



## REGULATORY NOTICE

### Banner Financial Services

#### Statement of Demands and Needs – Travel Insurance

From the information that you have provided we have identified your demands and needs as those of someone who requires emergency medical and travel insurance to provide protection in the event of loss, damage, injury, illness, or liability arising out of, or in the course of, a trip. Cover is provided in accordance with policy terms and conditions and includes for example, cancellation and curtailment, emergency medical and dental expenses, personal accident and personal liability.

We have not provided any recommendation regarding the cover that you should take and the chosen product has been selected by you to meet your needs.

You must read the Insurance Product Information Document which gives a summary of the cover provided.

You have a duty to disclose relevant information to your Insurer before and during the term of the insurance contract. If you fail to do so the insurance may not protect you in the event of a claim.