

## 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 accident, 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

Sheilas' Wheels Travel Insurance is provided by Hood Travel Ltd. Registered in England at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ 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 premium is collected by Hood Travel Ltd who sell and administer your policy. The total premium you pay includes a commission for Hood Travel Ltd and esure Services Ltd. This is a percentage added to the base premium by the insurer.

Hood Travel Ltd uses Travel Insurance Facilities Plc to underwrite Sheilas' Wheels Travel Insurance, except for Gadget cover which is underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) and End Supplier Failure which is underwritten by Liberty Mutual Insurance Europe SE.

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

### How to make a claim

Should you wish to make a claim under your insurance, it is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. You can find full details of how to claim in your policy documentation.

### How to make a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected. If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Customer Services and Customer Relations Team:  
52/54 Alexandra Street  
Southend-on-Sea, Essex SS1 1BJ  
Phone: 0345 604 3563  
Email: [sheilaswheelsservice@hoodtravel.co.uk](mailto:sheilaswheelsservice@hoodtravel.co.uk)

Financial Ombudsman Service:  
Exchange Tower  
London  
E14 9SR  
Phone: 0800 023 4567 / 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Financial Services Compensation Scheme

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website [www.fscs.org.uk](http://www.fscs.org.uk).

### Governing Law & Language

Any legal actions or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts. All communication from us will be in English.