

Terms of Business



American Express Insurance Services Europe Limited
76 Buckingham Palace Road, London. SW1W 9AX

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates the conduct of financial services. Please use this information to decide if our services are right for you.

2 Whose products do we offer?

We only offer products from a limited number of insurers:

- For **Travel Insurance** we offer insurance from Inter Partner Assistance.
- For **Pet Insurance** we offer insurance underwritten by Pinnacle Insurance plc trading as Cardif Pinnacle.
- For the **International Health Plan** we will introduce you to Aetna Global Benefits (Europe) Limited.

3 Which service will we provide you with?

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.

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

There is no fee for our services.

American Express group companies (including American Express Insurance Services Europe Limited) identify insurance providers and products that may be of interest to some of their customers. In this role we do not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider (as its agent or otherwise), as permitted by law. We accept no obligation in selecting the products we choose to offer to you. We want you to be aware that we receive commissions from providers and commissions may vary by provider and product. Also, in some cases, an American Express group company may be the insurer or reinsurer and may earn insurance or reinsurance income (without that fact being specifically drawn to your attention). The arrangements we have with certain providers, including the potential to reinsure products, may also influence what products we identify. We do not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

5 Who regulates us?

American Express Insurance Services Europe Limited, 76 Buckingham Palace Road, London SW1W 9AX is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 311684. Our permitted business is general insurance intermediation. You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 Ownership

American Express Insurance Services Europe Limited is ultimately owned by the American Express Company.

7 What to do if you have a complaint

If you wish to make a complaint, you can do so by any of the following methods:

By phone, on: 01273 576 109. Lines are open Monday to Friday, 9am – 5pm.

By email, at: insuranceexec@aexp.com

Or, by writing to us at the following address:

American Express Insurance Services Europe Limited, Dept 333, 1 John Street, Brighton BN88 1NH

Further details on the complaints process are contained in the policy documentation you have been sent. If you cannot resolve your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8 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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.