



## OUR PHILOSOPHY



### SAVING LIVES NOT MONEY

There is lots of information contained in a travel insurance policy wording, information that *should* be read, but that most people just don't. It is important and the lack of time invested in the product can result in people being left out of pocket financially.

That's why we, tifgroup, launched Travel Insurance Explained, a consumer education campaign to help customers understand the, let's face it, complicated product and to then help them find the most appropriate travel insurance for their circumstances. We have done this because, at our very core, we are passionate about our customers and about our industry.

As an industry, our ability to meet the expectations of our customers is the only way we can really raise the impression that people have of the travel insurance product.

However, accepting that this is important, that is after all why we created the Travel Insurance Explained campaign for our industry, it is, in the grand scale of things only an issue of money.

It is an issue which we will and continue to try to tackle, for the benefit of consumers, but there are far more challenging problems that moral and ethical insurers face and which are not limited to just financial impact to our customers, but to our customers welfare and safety.

### WHAT ARE TIFGROUP ABOUT?

From humble beginnings to now having become the largest provider of travel insurance company in the UK, tifgroups' position hasn't faltered and has always been to do what is in the best interest of our customers.

As we have grown in size and market share, we have seen an ever-increasing number of complexities and challenges for holidaymakers overseas and have created a business model aimed at navigating through these; always doing what is right for our customers and keeping their best interests at the core of every decision we make.

We pride ourselves on this and over the years have made sure that only likeminded individuals join our team so that this passion and determination to do the right thing, regardless of the consequences or the required effort to do so, stays at the core of what we do.

### IT IS A SIMPLE MORAL OBLIGATION TO DO WHAT IS RIGHT

As we have grown, the exposure to and experience we have witnessed first-hand of immoral and unethical practice around the world is significant.



This has made us even more passionate and determined that we will make a stand to change things. **'THE MORAL INSURANCE COMPANY'** - sounds unlikely we hear you scoff, but it's what we do and have been doing for some twenty years, because whilst we are a 'business'- we are also a group of really nice people who believe in doing the right thing.

**WE FEEL THAT WHAT WE DO IS IMPORTANT, THAT IT MATTERS AND IT MAKES A DIFFERENCE TO PEOPLE'S LIVES.**

Many customers have taken the trouble to write to us to tell us they agree, but we are aware that, not many people outside of our organisation, or who have had first-hand experience of these problems understand the issues.

We feel so passionately about this situation, that not only are we trying to tackle the problem single handed. We are also raising awareness of the issues so that people can make better decisions and understand the complex world that they may face should they be unlucky enough to fall ill abroad.

We want you to understand what goes on, what we know, what we are trying to do, so you can at the very least chose to protect yourselves, whether you are insured by us or not.

**WHAT DOES TIFGROUP KNOW?**

We have real case studies that are quite frankly horror stories, countless- and we have some truly shocking information, we have tried to categorise this into areas of concern. But the headlines – on what customers need to know about is:

- ▲ Some Doctors working in private medical facilities overseas have and will withdraw pain relief and will refuse to treat over financial matters.
- ▲ Some Private Hospitals will breach fundamental human rights by holding patients or family members hostage over payment concerns. Some will do so forcibly
- ▲ Air ambulances can be fatal, if not timed carefully
- ▲ Private hospitals overseas do not in many cases offer a better quality of care.
- ▲ Optimal care is in our experience found in state run facilities.
- ▲ Doctors working privately outside of the UK are not in all cases, bound by the same level of regulation as our doctors in the UK
- ▲ Some hotels in tourist destinations earn fees or commission for referring to pre-agreed private hospitals, even if the treatment needed by the patient is not available or possible.

We are not the only company in the industry that are aware of these issues, but we believe we are the only one currently prepared to tackle the problems. Whereas others, we know, take the path of least resistance.

We will continue to try and protect our customers from poor practice and unnecessary risk, whilst trying to ensure optimal care. As you read, you will understand that these decisions are motivated only by best consumer outcome and not financial concerns.