

Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Carisma Holidays Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts. Carisma Holidays Ltd only offer Motor Breakdown Insurance (Travel), and Connected Travel Insurance from single insurers. Details of insurers may be provided on request. We do not charge fees for our insurance related services.

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Monarch Court, Emersons Green, Bristol, BS16 7FH, complaints@itccompliance.co.uk, 0845 177 22 66, www.financial-ombudsman.org.uk. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or 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 FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0300 500 0597 or by visiting the FCA's website www.fca.org.uk

Demands And Needs Statement

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

Motor Breakdown

This insurance will suit the Demands and Needs of an individual wishing to insure themselves against unforeseen costs following the breakdown of a vehicle. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision. All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip
- You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information. If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen. Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 1500 or visit their website at www.fco.gov.uk). It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s) and to ITC Compliance Limited for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. I have read and understand the above information and confirm that I have been provided with the a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from Carisma Holidays Ltd.

Please keep this page with your insurance policy documents.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below * and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure).
- A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

Significant Exclusions and Limitations	Policy Reference
<p>General Exclusion applicable to all sections of insurance Claims (irrespective of your destination), arising directly or indirectly from you or anyone else upon whom your trip depends; i) travelling or acting against medical advice, ii) awaiting results of tests or medical investigations iii) being on a hospital waiting list for treatment, iv) having receive a terminal prognosis, v) suffering from anxiety, stress or depression (unless admitted as an in-patient). vi) failing to supply accurate and complete answers to our questions at the time your policy commences and throughout the period of insurance.</p>	<p>General Exclusions Page 8</p>
<p>Personal Effects & Personal Money Cover does not apply on a new for old basis. Deduction will be made where wear and tear has occurred. Cover is only provided up to the maximum amounts specified for the individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits. The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.</p>	<p>Sections I & J Page 7</p>
<p>Age Limit The maximum age for trips to Europe and all other worldwide areas is 75. However, a maximum age of 69 years age applies for trips to the USA and Canada.</p>	<p>Age Limit Definition</p>
<p>Family Parents or grandparents (up to a maximum of two adults) and their children or grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the family members travel together. Adults insured on a annual multi-trip policy are entitled to travel independently of each other. Cover for children will only be provided if travelling with an insured adult and all travellers are named on your schedule.</p>	<p>Page 4</p>
<p>Residency This policy is only available to you if you are permanently resident in the United Kingdom. Channel Island or the Isle of Man and registered with a medical practitioner in one of these areas, being the one in which you permanently reside.</p>	<p>Important Notes Page 1</p>

If you have not had access to these documents please ask a member of staff who will be happy to assist.