

# About our services

## Our Travel Insurance Business



### Who we are

MoneySuperMarket is a trading name of Moneysupermarket.com Limited. Moneysupermarket.com Limited is an appointed representative of Moneysupermarket.com Financial Group Limited, which is authorised and regulated as an insurance intermediary by the Financial Conduct Authority (FRN 303190). You can check this using the FCA Financial Services Register at: <https://register.fca.org.uk>

Our registered address is: Moneysupermarket House, St. Davids Park, Ewloe, Deeside, CH5 3UZ

Our contact number is: 0333 123 1983 / 01244 665700

Our email address is: [customerservices@moneysupermarket.com](mailto:customerservices@moneysupermarket.com)

### Our service to you

We don't give advice or make personal recommendations, but we will try to provide you with the information you need from a range of products and insurers, to help you decide on the right policy for you.

### Firms we work with

We offer travel insurance through two channels. The brokers and insurers we work with depends on whether or not you need cover for any pre-existing medical conditions:

Insurer / Broker (Brands shown in brackets, where different)	Without pre-existing conditions	pre-existing conditions
Admiral	✓	✓
Ancile (Goodtogo; YTC)		✓
Ancile Insurance (Insurewithease; OUL; Primary; Top Notch)	✓	
Avidia (Insurance Republic; Tripsure)	✓	
Blue Insurance (Multitrip)	✓	
Citybond (Flexicover; Spectrum; TopDog)	✓	✓
Collinsons (Columbus)	✓	
Coverwise (Coverwise; Southdowns)	✓	✓
Early Dawn (Medisafe; No Limits)		✓
Ehic (EhicPlus; Go2)	✓	
ERV	✓	
Explorer (Explorer)	✓	✓
Explorer (Travel Time)		✓
Globeshield (Holiday Risk)	✓	✓
Go Walkabout	✓	
Holiday Extras		✓
Hood Group (Sainsbury's Bank; L&G; MoreThan; RAC)	✓	✓
Insure For Travel (Insure For Travel)		✓

Insure&Go (Insure&Go; ASDA; Cheapertravelinsurance)	✓	
Insure&Go (Circle Cover; Virgin Money)	✓	✓
Makesure		✓
Now		✓
OK To Travel		✓
Planet Earth	✓	
Post Office Money	✓	✓
Puffin Ltd	✓	✓
Rock Insurance (Big Blue; Fortify; Debenhams; Insurefor.com; Leisureguard)	✓	✓
Rothwell & Towler (TI4M; Travel Insurance Saver)		✓
Rothwell & Towler (Travel Insurance Saver; Worldfirst)	✓	
Saga		✓
Starttravel	✓	
TIF (Get Going)		✓
TIF / Infinity Insurance (Alpha; Boots; Skiclub)	✓	
Voyager (Insuratrip)	✓	✓
Voyager (High Risk Voyager)	✓	✓
White Horse (Thomas Cook)	✓	
WWIIS (Cedartree; Coverforyou; Insure & Escape)	✓	✓
WWIIS (Outbacker)	✓	

We are not under a contractual obligation to conduct insurance mediation exclusively with any of our insurance providers. When we offer an insurance policy to you and for any subsequent transactions, we act for and on behalf of the insurer.

## How we get paid

### Policies without pre-existing medical conditions

When you take out a policy through our site we receive a commission from the insurer which is a percentage of the total premium (subject to a minimum amount).

### Policies with pre-existing medical conditions

When you take out a policy through our site we receive a commission from the insurer which is a percentage of the total premium (subject to a minimum amount and a maximum cap).

## If you want to complain

We hope you never have cause to complain, but if you are unhappy about the service we provide to you, please contact us, using any of the methods detailed above.

We aim to resolve your complaint as soon as possible, normally within 3 business days. On occasion we may require more time to resolve your complaint, but we will keep you updated on our progress.

If you are unhappy with our final response or the way in which we handle your complaint, you may have the right to refer your case to the Financial Ombudsman Service: <http://www.financial-ombudsman.org.uk/> or you can write to them at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Further information about the Financial Ombudsman Service will be sent with our response to a complaint.

Alternatively, you can also use the European Commission's Online Dispute Resolution Portal at: <https://webgate.ec.europa.eu/odr>

If you're unhappy with any product or service you have received from a third party, for example, an insurer, you should address your complaint directly to them. If you require their contact details, please contact our Customer Services Team, using the details above, who will be happy to assist.

## Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS: <https://www.fscs.org.uk>