

PIKL INSURANCE SERVICES LIMITED

Terms of Business

About Pikl

Pikl Insurance Services Limited (referred to in this Terms of Business as “Pikl”, “we” and “us”) are a privately-owned Insurance Intermediary whose registered address is at The Atrium, St Georges Street, Norwich, NR3 1AB, with company registration number 10449346.

Contact Us

If you have any questions about your policy, this Terms of Business, or the services we provide, please contact us using the details below:

Telephone: 0800 254 5171

Email: info@pikl.com

Address: Pikl Insurance Services Limited, The Atrium, St Georges Street, Norwich, NR3 1AB

Our office hours are Monday to Friday, 9am–5pm. Outside these hours, you can leave a voicemail or send us an email to the above address and we'll get back to you at our earliest opportunity.

Who Regulates Us

Pikl Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) and our FCA registered number is 773457.

You can check our registration on the FCA's register by visiting their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

We are authorised in arranging and dealing as an agent and assisting in the administration of insurance contracts.

Our Intermediary Service

As an intermediary, our service to you includes:

- Arranging your insurance cover on your behalf with insurers in order to meet your requirements.
- Supporting you with any changes or amendments which may be required to your insurance policy.
- Arranging the renewal and cancellation of your policy as required.

We will support you in making an informed decision about the purchasing of your policy of insurance and will provide you with sufficient information to enable you to do this. However, we do not provide any advice or make any specific recommendations.

When providing a quote for buildings and contents insurance, we may help you by providing estimates of rebuild costs. Please note that we are not professional valuers and as such cannot be held responsible if any estimates are incorrect. If you have any doubts about the rebuild costs, we recommend that you seek professional advice.

We are also a credit broker in that we introduce those wishing to pay by instalments to firms that are able to lend money under a regulated credit agreement by way of business.

Whilst we take every care to check the financial stability of any firm with which we place business, we cannot be held responsible if that firm subsequently ceases to trade.

Your Duty to Provide Information

It is your duty to take reasonable care to answer all questions honestly and to the best of your knowledge. If you do not, your insurance 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 that all statements and answers to questions you are asked when arranging cover or you make on claims forms or other documents are accurate and complete. If a form is completed on your behalf, you should check that the answers shown to any of the questions are true and accurate before signing the document. Failure to provide requested information to your insurers could invalidate your insurance cover and mean that part or all of a claim may not be paid.

If any of your personal details change during the period of insurance, you will need to let us know as soon as possible. There is no administration charge to update your personal details. For details of any charges to make changes to your property insurance, please refer to your Policy Documents.

Information about Your Contracts of Insurance

You will enter into two separate contracts when you take out Home and/or Hosting Insurance policy with us.

1. Contract with Pikl Insurance Services Limited

The first contract is with us, Pikl Insurance Services Limited for arranging and administering your insurance policy. We charge a commission in respect of these services.

2. Contract with the Insurer

This contract is with the insurer providing your insurance cover. The insurer charges the premium and insurance premium tax (IPT). The total cost shown in your Policy Schedule and Statement of Fact includes our charges and the insurer's charges, including IPT.

Your Statement of Fact records the information you gave us. Full details of your insurer, your cover, and the terms and conditions of each of your policies can be found in the following documents:

- Policy Wording
- Insurance Product Information Document (IPID)
- Policy Schedule

These are collectively referred to as your Policy Documents.

Introducer Arrangements

We work with third parties to advertise our services and provide customer introductions to us. Under these arrangements we may have agreed to pay a fee to the third party for this introduction. You will not have been charged in relation to this fee.

What you pay for our service

We make the following charges for administering your insurance:

Policy arrangement and administration	Charge
Arranging your new policy	£0
Arranging your renewal policy	£0
Amendments to your policy	£0
Policy Documents emailed to you	£0
Paper copies of Policy Documents sent by post	£0
Cancellation of your Home/Property policy	£30
Cancellation of your Add-On or Hosting policy	£0

For full details on your rights to cancel, see the 'Cancellation Rights, Processes, and Fees' section below.

The specific amount and purpose of any administration charges will always be provided to you in advance.

We will also be paid a commission by the insurer for administering your insurance and this is agreed between us and the insurer and makes up a proportion of the premium you pay.

If we give a discount on our fees and/or the insurer's premium at the inception of your policy, and the policy is subsequently cancelled we shall be entitled to reduce the amount of any refund to enable us to reclaim the unused portion of the discount.

When you have chosen property insurance, either as part of a package (including our hosting insurance product) or on its own, the insurer may apply their own administration charges. In addition,

where the policy terms have been breached (for example, through dishonest acts) the insurer may refuse to pay a refund. Please refer to your Policy Documents for more details.

