



Status Disclosure Document

We Love Holidays Ltd t/a loveholidays.com

Registered Office: 5th Floor, 3 Shortlands, Hammersmith, London W6 8DA

Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities.

This process and the documents available to you will enable you to make an individual informed buying decision, based on your own personal circumstances and the merits of the policy. You will not receive a personal recommendation or advice from We Love Holidays Limited regarding the suitability of the product for your circumstances, and you will be given the opportunity to review and question any items that may be unclear to you.

Please contact us immediately if there is anything in the Terms of Business document that you do not understand.

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.

About our company

We Love Holidays Limited is an Appointed Representative of Rush Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (Firm Registration Number 714385) and which is permitted to arrange general insurance contracts.

Details of Rush Insurance Services authorisation can be checked on the FCA's register by visiting <https://register.fca.org.uk> or by contacting the FCA on freephone 0800 111 6768, or 0300 500 8082 (from the UK), or +44 (0)207 066 1000 (from abroad).

We Love Holidays Limited only offer 'Connected' Travel Insurance from a single insurer. Details of the insurer are available on request. We do not charge fees for our insurance related services, but we may receive a commission from the product provider.

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 regarding insurance, an enquiry can be raised by emailing enquiries@rushinsurance.co.uk or in writing to the Customer Service Team, Rush Insurance Services Limited, Beckwith House, 8th Floor, 1 Wellington Road North, Stockport SK4 1AF or by telephoning 0333 400 4044.

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, Harbour Exchange Square, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123 if calling from a mobile. Or by email to complaint.info@financial-ombudsman.org.uk or visit their website at: <https://www.financial-ombudsman.org.uk>



Compensation

You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). 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. 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.

Demands and Needs Statement - Travel Insurance

This travel insurance policy is typically suitable for the Demands and Needs of an individual, or group (where applicable), who do not have any excluded pre-existing medical conditions, who 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. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/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 designed for travel insurance purposes, 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
- You are not a resident of the UK or the Channel Islands

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, 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, Commonwealth and Development Office has advised against 'all travel' or 'all but essential travel' at the time of your departure.

If you are not sure whether there is a travel warning for your destination, please check with the Foreign, Commonwealth and Development Office, telephone 0207 008 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 us in this regard.



Confidentiality and Data Protection – Rush Insurance Services Limited

Introduction

Rush Insurance Services Limited are committed to protecting and respecting your privacy. We recognise our responsibility to treat your personal information with care and to comply with all relevant legislation in particular the Data Protection Act 2018 and the UK General Data Protection Regulation (UK-GDPR).

Data Controller

If we have provided you with a quotation and/or administer your insurance policy, we are classed as the “data controller” which means we process your data. Your data may be passed to other parties, including Insurers, and/or medical underwriters for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. These parties could also be data controllers and where necessary will issue their own Data Protection Privacy Notices.

To view our Privacy Notice, please click [here](#)

Please keep this information with your Insurance Policy documents.