

# Gigasure

## Terms of Business: About Our Insurance Services

### About Gigasure

Gigasure.com is a trading name of Gigasure Services Limited, Company No. 15019007, a private limited company. Its registered office is 1st Floor, 239 Kensington High Street, London, W8 6SN. Gigasure Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority (FCA), Register No. 1005421. You can check this information on the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling 0800 111 6768.

### Important Information

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

When taking out, amending or renewing this policy, you must, to the best of your knowledge, give accurate answers to the questions we ask you. If you do not answer the questions truthfully, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not paid in full.

It is important to check the policy documents that we send you including your Certificate of Insurance. If you have any questions about the policy documents, if you think that there is a mistake on your Certificate of Insurance or if you need to make any changes, please contact us and we will be happy to assist.

### About Our Services

We cannot give you a personal recommendation for the cover you need or tell you if this product is right for you. We may ask some questions to narrow down the products that we give you details of. You must decide if the product meets your needs.

In arranging your insurance, we act on your behalf. For the collection and refund of premiums, we act as agents for the insurers. This means that premiums are treated as being received by the insurers when they are received into our bank account, and premium refunds will be treated as received by you when they are actually paid over to you.

### About Our Products

We offer insurance policies from the following insurers:

- **Car and Van Hire Excess Insurance:** AmTrust Specialty Limited
- **Travel and Backpackers Insurance:** SiriusPoint International Insurance Corporation ("SiriusPoint")

### Renumeration

We are paid a commission from the insurer for the arrangement, service and renewal of the insurance policy on your behalf. This is a percentage of your total premium. We may receive a profit share payment from some of our insurers if they achieve performance targets across their portfolio. We do not charge administration fees.

### Payments

You can pay for your insurance policy in full by credit card, debit card, Apply Pay or Google Pay.

When you take out a policy with us you authorise us to use your card details to set up a continuous payment authority. These details are securely stored by our third-party payment provider and allows us to take payment for amendments and renewal of your policy. You can ask us or your card provider to cancel this continuous payment authority at any time.

### Renewing Your Annual Multi-trip Policy

If you have an annual multi-trip policy we will contact you by email and in the Gigasure App before the expiry date of your policy with a renewal invite. This will tell you what the renewal premium is, any changes to the cover and what you need to do to renew.

We may offer to renew your policy automatically using the payment details we already have for you. You can update your renewal preferences through the Gigasure App or by contacting us at any time before the policy expires. If we do not hear from you, we will try to take payment on the renewal date and give you your renewal details. If we are not able to take payment, the policy will expire. We will tell you what has happened and what you need to do if you still want to renew the policy.

If we cannot offer you automatic renewal or you choose not to have automatic renewal, the policy will end when the period of insurance ends. You will no longer be insured with us unless you contact us to renew or arrange cover with an alternative insurer.

If, for any reason, we do not invite you to renew, we will contact you by email and in the Gigasure App to let you know.

## Your Right to Cancel

If you no longer want your policy, you can cancel it at any time by contacting us. Any refund of premium you may be due will depend on the type of policy you have and when you cancel your policy. If you have already taken a trip, made a claim or are planning to make a claim there will be no refund of premium due. Full details can be found in your policy wording.

## Data Protection

We are committed to upholding and handling your personal data in accordance with current Data Protection Legislation. To understand how your personal data is processed by us, please see the summary below and full privacy notices which is available on our website:

 [www.gigasure.com/privacy-policy](http://www.gigasure.com/privacy-policy)

There is certain personal data that we need to collect about you and process in order to provide and service your insurance policy and/or for the purposes of our legitimate interests.

We may share your personal data with:

- Our appointed claims handlers and service providers who help provide and service your insurance policy.
- With the police and law enforcement agencies, other financial services organisations and anti-fraud databases for underwriting and fraud prevention purposes.
- The relevant ombudsman in order to meet our legal obligations in the event you have a complaint about our insurance policy or services.

You can update your marketing preferences through the Gigasure app or by contacting us. We will not share your personal information with anyone else for marketing purposes.

## Complaints

We are committed to providing you a high level of service at all times. If you feel we have fallen short of this, we want to hear from you so we can try to put things right. You can let us know about your complaint in the following ways:

-  Through the Gigasure app
-  By emailing [complaints@gigasure.com](mailto:complaints@gigasure.com)
-  Ringing us on 020 4587 2875
-  Writing us at Gigasure, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL

We will always try and resolve your complaint within three working days, but if not, we will continue with our investigations and advise you of our final outcome. Under FCA guidelines, we have up to 8 weeks from receipt of your complaint to issue a final response, but we endeavour to issue the final response within 2 weeks.

If you are not satisfied with our decision or the way we have handled your complaint, you have six months to refer the matter to the Financial Ombudsman Service:

-  [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
-  0800 023 4567 (calls to this number are free on mobile phones and landline)
-  0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)
-  Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

## Governing Law and Jurisdiction

This agreement and all 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 wording states otherwise.