

TERMS OF BUSINESS

ABOUT OUR INSURANCE SERVICES

PO Box 256, Staines, Middlesex TW18 4GB

PKC ASSOCIATES LTD T/A MANCHESTER EVENING NEWS TRAVEL INSURANCE

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 can only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- 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.
- PKC Associates Ltd** handles claims on behalf of its Insurer Principal(s)

4. What will you pay us for our services?

Other than in the event of mid-term adjustments, you will not have to pay a fee for our service. We will tell you about any other charges relating to any particular insurance policy.

5. Who regulates us?

PKC Associates Limited t/a Manchester Evening News Travel Insurance of PO Box, Staines, Middlesex TW18 4GB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312339. Our permitted business is insurance mediation activities.

You can check this on the FSA's Register by visiting the FSA's website 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.

7. What to do if you have a complaint?

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

...in writing

Write to Manchester Evening News, PO Box, Staines, Middlesex TW18 4GB

...by phone

Telephone No. 0870 054 0162

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 £2000 and 90% of the remainder 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 the FSCS.