



Blink UK

TERMS OF BUSINESS

About these terms of business (“Terms”)

In these Terms, references to “we”, “us” or “our” are to Blink Innovation (UK) Private Limited (‘Blink UK’). We recommend that you read these Terms carefully.

In particular, we draw your attention to Section 9 of these Terms which relate 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) is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 790304). Registered office: 6 East Parade, Leeds, LS1 2AD.

You can check these details on the Financial Services Register by visiting the FCA’s website <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768

Financial Conduct Authority (FCA)

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Our permitted activities are insurance mediation, including arranging insurance cover and the administration and performance of policies in connection with general insurance only.

Our services

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)?

Blink Innovation (UK) Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme 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 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: **Blink Innovation (UK) Limited, 6 East Parade, Leeds, LS1 2AD, UK or email: hello@blinkblink.io**

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If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can find out more about the FOS at www.financial-ombudsman.org.uk or by phone on 0845 080 1800.

If you are dissatisfied with the way your complaint has been handled, you can use the Online Dispute Resolution Platform (ODR) to submit your complaint for an independent assessment. The website for the ODR platform is: <http://ec.europa.eu/odr>

What will you have to pay us for our services?

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

Your duty in relation to the 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 will find full details of your cancellation rights in the policy document.

You may cancel the policy within 14 days (cooling-off period) of receiving your policy documentation (providing this is prior to the scheduled departure date and time of your flight)

Your attention is specifically drawn to the following: Where you cancel your policy after the expiry of the cooling-off period, you may not receive a refund in premium.

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 SE in accordance with the FCA's Client Money Rules.

By accepting these Terms you consent to the way we will hold your premium (and/or other insurance related money in accordance with this paragraph).

Confidentiality and data protection

We are committed to ensuring that your privacy is protected. We will use and safeguard any information you have disclosed to us as required by the Data Protection Act 1998. We may collect, process and or record information about you, which may include but not be limited to:

1. Name, date of birth, email address, phone number, home address and other information You submit to obtain a quote or purchase an insurance policy;
2. Financial and credit card information

We will use the information you provide to arrange and manage your insurance policy improve our services and products or the information available to customers and prospective customers before buying their insurance. If you agree, we will send you marketing information such as updates on other insurance products or offers we think you might be interested in.

We may also need to share your information with other companies such as, insurers, reinsurers, credit or checking agencies, organisations such as the Financial Conduct Authority and other selected third parties.

If you do not wish to receive marketing information from us or them, or for us to disclose information about you to other parties for marketing purposes, please contact us immediately.

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.