

TERMS OF BUSINESS

This document is effective from the 1st May 2019 and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please read it carefully. Please contact us immediately if there is anything in the Terms of Business that you do not understand or with which you disagree.

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 www.fca.org.uk/register/home.do or by contacting their consumer helpline on 0800 111 6768.

OUR PRODUCTS & SERVICES

We can only offer products from a limited number of insurers. Details of the Insurers will be provided on request. 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. Full product documentation will be provided for each policy purchased and a copy of all documentation is available on request. It is very important that you check the documentation to ensure that all details are correct and contact us immediately if this is not the case.

YOUR DUTY TO DISCLOSE 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 take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged you must notify us immediately of any changes to the information that has been previously provided.

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.

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. When a policy and related documents are issued, you are strongly advised to read them carefully as they form the basis of the cover you have purchased.

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.

PROTECTING YOUR DATA

We collect and maintain personal information to allow our insurers to underwrite and administer the policies we issue. All personal information about you will be treated with the utmost confidentiality and with appropriate levels of security. We will not keep your information longer than necessary. 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 your policy.

Under the Data Protection Act 2018 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. We will provide this information should you request it.

To provide a better customer service, your calls may be recorded and monitored for training and compliance purposes.

QUOTATIONS

Unless stated otherwise in our documentation, all quotations provided for new insurances are valid for a period of 30 days from the date of issue. You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

COMMUNICATION

Post, telephone and email are our normal methods of communication. Please let us know if you prefer not to receive a communication by a particular medium.

CLAIMS

We do not process claims for your Insurer. If you want to claim on your policy you should contact the Claims Help Line as detailed in the policy wording booklet.

If whilst abroad, you require emergency in-patient medical treatment and/or require repatriation assistance, or need to curtail your trip, you must contact the 24 Hour Emergency Assistance Service (as detailed in the policy wording booklet) for prior authorisation. If you fail to do so, your claim may not be paid.

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 at least 28 days 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.

OUR REMUNERATION

Our remuneration will be either a fee, as agreed with you, or brokerage, which is a percentage of the insurance premium paid by you and allowed to us by the Insurer with whom the insurance policy is placed.

Unless we tell you otherwise when you take out or renew a policy with us we make no charges in addition to the Insurer's premium.

If after inception of cover there are any amendments to the policy which change the original risk, there may be an additional Insurer's premium charge. In addition, we also reserve the right to make an administration charge of £10.00 if you make changes to your policy during the period of insurance.

YOUR RIGHT TO CANCEL

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents (known as "the cooling-off period"), whichever is later. If the policy is cancelled within 14 days, you will receive a full premium refund less postage charge, administration fee and any transaction fee. You may give notice of cancellation to us by telephone, or in writing by email/letter, and the cancellation will take effect on the date we receive, notification or on the date specified in the notice, whichever is the later.

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 of £10 will be charged.

CANCELLATION BY US

We may give 7 days' notice of cancellation of your Policy, by Recorded Delivery letter to you at your last known address.

CANCELLATION BY US

Planet Earth, participating insurers and/or their representatives, agents and suppliers may in order to detect and prevent fraud:

- Check your identity to prevent money laundering unless you have provided us with satisfactory proof of identity.
- Undertake checks against publicly available information such as the Electoral Roll, Court, Judgements and bankruptcy orders.
- Validate your claims history or that of any insured person or property involved in a policy or claim.

CLIENT MONEY

We act as an agent for the Insurer for the collection of premiums and payment of premiums. Your money is held in an Insurer Trust Account, which is managed in accordance with the FCA statutory trust rules. This means the premiums are treated as being received by the Insurer when received in our bank account and any premium refund is treated as received by you when it is actually paid over to you.

CHANGES TO YOUR 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. You can withdraw your consent by calling our Customer Services team on 0800 037 1321 (Monday to Friday 8.30am - 5pm)

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 Compliance Officer, Planet Earth Travel Insurance Services Ltd, Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW, info@planetearthinsurance.co.uk, 0161 439 0333. If we cannot resolve your complaint immediately, we will acknowledge it within 3 working days. It will then be investigated. Our aim is to resolve the complaint within 8 weeks. If the complaint cannot be resolved in this time we will inform you and give you reasons for the further delay and indicate when we expect to give you a final response.

If you are still unhappy with the delay, the way in your complaint has been handled or, if your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service, an independent body at Exchange Tower, London E14 9SR. Telephone 0800 023 4567

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Further information about the compensation scheme is available by visiting the FSCS website at www.fscs.org.uk

GOVERNING LAW

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action, or proceedings, arising out of, or in connection with, these Terms of Business, the parties submit to the exclusive jurisdiction of the English Courts.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS AND CONDITIONS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.