

Our travel insurance is arranged by Towergate Travel and underwritten by ERGO Travel Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE) .

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA – www.fca.org.uk) and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ERGO Travel Insurance Services Ltd (ETI): registered in the UK, company number 11091555. Authorised and regulated by the FCA, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Details about the extent of GLISE's authorisation and regulation by the PRA, and regulation by the FCA are available on request.

Isles of Scilly Steamship Company Limited trading as Isles of Scilly Travel is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

The policy is underwritten by ERGO Travel Insurance Services Ltd (ETI) and suits the demands and needs of individuals or group travellers who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances relating to or occurring during the trip.

Full details of these circumstances, levels of cover and terms and conditions can be found in the policy booklet. 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.

We will not provide you with advice about the suitability of this product for your individual needs, we will however be happy to provide you with factual information to aid you in making your own informed buying decision.

This travel insurance is regulated by the FCA.