



Initial Disclosure Document About Our Insurance Services (Including Demands and Needs Statement)

Sunterra Travel Limited
Citrus House, Caton Road, Lancaster,
Lancashire, LA1 3UA



The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

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.

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.

What will you have to pay us for our services?

- A fee
- No fee

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

Who regulates us?

Sunterra Travel Limited of Citrus house, Caton Road, Lancaster, Lancashire, LA1 3UA is authorised and regulated by the Financial Services Authority, FSA number 312671. Our permitted business is insurance mediation activities.

You can check 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.

Ownership

Sunterra Travel Ltd is a wholly owned subsidiary of Sunterra Europe (Group Holdings) Plc whose ultimate parent company is Sunterra Corporation, an affiliate of Diamond Resorts LLC.

What to do if you have a complaint

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

...in writing

Write to: **Sunterra Travel Limited, Citrus House, Caton Road, Lancaster, Lancashire, LA1 3UA**

...by phone

Telephone number: **01524 589 808**

...by email

Email address: **scrook@sunterra.com**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Telephone number: **0845 080 1800**. E-mail address: **complaint.info@financial-ombudsman.org.uk**

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.

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.

Demands and Needs Statement

Our Travel Insurance is typically suitable for those who wish to insure themselves when travelling, for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and travel documents, personal accident, personal liability, mugging and legal expenses whilst overseas. You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this.