**I’m planning a long holiday and have been struggling to find travel insurance for a reasonable price. I’ve found a good deal from a Facebook advert but my friend thinks it might be a scam. How can I be sure if it’s legitimate?**

Your friend is right to raise the possibility that it might be a scam and you should do some research on the company before making a purchase.

Insurance is a financial product and the seller must be registered with the Financial Conduct Authority (FCA). Check they’re listed on the financial watchdog’s register which can be viewed on its [website](https://register.fca.org.uk/).

If they’re not named, take your business to a different provider as the seller will not be legitimate. If they are listed, it’s still worth doing further checks on them.

A good starting point is comparing the price of the insurance deal with similar offers from competitors. Big discounts are often a telltale sign of a scam, but it could also be that the policy is cheap because it doesn’t provide adequate cover.

Ask for a copy of the full policy so you can check it against where you’re going and what you’re doing. If the seller won’t provide one, or says they will only give it to you it after you’ve paid, don’t give them your business.

Once you know the seller is legitimate use a secure payment method, such as a money transfer service like PayPal, to pay for the insurance. Don’t pay with a bank transfer, and don’t go ahead with the deal if they ask you to.

For further advice contact the consumer service or get in touch with your nearest Citizens Advice.