



about our insurance services



Grovelawn Insurance Services Limited
Berkeley House
Hunts Rise
South Marston Park
Swindon SN3 4TG

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☒ We only offer products from a limited number of insurers, Optimum Underwriting Limited as Underwriting agents for Ageas Insurance Company Limited administered by One Claims Limited and WorldNomads whose underwriters differ, depending on your country of residence.
- ☐ We only offer products from a single insurer.

3. Which service will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ You will not receive advice or a recommendation from us. 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.

4. What will you have to pay us for this service?

- ☐ A fee.
- ☒ No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

BestBackpackersInsurance.co.uk which is a trading name of Grovelawn Insurance Services Limited, Berkeley House, Hunts Rise, South Marston Park, Swindon SN3 4TG is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 502325.

Our permitted business is arranging travel insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/ or by contacting the FCA 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 Customer Support, BestBackpackersInsurance.co.uk, Grovelawn Insurance Services Limited, Berkeley House, Hunts Rise, South Marston Park, Swindon SN3 4TG.
- by phone 08450 264 264
- by email bbi.eservices@bestbackpackersinsurance.co.uk

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 90% of the claim, without any upper limit.

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