Premium Finance

You may choose to spread payments for your insurance policy by using a premium finance facility. We can introduce you to PremFina Limited, who are authorised and regulated by the Financial Conduct Authority (FCA no. 724083) and can arrange a credit agreement for you. You may be able to obtain finance at a lower cost elsewhere; however, we only offer finance through PremFina Limited.

PremFina Limited make the following charges relating to the administration of your credit agreement.

Credit Agreement	Charge
Setting up new credit agreement	£5
Default of monthly payment	£25

We act as a credit broker and will receive a commission for introducing the finance facility to you. When arranging premium finance, the provider may undertake an enquiry with credit reference agencies who will add details of the search and the application to their record about you, whether or not the application proceeds. Further details will be provided when an application for finance is made. Please be aware that the finance company may make an additional charge if the facility needs to be reinstated following either a default of payment or if you cancel the arrangement.

Please read the cancellation clause in your policy documentation carefully as a return premium may not be payable following cancellation for certain classes of insurance. If the premium is paid under a Direct Debit arrangement in such circumstances, you will be responsible for settling any outstanding premium amount with the provider of the finance facility.

Duration of Your Policy(s)

Pikl Hosting Insurance Products

On Demand Policies

For on demand policies that provide cover for a specified date range of 30 days or less (as disclosed in the Policy Schedule and Statement of Fact), each day of cover runs from 12pm on the selected start date to 11.59am on the selected end date. This reflects typical guest check-in and check-out times for a single night of cover.

This is a fixed term product and therefore does not renew.

Annual Policies (including 30-day & 90-day policies)

Our annual policies cover you for the number of days specified in the occupancy period, which can be found on your Policy Schedule and Statement of Fact, beginning from the date shown on the Policy Schedule and concluding 12 months thereafter.

Home/Property Insurance Products

The home/property insurance products we provide are all annual policies and the period of insurance can be found in the insurers Policy Schedule.

Renewal of Your Policy(s)

For the annual policies detailed above, we will contact you in writing in good time before your policy expires, with details of your renewal offer. This gives you the opportunity to review your details and let us know of any changes required. Please note that neither we nor the insurer(s) are obliged to offer you a renewal; in the unlikely event we're unable to, we will clearly explain the steps you need to take.

If you have opted for your policy to renew automatically, we will use the payment method you have previously used to take payment at renewal. If your payment card has expired by the time your policy is due for renewal, we will contact you to update your details so that we can arrange payment.

If you pay by premium finance, we will contact your provider so that a new instalment agreement can be arranged based on your renewal offer. If your finance provider is unable to offer terms for your renewal, we will contact you, and your policy will not renew unless alternative payment arrangements are made.

If you have opted not to automatically renew your policy, your renewal offer letter will explain how to make payment should you wish to accept the new terms.

If you wish to change your automatic renewal preference, please contact us by email or telephone, as detailed in the 'Contact Us' section.

Cancellation Rights, Process and Fees

For details on your right to cancel, insurer processes and any applicable insurer fees please refer to the relevant Policy Documents.

For property insurance policies any cancellations made after 14 days from the start of your cover or receipt of Policy Documents whichever is later, we will apply a cancellation fee (detailed under 'What you pay for our service'). This also applies to buildings and / or contents policies where our hosting insurance product is not included.

Collection of Insurance Premiums

We are responsible for collecting monies from you in respect of insurance premiums on behalf of the relevant insurer. These monies are held in an insurer premium bank account, so that you have no risk in the event of our bankruptcy.

If you have purchased our hosting insurance product the total price is shown in your Policy Schedule and Statement of Fact, if you have purchased property insurance either as a package (including our hosting insurance product) or on its own, the total price is shown in your new business confirmation letter including insurance premium tax where applicable.

We use a third-party gateway and merchant service to collect and store your card details in accordance with industry standards.

We will use the card details stored on our behalf to collect payment for balances for the automatic renewal of your policy. We will inform you in advance of doing so.

If payment is initially made by debit/credit card any refund will be made to the same card in accordance with the terms and conditions of the card issuer. We are unable to give cash refunds.

In the unlikely event of you receiving an overpayment, we will attempt to recover our funds using the credit/debit card stored on your behalf.

If you do not pay for your insurance, it is your responsibility to show these details to the person who pays on your behalf.

For details of how premiums are collected for property insurance policies, please refer to your Policy Documents.

The Financial Services Compensation Scheme

In the unlikely event that we or the insurer(s) cannot meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance and the circumstances of the claims. Further information is available from the FSCS at www.fscs.org.uk.

