



about our services

TRAVEL 4 SCUBA Travel Insurance is administered through P J Hayman & Company Limited.

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?

This website will provide you with access solely to TRAVEL 4 SCUBA Travel Insurance, arranged through Perkins Slade Limited, administered by P J Hayman & Company Limited and underwritten by Ageas Insurance Limited.

3) Which service will we provide you with?

This website will give you the information you need to help you decide if TRAVEL 4 SCUBA Travel Insurance meets your needs and will allow you to arrange your policy if you believe that it does. 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.

If we are unable to provide you with a quotation from TRAVEL 4 SCUBA Travel Insurance due to pre-existing medical condition(s), or age considerations, you will be given the option to contact P J Hayman & Company Limited for an alternative product and quotation who may be able to offer you cover. You will then need to make your own choice on how to proceed.

4) What will you have to pay us for our services?

We receive our remuneration in the form of commission and administration fees from the Insurer.

5) Refund of Premium

If you cancel your policy, we will make a refund in accordance with the policy conditions.

6) Who Regulates us?

Perkins Slade Ltd is authorised and regulated by the Financial Services Authority registration number 302886. The scheme administrator P J Hayman & Company Limited is authorised and regulated by the Financial Services Authority. Their FSA register number is 497103.

Our permitted business is arranging and advising on general insurance contracts. You can check this on the FSA's register by visiting the FSA's website or by contacting the FSA on 0845 606 1234.

7) Ownership

Perkins Slade Ltd is an independent insurance Intermediary.
P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

8) What to do if you have a complaint?

If your complaint is in connection with the Travel 4 Scuba Travel Insurance product, please write to:
the Chairman, Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ or telephone 0121 698 8000.

If your complaint is in connection with a claim, please write to:
Chief Executive, Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

If your complaint is in connection with the administration of your policy, please write to:
The Managing Director, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If any of the above cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

9) 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 cover provides protection for 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.