

## **RAC - Essential Information**

### **Demands and Needs**

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

### **About us**

RAC Travel Insurance is provided by Hood Travel Ltd. Registered in England at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY no. 08318836. Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Travel Ltd who sell and administer your policy. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd exclusively uses Great Lakes Insurance SE to underwrite RAC Travel Insurance, except for Gadget cover which is underwritten by AmTrust Europe Ltd and Scheduled Airline Failure underwritten by Liberty Mutual SE.

Further information about these insurers can be found in your policy documentation.

### **Making a claim**

To make the claims process as quick as possible please have your policy number to hand. This will ensure that you are helped quickly and efficiently. The claim notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy. Every communication relating to a claim must be sent to us as soon as possible.

You or anyone acting on your behalf must not negotiate, admit or refuse any claim without our permission in writing and cooperate fully with us in our investigations into the circumstance of your claim. Each section of your policy contains special conditions relating to claims. Full details on these conditions and how to make a claim can be found in your policy documentation.

### **Cancelling your policy**

You may cancel this policy within 14 days of receipt of the policy documents. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made. If you cancel after the 14 day period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to your last known address. Full details on why we may cancel your policy can be found in your policy documentation.

### **How to make a complaint**

If your complaint relates to your policy please contact RAC Travel Insurance Customer Service Team on the details further below. If your complaint relates to a claim or the emergency medical assistance, please check your policy documentation.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service.

Customer Services and Customer Relations Team  
1st Floor Maitland House  
Warrior Square  
Southend-on-Sea  
Essex SS1 2JY  
Phone: 0330 159 0409  
Email: [ractravel@hoodtravel.co.uk](mailto:ractravel@hoodtravel.co.uk)

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0800 023 4567/0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

### **Governing Law & Language**

You and we can choose the law which applies to this policy. We propose that the law of England and Wales applies. Unless we and you agree otherwise the law of England and Wales will apply to this policy. All communication between you and us will be in English.