



## **Blink Innovation (UK) Limited Terms of Business**

### **About these terms of business (“Terms”)**

In these Terms, references to “we”, “us” or “our” are to Blink Innovation (UK) Limited (‘Blink UK’). We recommend that you read these Terms carefully. In particular, we draw your attention to the cancellation rights section of these Terms which relates to the amount you will receive if you cancel your policy.

This is an important document. Please keep it for future reference.

### **Our company**

Blink Innovation (UK) Limited (Registered in England & Wales, No. 10257192, registered office: 6 East Parade, Leeds, LS1 2AD) is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 790304).

### **Financial Conduct Authority (FCA) and our permitted activities**

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services.

Our permitted activities are insurance mediation, including arranging insurance cover, dealing as an agent and the administration and performance of policies in connection with general insurance only. You can check this is on the FCA’s register by visiting the FCA’s website at [www.fca.org.uk](http://www.fca.org.uk)<sup>[a]</sup>

### **Our service**

Our services include arranging cover to meet your requirements, issuing policy documentation to you in a timely manner, assisting you with any ongoing requirements relating to the policy we issue and, where applicable, help you to make a claim against your policy.

We will provide you with information about the policy. You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us.

### **Whose products do we offer?**

We only offer our own product underwritten by Great Lakes Insurance SE a wholly owned subsidiary of the Munich Re Group.

### **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations depending on the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephone on 0800 678 1100.

### **Complaints**

Our promise to you is to provide a high standard of service at all times. However, we acknowledge that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly. If you wish to register a complaint or your dissatisfaction about any aspect of our service, you can contact us in writing at:

Complaints Manager  
Blink Innovation (UK) Limited  
6 East Parade  
Leeds  
LS1 2AD

United Kingdom

Or you can email: [hello@blinkblink.io](mailto:hello@blinkblink.io).

Full details of our complaints handling procedures are available upon request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by phone on 0800 023 4567.

You are also able to use the EU's online dispute resolution (ODR) platform at <http://ec.europa.eu/odr> for resolving disputes.

### **What will you have to pay us for our service?**

We do not charge you a fee for our services in addition to the premium amount.

### **Your duty in relation to questions asked**

In arranging your insurance, we will ask a number of questions which you are required to answer. Please take reasonable care to answer all the questions honestly, to the best of your knowledge and provide full answers and relevant details. If you do not answer the questions honestly or to the best of your knowledge then your policy may be cancelled or your claim rejected.

### **Cancellation rights**

You have a 14 day cooling off period from receiving your policy documentation during which you can cancel your policy and receive a full refund of the premium paid, provided no claim has been made during the cooling off period.

If you cancel your policy after the end of this 14 day period, you will not be entitled to receive any refund of the premium paid.

You will also not be entitled to receive any refund of the premium paid if you cancel your policy during the 14 day cooling off period, but this is within the 24 hour period prior to the scheduled departure date and time of your flight, or after the scheduled departure date and time of your flight.

### **How we hold your money**

Premium(s) and any other monies we may hold on your behalf will be held under a 'risk transfer' agreement between ourselves and Great Lakes Insurance SE in accordance with the FCA's Client Money Rules. Under this agreement, we act as agent of Great Lakes Insurance SE and therefore any premiums we receive from you are treated as having been received by Great Lakes Insurance SE.

### **How we use your personal information**

We are committed to ensuring that your privacy is protected. We are registered as a Data Controller with the Information Commissioner's Office (registration number ZA224060). We may collect, process and or record information about you, which may include but not be limited to:

- a) Name, date of birth, email address, phone number, home address and other information you submit when using the services on our website including when purchasing an insurance policy; and
- b) Financial and credit card information.

The information you provide to us will be used by us for a number of reasons including but not limited to:

- a) supplying any purchased insurance services to you, including to process any claim you make in connection with a purchased insurance service;
- b) collecting payments from you;
- c) dealing with enquiries and complaints made by or about you;
- d) sending you marketing communications relating to our business or the businesses of carefully-selected third parties which we think may be of interest to you, by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications); and
- e) administering our website and business.

Your information will be shared with Great Lakes Insurance SE, to arrange and manage the provision and administration of your insurance policy and related services to you and we may also pass information about

you to other companies which are in our group of companies.

For a full description of how we use the information about you please read our Privacy Policy at [https://www.blinkblink.io/privacy\\_and\\_cookies](https://www.blinkblink.io/privacy_and_cookies)

### **Governing law**

All documents, including policies, will be written in English. These Terms will be governed by and construed in accordance with English law, and the courts of England will be able to deal with any questions or disputes concerning them, although this does not affect your statutory rights.