

## **Terms of Business**

Welcome to mobilephoneinsurancedirect, a trading name of Pier Insurance Managed Services Ltd.

This insurance is arranged by Pier Insurance Managed Services Ltd, who are authorised and regulated by the Financial Conduct Authority (311798).

This policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Astrenska Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered office: 3 More London Riverside, 5th Floor, London, SE1 2AQ, United Kingdom. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk).

## **Our products and services**

We offer mobile phone and gadget insurance products suitable for those who wish to insure their devices against certain circumstance, such as but not limited to, Accidental Damage, Loss and Theft.

We do not give advice or personal recommendations in connection with gadget insurance. You will be presented with the terms and conditions of the product and appropriate premium. This allows you to decide how you want to proceed and whether this product meets your specific insurance requirements.

## **The capacity in which we act**

When arranging this insurance, we always act as the insurer's representative.

## **Our remuneration**

You do not pay us a fee for arranging this policy; we receive commission from the insurer which is a percentage of the total annual premium.

## **Disclosure**

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy.

You must check all details on any proposal form and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any conditions of the policy as failure to comply with them could invalidate your policy or mean that claims may not be paid.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

## Insurance Premiums

We act as agents of the insurer in collecting premiums and handling refunds due to clients. In these circumstances, such monies are deemed to be held by the insurer(s) with which your insurance is arranged.

## Cancellation Rights

You may cancel your Gadget Insurance policy within the 14 days after you receive the insurance documents, and you will receive a full refund of any premiums paid. After the 14-day period you can cancel at any time by contacting us on 01702 568070, emailing us at [support@mobilephoneinsurancedirect.com](mailto:support@mobilephoneinsurancedirect.com) or writing to us at: mobilephoneinsurancedirect, Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

## Administration Charges

Pier Insurance doesn't charge an administration fee for the setting up of your policies.

## Complaints procedure

Should there be occasions when we do not meet your expectations, we are also obliged to deal with complaints thoroughly and professionally.

If you wish to register a complaint regarding the sale of your insurance, please contact us in one of the following ways:

**In writing:** mobilephoneinsurancedirect, Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

**By email:** [support@mobilephoneinsurancedirect.com](mailto:support@mobilephoneinsurancedirect.com)

**By telephone:** 01702 568070

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). For further information you can visit FOS website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or [www.fscs.org.uk](http://www.fscs.org.uk)

## Claims handling arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim.

## Contact Us

If you need to contact us for any reason about your policy, please use the contact details below:

**Write to us:** mobilephoneinsurancedirect, Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

**Email us:** [support@mobilephoneinsurancedirect.com](mailto:support@mobilephoneinsurancedirect.com)

**Call us:** 01702 568070