

# **Terms of Business & How we use your Personal Information**



# TERMS OF BUSINESS

## Travel Insurance

<b>Introduction</b>	<p>This document is effective from <b>June 2021</b> and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our clients and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. <b>Please read it carefully.</b></p> <p>Please contact us immediately if there is anything in these Terms of Business which you do not understand or with which you disagree.</p>
<b>About Us</b>	<p><b>DOGTAG</b> are insured by White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.</p>
<b>Our Products and Services</b>	<p>We specialise in providing travel insurance policies for those travelling on leisure and business trips. Our products contain a number of sections, offering different types of cover provided by different insurers.</p> <p>Our <b>travel insurance cover</b> is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No 306045.</p> <p>Our <b>end supplier failure cover</b> is insured by Liberty Mutual Insurance Europe SE, an insurer registered in the United Kingdom.</p> <p>Our <b>gadget insurance cover</b> is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No 306045.</p> <p>If this criteria changes, or if we add another section with a new provider, we will tell you before you agree to take out or renew that particular policy.</p> <p>Our agents do not make personal recommendations and all sales are conducted on a non-advised basis.</p>
<b>Methods of Communication</b>	<p>We will normally communicate with you by email, post, and telephone. Please let us know if you would prefer not to receive communications by any particular medium.</p>
<b>Insurer Security</b>	<p>Whilst we monitor the financial strength of the insurers with whom we place business it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.</p>

<b>Risk Information</b>	<p>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 immediately notify us or your insurer 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.</p> <p>You are advised to keep copies of any correspondence you send to us or direct to your insurers.</p>
<b>Our Remuneration</b>	<p>Our remuneration is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed.</p> <p>We also earn income in the form of administrative expenses allowed to us by the insurer to cover costs incurred in carrying out work on their behalf and in the form of volume, growth or profitability payments.</p> <p>We do not normally charge a fee for our services; however, we reserve the right to do so, and if we choose to do this we will clearly show these within our quotations to you</p>
<b>Methods of payment</b>	<p>We accept payments by credit card, debit card or cheque.</p>
<b>Handling Client and Insurer Money</b>	<p>We collect and hold money as agent of the insurer.</p>
<b>Quotations</b>	<p>Unless stated otherwise in our documentation, all quotations provided for new insurances including a declared medical condition/s are valid only for a period of <b>7 days</b> from the date of issue.</p> <p>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.</p>
<b>Changes to your cover</b>	<p>We will normally deal with any requests to increase or amend cover within 3-5 working days of receiving your request. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible.</p> <p>We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you.</p>
<b>Receipt of Instructions</b>	<p>We do not consider instructions to arrange or change cover which are sent to us by post, electronic mail or facsimile, or left on voicemail, to have been received until they reach the relevant personnel in our offices.</p> <p>We do not accept responsibility for instructions which do not reach us at all due to failures in the postal, electronic or telecommunications systems.</p>

**Documentation**

Our aim is to produce documentation and issue 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 should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and deductibles (sometimes called excesses). It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely.

We recommend that you keep policy documents for as long as a claim is possible under the policy.

**Making a Claim**

Please note that your policy has different claims handlers for the travel, gadget and end supplier failure sections of the policy. You should, therefore, consult your policy documentation for contact details for the various insurers' claims departments. Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them by contacting the insurer on their helpline. You will be advised if you need to complete a claim form or produce documentation to support your claim. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not:

- Dispose of damaged items; and/or
- Authorise repair work (except in an emergency or to prevent further damage) until your insurers advise that you can.

If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to the insurers **immediately and unanswered**. Any attempt to negotiate or respond to the incident, without prior reference to the insurers, may prejudice your cover.

<b>Complaints Procedure</b>	<b>Tell us what is wrong - If we have not delivered the service and support you expected, we would like the opportunity to put things right</b>		
	<b>For Travel Claims and How Your Policy Was Sold</b>	<b>For End Supplier Claims</b>	<b>For Gadget Claims</b>
	<b>0203 829 6604</b> 9am -5pm Weekdays	<b>(020)8776 3750</b>	<b>0203 829 6686</b>
	complaints@policyholderclaims.co.uk	info@ipplondon.co.uk	complaints@taurus.gi

	<p>Complaints Manager 1 Tower View Kings Hill West Malling Kent ME19 4UY</p>	<p>International Passenger Protection Ltd IPP House 22-26 Station Road West Wickham Kent BR4 0PR</p>	<p>Taurus Insurance Services Ltd Suite 2209-2217 Eurotowers Europort road Gibraltar GX11 1AA</p>
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If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service:

	<p><b>0800 023 4567</b> if calling from a landline</p>	<p><b>0300 123 9123</b> if calling from a mobile</p>
	<p>complaint.info@financial-ombudsman.org.uk</p>	<p>www.financial-ombudsman.org.uk</p>

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Compensation**  
We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations.  
Further details about compensation scheme arrangements are available from the FSCS.

**Cooling Off Period**  
If for some reason you change your mind after purchasing the policy, you can cancel within 14 days of receiving your policy documents and get a full refund of the premium you have paid, provided you have not travelled or claimed on the policy.

**Cancellation of Policies**  
**What we will do if you ask us to cancel the policy more than 14 days after you have paid the premium**  
We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.  
For **single trip policies** - If we agree to refund, then we will refund 50% of the total premium (including any additional premium charged for an existing medical condition) you have paid.  
For multi-trip policies - If we agree to a refund, then we will refund 1/12th of the total premium (including any additional premium charged for an existing medical condition) you have paid, for each full calendar month remaining on the policy from the date of cancellation.  
**When we might cancel your policy**  
We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances:  
o fraud;  
o suspected fraud;  
o misleading information or deliberate misrepresentation;  
o abusive behaviour to any of our staff or agents.  
Should your medical situation change before you travel and we are unable to provide cover, we will either allow you to make a claim for cancellation or we will refund the proportion of your premium applicable to your travel policy.

<b>Law &amp; Jurisdiction</b>	<p>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 we both irrevocably submit to the exclusive jurisdiction of the English courts.</p> <p><i>You are deemed to have accepted these terms of business and give your consent for us to operate in the ways described, unless you advise us otherwise within seven days of receipt.</i></p>
<b>How we use your personal information</b>	<p>Please visit <a href="https://www.dogtag.co.uk/regulatory/privacy-policy/">https://www.dogtag.co.uk/regulatory/privacy-policy/</a></p>