

TERMS OF BUSINESS



DEFINITIONS

In this Terms of Business Agreement “we”, “us” and “our” means Planet Earth Travel Insurance Services Ltd. This document is effective from the 1st January 2025 and supersedes all Terms of Business previously issued by us.

ABOUT US

Planet Earth Travel Insurance Services Ltd Registered Office: Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 705878. You can check this on the Financial Services Register at <https://register.fca.org.uk/s/> or by contacting their consumer helpline on 0800 111 6768.

YOUR AGREEMENT TO THESE TERMS OF BUSINESS

In seeking insurance through us, you agree to the Terms of Business Agreement. This does not affect your normal statutory rights.

OUR PRODUCTS & SERVICES

We offer travel insurance from ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited. 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.

YOUR DUTY TO PROVIDE INFORMATION

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us. You must provide us with complete and accurate information when arranging your insurance, during the life of your policy and at the time of renewal. The most serious consequence of failing to provide full and accurate information before you take out insurance or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

When a policy and related documents (e.g., a policy schedule and an Insurance Product Information Document (IPID) are issued, you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions or if you wish to make changes, please contact a member of our Customer Services team on 0161 439 0333. Once cover has been arranged you must notify us immediately of any changes to the information that has been previously provided.

DOCUMENTATION

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You are strongly advised to check all policy documentation to ensure the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain certain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the documents to familiarise yourself with these. A breach of a policy condition may invalidate the cover if it is not complied with precisely. We recommend you keep policy documents for as long as a claim is possible under the policy.

DATA PROTECTION

We collect and maintain personal information to allow our insurers to underwrite and administer the policies that we issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep your information longer than necessary. Your information will be protected from accidental or unauthorised disclosure.

We will only reveal your information if it is allowed by law, authorised by you, to prevent fraud or in order that we can liaise with our agents in the administration of this policy. Under the Data Protection Act you have a right of access to see personal information about you that is held in our records, whether electronically or manually.

QUOTATIONS

We are unable to guarantee any quotes provided after a 30-day period. You should be aware that quotations may change or be withdrawn if the information given to us differs from that provided at the time the quotation was issued. We reserve the right to pass on any increases to premiums at any time.

CLAIMS

We do not process claims for your insurer. If you want to claim on your policy, you should contact the Insurer's claims line (details in your policy booklet). You should not take any action, other than seeking emergency assistance, until you have spoken to your insurer.

RENEWAL OF ANNUAL MULTI-TRIP POLICIES

All renewals are at our discretion. We do not automatically renew your insurance policy, you will be notified of your renewal prior to the expiry date of your annual multi-trip policy. We may quote an amount for the year ahead, based on the information you previously provided. It may be necessary for you to answer additional questions related to your current state of health, the answers you give to these questions may alter the renewal premium indicated in the renewal invitation, or our ability to continue to provide you with a renewal quote.

MEDICAL CONDITIONS

Please note that you must re-declare your existing medical conditions to us whenever you obtain a new quotation, even if they were declared on your previous policy. Due to the changing nature of some medical conditions it is important to complete the medical screening process every time. If you have made a medical screening declaration for any traveller on the policy, it is your responsibility to ensure that you have full knowledge of their medical conditions and can answer the questions as confidently as if you were declaring your own conditions. If you fail to declare all of your medical conditions your policy could be invalid, and your claim may not be paid.

OUR REMUNERATION

We are normally remunerated by commission deducted from the premium but also reserve the right to supplement or replace this with a fee for our services when arranging, amending, renewing, and cancelling any insurance policy. A scale of specific charges is shown below. These fees are in addition to any fees or charges made by the Insurer – please see your policy document for full details. In addition to the above, our commission is not usually refundable. Refunds will be processed within 14 days

Mid Term Adjustment	£10.00
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YOUR RIGHT TO CANCEL

You have the right to cancel your policy within 14 days of purchase or from the date you receive your documents (known as "the cooling-off period"), whichever is later. You will receive a full premium refund provided that you have not travelled, made or intend to make a claim.

If the notice of cancellation is outside the 14 day "cooling-off period", no premium will be refunded, although we may exercise discretion in exceptional circumstances and if agreed, a cancellation fee may be applied.

COMPLAINTS

We always aim to provide a first class service, however if you have any cause for complaint we would like to hear from you. Any enquiry can be raised by either email, in writing or by telephoning The Complaints Department, Planet Earth Travel Insurance Services Ltd, Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW, complaints@planetearthinsurance.co.uk, 0161 439 0333. We will always try to resolve the issue within 3 days but if not, we will acknowledge it within 5 days. It will then be investigated. You will receive the final response within 8 weeks of receipt of your claim.

If you are still unhappy with the way in your complaint has been handled, you have 6 months to refer the matter to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone 0800 0234 567; Email: complaint.info@financial-ombudsman.org.uk

CHANGES TO UNDERWRITER

We reserve the right to engage a new insurance provider for part or all of your policy in the future. Should this happen, we will write to inform you of the change, providing details of your new provider as well as any amendments to your policy.

Through the purchase or renewal of your policy you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider. If at any point you wish to withdraw your consent to this, please call our Customer Service team on 0161 439 0333.

GOVERNING LAW

This Terms of Business Agreement and all quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the Courts of England and Wales unless your policy document states otherwise.