

Terms of Business Agreement



Planet Voyage

Who regulates us?

Planet Voyage Travel Insurance is arranged by Planet Voyage Travel Insurance, which is a trading name of Chase Heptons Ltd (Companies House Number: 13603286). Chase Heptons is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 1015079. Registered office: New Century House, 17-21 New Century Road, Basildon, Essex, SS15 6AG.

You can check these details on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services.

Whose products do we offer?

Planet Voyage travel insurance is provided by Mission UK Series 1 Limited, trading as One Before. One Before operates as an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (FCA) under FRN 314946. The FCA FRN for One Before is 998001. Mission Underwriting UK Limited's Company House Reference number is 05314336, with a registered office at One Fleet Place, London, EC4M 7WS.

Your policy is underwritten by Accelerant Insurance UK Limited. Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

We act as an agent for the insurer for the collection and payment of your premiums. This means that premiums are treated as being received by the insurer when they are received by us. Any premium refund is treated as received by you when it is actually paid to you.

What service will we provide you with?

Planet Voyage acts as an intermediary and works on behalf of the insurer to provide products and services related to your travel insurance needs. Together with Chase Heptons Limited, Planet Voyage also supports the issuing, renewal, and administration of your policy. Planet Voyage can supply all the information you need to help you determine which travel insurance policy suits your circumstances, but we cannot offer advice or make recommendations about which policy to purchase. As the customer, it is entirely your decision whether any of the policies meet your needs. OneBefore operates as an independent provider of AI-driven technologies and digital automation solutions, offering consultancy, software deployment, and integrated support services.

Important Information

It is very important that you:

- Provide accurate information at all times.

- Review your Travel Insurance Demands and Needs statement, your Policy Schedule and Medical Declaration carefully, and inform us immediately if anything is incorrect.
- Notify us of any changes related to your insurance or personal circumstances — for example, any change in your health after purchasing the policy.

If you do not do this, your policy may become invalid and you may not be able to make a claim.

Demands and Needs

Planet Voyage does not provide advice or make insurance recommendations. Before buying, you should decide whether the terms of this insurance policy meet your own travel insurance demands and needs.

This policy is designed for individuals who want financial protection while travelling in situations such as medical emergencies, delayed departures, cancellation or curtailment, lost, stolen or delayed belongings, personal liability, and loss of travel money or passport. Optional cover can also be added where applicable. The level of cover will vary depending on the options you select and your destination.

Key Terms and Conditions

To qualify for cover under this insurance, you must meet the following conditions:

- You must be in the United Kingdom when the policy is purchased (unless you are renewing an existing annual multi-trip policy); and
- You must be aged 80 or under at the start of the policy for single-trip policies, or at the start of the policy period for annual multi-trip policies; and
- You must be a resident of the United Kingdom, which means you:
 - have a UK address;
 - have lived in the UK for at least 6 of the past 12 months; and
 - are registered with a General Practitioner (doctor) in the UK.

Cancelling Your Policy

Your policy has a 14-day 'cooling off' period from receipt of your policy documents. Should the policyholder decide the terms and conditions of the policy do not meet your requirements and as long as you have not travelled or claimed on the policy, you can ask us for a full refund. To request cancellation of your policy, contact Planet Voyage on 020 4623 8918.

Outside of the 14-day cooling off period the following rules apply:

If you bought a Single Trip policy

Should the policyholder wish to cancel, or where a change to your existing policy means we are unable to continue with your cover, as long as you have not travelled and are not claiming (or planning to claim) on the policy, we will refund 50% of the total policy premium.

If you bought an Annual Multi Trip policy

As long as no one has made a claim (regardless of whether your claim was successful or not) on the policy and the policyholder confirms in writing that there is no intention to make a claim, we will refund 5% of the total premium paid for each full calendar month remaining on the policy from the date the policyholder requests the cancellation.

