



## About our services

### Our Travel Insurance Business

The MoneySuperMarket travel comparison service is provided by CYTI to offer you travel insurance quotes from a range of insurance providers and brokers. More about CYTI's services is provided below:

#### Who are we?

We are CYTI, which is a trading name of CYTI Limited. We build insurance quote comparison tools.

CYTI Limited is a registered company in England, Company Number 07368288. Registered Office: 37 Warren Street, London, England, W1T 6AD.

Our registered address is: CYTI, 4th Floor, Moneda House, 25-27 Wellington Place, Belfast, BT1 6GD

Our contact number is: [028 9592 6142](tel:02895926142)

Our email address is: [info@cyti.co.uk](mailto:info@cyti.co.uk)

#### Our service to you

We are an online insurance intermediary and we use our comparison tools to allow you to compare multiple personalised quotes to find the right product and price for you. We can't offer you advice or make a recommendation on what policy is right for you, but we do try and give you all the information you need to help you decide.

To help you decide which product is right for you, we will ask you a number of questions. These questions are designed to ensure that we, and the insurance providers on our panel, have all the information necessary to provide you with products that meet your needs.

#### Who regulates us?

CYTI Limited is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority is an independent authority who regulate financial services.

You can find out more about more about the FCA and check it's register for more details on CYTI Limited (using our firm reference number: 594298) at [www.fca.org.uk](http://www.fca.org.uk) or by calling 0800 1116769.

#### How we get paid

[Travel Insurance policies with no pre-existing medical conditions](#)

Once you have chosen a product that is right for you, the insurer will pay MoneySuperMarket a commission. This commission is a percentage of the total premium. This percentage is subject to a minimum amount and a maximum cap. MoneySuperMarket then pay us a commission from this amount.

Travel Insurance policies with pre-existing medical conditions

Once you have chosen a product that is right for you, the insurer will pay us a commission. This commission is a percentage of the total premium. This percentage is subject to a minimum amount and a maximum cap.

**Who do we work with?**

We work in partnership with MoneySuperMarket to offer you travel insurance quotes from a range of insurance providers and brokers. We operate through two channels and the insurers and brokers we work with will depend on whether you have a pre-existing medical condition or not. A current list can be found below:

Insurer / Broker (Brands shown in brackets, where different)	Without pre-existing conditions	Pre-existing conditions
Avidia (Insurance Republic; Tripsure)	✓	
Blue Insurance (Multitrip)	✓	
Coverwise (Coverwise; Southdowns)	✓	✓
ERGO	✓	
EUI Limited (Admiral)	✓	✓
Explorer (Travel Time)		✓
Hood Group (RAC; Sainsbury's Bank; Esure)	✓	✓
Insure For Travel (Elect)	✓	
Insure For Travel		✓
Less Clicks (NOW Travel insurance)		✓
Newpoint Insurance Brokers (Getcover.com)		✓
Planet Earth	✓	

Post Office Money	✓	✓
Puffin Ltd	✓	✓
Rock Insurance (Big Blue; Insurefor.com; Leisure Guard)	✓	
Rock Insurance (Insurefor.com)	✓	✓
Saga Services Limited (Saga)		✓
Taurus (Switched on Insurance)	✓	✓
Taurus (Start Travel)	✓	
Voyager (High Risk Voyager)	✓	✓
WWIIS (Cedartree; Coverforyou)	✓	✓
WWIIS (Outbacker)	✓	
Zurich	✓	

We are not under a contractual obligation to conduct insurance mediation exclusively with any of our insurance providers. When we offer an insurance policy to you and for any subsequent transactions, we act for and on behalf of the insurer.

### If you wish to make a complaint

We hope you never have cause to complain, however we realise that things can go wrong and there may be occasions when you feel that we have not provided you with the service you expected. If you wish to complain you can contact us via the following methods:

Email: [customercomplaints-msmg@cyti.co.uk](mailto:customercomplaints-msmg@cyti.co.uk)

Post: Moneysupermarket house, St Davids Park, Ewloe, Flintshire, CH5 3UZ

We aim to resolve your complaint as soon as possible, normally within 3 business days. Sometimes it may take us longer to resolve your complaint, but we will always keep you updated.

If you are unhappy with our final decision, you may be eligible to refer your complaint to the Financial Ombudsman Service:  
<https://www.financial-ombudsman.org.uk/> or you can write to them at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR

If you are unhappy with any product or service from a third party, for example, an insurer, you, you should address your complaint directly to them. If you require their contact details, please contact our Customer Support Team, using the details above, who will be happy to assist.

### Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to make a claim from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstance of the claim.

For further information about compensation arrangements, please visit the FSCS website <https://www.fscs.org.uk>