



**Freedom Insurance Services Limited**  
 58 Market Square  
 St Neots  
 Cambridgeshire  
 PE19 2AA

## About Our Insurance Services

|   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
|---|---|---------------------------------------|---------------------------------|--------------------------|----------------------------------|----------------|-------------|----------------------|---------|---------|---------|--------|--|---------|---|---|
| <b>1. The Financial Conduct Authority (FCA)</b>   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>2. Whose products do we offer?</b>   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <input type="checkbox"/> We offer products from a range of insurers for travel and life insurance.<br><input checked="" type="checkbox"/> We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.<br><input type="checkbox"/> We only offer products from a single insurer.  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>3. Which service will we provide you with?</b>   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <input type="checkbox"/> We will provide certain information that will help you make an informed decision after we have assessed your needs.<br><input checked="" type="checkbox"/> You will not receive advice or a recommendation from us. We may ask some questions to narrow down a selection of products that we will provide details on. You will then need to make your own choice about how to proceed.   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>4. What will you have to pay us for this service?</b>  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <input type="checkbox"/> A fee<br><input checked="" type="checkbox"/> No fee  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>5. Who regulates us?</b>   |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| Freedom Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our permitted business is the mediation of travel and life insurance. You can check this on the FCA's Register by visiting the FCA's website at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>6. What to do if you have a complaint</b>  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <p>Freedom Insurance Services Limited is covered by the Financial Ombudsman Service. If you have a complaint, please contact us in the first instance so that we can put things right. This does not affect your right to complain to the Financial Ombudsman Service. Further information about the Financial Ombudsman Service can be found at their website: <a href="http://www.fos.org.uk">http://www.fos.org.uk</a></p> <p>If your complaint relates to your policy, please contact June Green, Managing Director of Freedom Insurance Services Limited, by telephone on 01223 785561 or in writing at Freedom Insurance Services Ltd., 58 Market Square, St Neots, Cambridgeshire. PE19 2AA. Please be ready to quote your policy reference number.</p> <p>If your query is regarding claims service or the emergency assistance service please contact:</p> <table border="0"> <tr> <td><b>For all claims except medical assistance claims:</b></td> <td><b>For medical assistance claims:</b></td> </tr> <tr> <td>Lifestyle Claim Complaints Team</td> <td>AXA Travel Insurance Ltd</td> </tr> <tr> <td>3rd Floor, Brooke Lawrence House</td> <td>The Quadrangle</td> </tr> <tr> <td>Civic Drive</td> <td>106-118 Station Road</td> </tr> <tr> <td>Ipswich</td> <td>Redhill</td> </tr> <tr> <td>IP1 2AN</td> <td>Surrey</td> </tr> <tr> <td></td> <td>RH1 1PR</td> </tr> <tr> <td>Email: <a href="mailto:lifestyleclaimcomplaints@axa-insurance.co.uk">lifestyleclaimcomplaints@axa-insurance.co.uk</a></td> <td>Email: <a href="mailto:claimcomplaints@axa-travel-insurance.com">claimcomplaints@axa-travel-insurance.com</a></td> </tr> </table> <p>If you remain dissatisfied with the outcome and you do wish to complain please forward details of your complaint, as follows:<br/>       Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 from a mobile or 0800 023 4567 from a landline. Further information can be found at their website <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>. FOS can only consider complaints after YOU have received a final response from US. YOU are also able to use the EC On-line Dispute Resolution (ODR) platform at <a href="http://ec.europa.eu/consumers/odr">http://ec.europa.eu/consumers/odr</a> who will notify FOS on your behalf.</p> | <b>For all claims except medical assistance claims:</b>   | <b>For medical assistance claims:</b> | Lifestyle Claim Complaints Team | AXA Travel Insurance Ltd | 3rd Floor, Brooke Lawrence House | The Quadrangle | Civic Drive | 106-118 Station Road | Ipswich | Redhill | IP1 2AN | Surrey |  | RH1 1PR | Email: <a href="mailto:lifestyleclaimcomplaints@axa-insurance.co.uk">lifestyleclaimcomplaints@axa-insurance.co.uk</a> | Email: <a href="mailto:claimcomplaints@axa-travel-insurance.com">claimcomplaints@axa-travel-insurance.com</a> |
| <b>For all claims except medical assistance claims:</b>   | <b>For medical assistance claims:</b>   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| Lifestyle Claim Complaints Team   | AXA Travel Insurance Ltd  |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| 3rd Floor, Brooke Lawrence House  | The Quadrangle  |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| Civic Drive   | 106-118 Station Road  |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| Ipswich   | Redhill   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| IP1 2AN   | Surrey  |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
|   | RH1 1PR   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| Email: <a href="mailto:lifestyleclaimcomplaints@axa-insurance.co.uk">lifestyleclaimcomplaints@axa-insurance.co.uk</a>   | Email: <a href="mailto:claimcomplaints@axa-travel-insurance.com">claimcomplaints@axa-travel-insurance.com</a> |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| <b>7. Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |
| 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 mediation 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 the compensation scheme arrangements is available from the FSCS.  |   |                                       |                                 |                          |                                  |                |             |                      |         |         |         |        |  |         |   |   |