Looking after our Customers

We aim to give our customers a high standard of service at all times. However, if you are unhappy with the service you have received and believe we have fallen short in our delivery of service to you, please contact us with your complaint:

Email: complaints@pikl.com

Address: Pikl Insurance Services Limited, The Atrium, St Georges Street, Norwich, NR3 1AB

If your complaint is not resolved through our complaint's procedure, you may be able to refer it to the Financial Ombudsmen Service (FOS). This does not in any way affect your rights to take legal proceedings. Further information is available from the FOS at www.financial-ombudsman.org.uk.

Data Protection Notice

This section contains an important notice about the information you provide to us and how it is used.

Any information you provide us to enquire about and or obtain insurance will be used by Pikl Insurance Services Limited and the insurer(s) named on your Policy Documents or Statement of Fact.

Together we act as joint data controllers for the purpose of the Data Protection Act 2018 and UK GDPR in relation to the personal data you supply.

We (Pikl or the insurer) will use the information which you have provided about yourself and others to process your request in accordance with the Data Protection Act, UK GDPR and other applicable laws.

We (Pikl or the insurer) may need to collect data that the Data Protection Act and UK GDPR defines as sensitive (such as criminal convictions) so that your insurance policy can be managed and administered (for example, through any claims that might arise).

By proceeding to provide any sensitive information about a third party (for example, a joint policyholder), you must have sought their prior agreement to this, and we will continue on the assumption that you have done so.

We may pass your information to other organisations (e.g. service providers) to enable them to manage services under the terms of your insurance policy and they in turn may pass your information to their agent(s) in order to deliver the service or carry out relevant investigations.

What Personal Data do we collect?

We collect personal information directly from you when you register for any online service with us, such as a request for a quote, purchasing an insurance policy, creating an online account with us or through the claims handling services.

We will always seek to limit the collection of personal information to what we need to know to maintain the accuracy of our records, assess the financial standing of customers, to manage claims and provide service to you as well as to fulfil any legal and regulatory requirements which may exist.

It is important that your details are accurate and up to date and to do this we would ask you to notify us of any changes that occur to your personal information.

All personal information provided by you is held securely and in confidence by us and when we process your personal information, we do so in compliance with the terms of the Data Protection Act and UK GDPR.

We maintain strict security standards and procedures with a view to preventing unauthorised access to your data. We use leading technologies such as firewalls and server authentication to protect the security of your data.

How we use your Data

The data you provide to us may be used by us and shared with other insurers, appointed representatives and associated suppliers, as well as certain statutory and other authorised bodies.

It will be used for the purpose of insurance underwriting to consider the insurance risk you represent and to manage the provision and administration of insurance and related services for you.

This may include:

- Making relevant disclosures to regulatory bodies for the purposes of monitoring and/or enforcing any regulatory requirements.
- Conducting research and statistical analysis to help us develop our product or pricing offering, develop our website and systems and facilitate our internal customer service monitoring and management information reporting.
- Prevention of fraud and money laundering. Pikl or the Insurer may use your data to detect and prevent fraudulent claims and/or activities. This may include sharing information about you with other insurers and organisations such as law enforcement agencies and public bodies which may include the Police. These organisations may access and use this information for the detection, investigation of, or prevention of crime.
- The insurer and other organisations may also access and use this information to prevent fraud and money laundering, which may also include checking your identity, credit checks, making searches to credit reference agencies, including checking electoral roll information.

In line with Industry practice, we may pass information to the Claims and Underwriting Exchange (CUE) and search the CUE register for information about you.

- In the event of a claim, we may need to disclose information with other third parties involved in the management of the claim and/or incident including, their Insurer, solicitor, representative and public bodies such as the police. We also may have to investigate your previous claims and conviction history.
- If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information, to the relevant ombudsman.
- If prior consent has been received for marketing communications, we may contact you with selected offers and information about other products which we believe may be of interest to you.

How your data will be processed

Information which is supplied to third parties in the situation in the above paragraphs above may include details such as your name, address and date of birth. It is your right to receive a copy of the personal information we hold about you at any time on request.

Please write to us quoting your full name, address and policy number where relevant to:

Data Protection Officer, Pikl Insurance Services Limited, The Atrium, St Georges Street, Norwich NR3 1AB or email us at dpo@pikl.com

Your request will be managed within the regulatory 1-month period.

If you would like us to remove any personal information from our records, then please write to us at the address shown above. We will take reasonable steps to delete your information if it is appropriate for us to do so.

Law and Jurisdiction

Unless we and you agree otherwise the law of England and Wales will apply to your policy. All communications relating to your policy will be in English.