When we might cancel your policy

We may cancel this policy at any time if the terms and conditions in this document aren't followed. If we do, we'll give the policyholder at least 30 days' notice in writing.

What will you pay us for our services?

You will not be charged for our services. For all sales, Chase Heptons receives a percentage commission from the total premium you pay. This method is applied consistently across all channels in which Chase Heptons operates.

Policy Renewal

If you have an Annual Multi-trip policy your Policy will automatically renew unless you have explicitly opted out of automatic renewal. We will contact you at least 28 days before your renewal date to inform you of the price, terms, and conditions for the upcoming year. If you want to make any changes or cancel your cover, please notify us before the renewal date.

If you are opted in to automatic renewal (and allowing us to store your card details), your policy will renew automatically on your next renewal date providing any previous medical screening remains valid. We will charge the card you used for your original payment five days before the renewal date.

If the payment cannot be processed, we will inform you that the payment has failed and that payment must be made within 7 days, or your policy will not be renewed.

You can opt out of automatic renewal at any time during your policy by contacting us directly or using the customer self-service portal.

If you opt out of automatic renewal but still want your policy to renew, you will need to contact us directly to make payment or log in to the self-service portal. If your policy lapses, your cover with us will end.

If you declared medical conditions when purchasing your policy, your renewal premium will reflect any additional charges and assumes there have been no changes to your medical history. It is important to ensure your renewal premium still suits your needs and that the information provided remains accurate. If anything has changed, please inform us as soon as possible. If you do not do this, your policy may become invalid and you may not be able to make a claim.

To make changes and update your policy, you can call us on: 020 4623 8918.

Alternatively, please scan the QR code below to be taken to our customer portal:



How to Make a Claim

Telling us what happened

When handling a claim, we will ask for some information to confirm your cover and the details of the claim. You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject the claim altogether.

If you are travelling in a country where the EHIC/GHIC or a reciprocal healthcare agreement applies (for example, countries in Europe or Australia/New Zealand), you should use your EHIC/GHIC card or the applicable local scheme when obtaining medical treatment, where possible. This may be required to support your claim.

24-hour emergency assistance

If you need urgent assistance, medical or otherwise, while on your trip, you can contact our international emergency assistance provider, IMG Global, on +44 2921 684 259.

This emergency assistance service is available 24 hours a day, 365 days a year.

Any other claims

For all other claims, you can contact our claims administrator, **Rightpath Claims**:

- Phone: 020 4639 9364
- Email: claim@rpclaims.com
- Post: Rightpath Claims, PO Box 6430, Basildon, SS14 0QT, UK

Alternatively, please scan the QR code below to be taken to the claims portal:



What to do if you have a complaint.

We hope you're happy with your cover and the service you receive. But if you're unhappy about something, we'd like to try to put things right.

Please contact us using the details below, providing the policy or claim number.

If your complaint relates to the sale of the policy:

Please contact Planet Voyage:

- Phone: 020 4623 8918
- Email: complaints@planetvoyage.co.uk
- Post: Planet Voyage, New Century House, 17-21 New Century Road, SS15 6AG

If your complaint relates to the outcome of a claim:

Please contact:

- Phone: 020 4639 9364
- Email: claim@rpclaims.com
- Post: Rightpath Claims, PO Box 6430, Basildon, SS14 0QT, UK

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

- Phone: 0800 023 4567
- Email: complaint.info@financial-ombudsman.org.uk
- Post: The Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR

Please note that you will need to refer Your complaint to the Financial Ombudsman Service within six months of receiving our final response.

Financial Services Compensation Scheme

Accelerant Insurance UK Limited are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event we cannot meet our liabilities to you, you may be able to claim money from the FSCS. Your rights will depend on the type of policy you have bought and the events surrounding your claim. Further information about the scheme can be obtained from the FSCS at:

- Phone: 0800 678 1100 or 0207 741 4100
- Email: enquiries@fscs.org.uk
- Website: www.fscs.org.uk