with the cover provided, You may return the policy within 14 days of issue for a refund of premium provided no claim has been made and You have not travelled. The policy will be cancelled from inception. Where the premium was paid by credit card, You will however, be responsible for payment of any administrative or interest charges levied by the credit card provider.

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