

### CTC TRAVEL SERVICES

#### 1 The Financial Services Authority (FSA)

The FSA 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.

#### 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers  
Ask us for a list of insurers we offer insurance from.
- We only offer a product from a single insurer for travel insurance

#### 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 our services?

- A fee
- No fee

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

#### 5 Who regulates us?

CTC Travel Services of The Offices, 75 Commercial Way, Woking, Surrey, GU21 6HN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 344418. Our permitted business is advising, arranging and administering of insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

#### 6 Ownership

We are neither owned directly or indirectly by an insurance company. CTC Travel Services is a trading name for Constabulary Travel Club Limited, which owns 100% of the share capital.

#### 7 What to do if you have a complaint

If you wish to register a complaint, please contact us:

**...in writing to:** CTC Travel Services, The Offices, 75 Commercial Way, Woking, Surrey, GU21 6HN

**...by telephone:** 0870 350 1899

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 8 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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