



Pikl Terms and Conditions

About Pikl

“Pikl” is the trading name of Inlet Insurance Services Limited, who are a privately-owned Insurance Intermediary whose registered address is at 20-22 Wenlock Road, London, N1 7GU, with company registration number 10449346.

Who regulates us

Inlet Insurance Service 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 agent and assisting in the administration of non - investment 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

Pikl will support you in making an informed decision about purchasing your policy of insurance and will provide you with sufficient information to enable you to do this, however we will not make a recommendation, so please make sure you consider all of the information which is provided to you carefully to decide if the product meets your needs before you proceed.

Information about your Contracts of Insurance

You will enter into two separate contracts when you take out this insurance policy with us.

- 1) The first contract is with Inlet Insurance Services Limited for arranging and administering your insurance policy. Pikl charges a commission in respect of these services. In addition, there may be other charges for providing services which are set out in section [] of this document
- 2) The second contract is with the insurer we have arranged to provide your insurance, who will charge you a premium and insurance premium tax (IPT). The name of your insurer is shown on the Policy Schedule and Statement of Fact. The Insurers terms and conditions are set out in your Policy Wording documents

The total costs presented to you and shown in the Policy Schedule and Statement of Fact is the combination of Pikls charges and the Insurers charges including IPT.

In this contract of Insurance, Pikl's role is that of an agent and administrator acting on your behalf. It is important to note that all claims will be dealt with by the insurer concerned or the insurers appointed representatives.

Introducer Arrangements

Pikl works with various third parties to advertise our services and provide customer introductions to us. We call these introductions Introducer Arrangements and under these arrangements we may have agreed to pay a fee to the third party for this introduction.



What you pay for our Service

We make the following charges for administering your insurance:

Policy arrangement and administration	Fee
Arranging your new policy online	£0
Arranging your renewal policy online	£0
Amendments to your policy made by you online	£0
Policy documents emailed to you or made available online	£0
Paper copies of Policy Documents sent by post	£5
Cancellations to your policy made by you online (for full details on your rights to cancel see section x)	£0

Your insurer may charge a pro-rata premium for the time you have been on cover should you decide to cancel your policy within the first 14 days.

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.

Duration of policy and renewal

On Demand Policies

If you have chosen an on-demand policy which provides coverage during a specified date range for a period of less than 28 days, then each day of cover begins from 12pm on the date selected and ends at 11.59am on the following date, this is to cover a usual check in and check out process for your guests under 1 night of cover

We will contact you in writing prior to the expiry of the policy with an offer to extend the cover should this be required.

Annual 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.

We will contact you annually in writing within good time prior to the expiry date of the policy with details of your renewal offer. Please note that neither we nor the insurer(s) are obligated to provide you with a renewal offer, however in the unlikely event that we are unable to do so, we will clearly explain the steps you need to take.

If you gave us authority, we will use the same payment card details throughout the policy term and on renewal. If your payment card expires by the time your policy is due for renewal, you will need to contact us to ensure we can take payment, so that your cover can continue without interruption.

If any of your personal details change during the period of insurance, you will need to let us know by making the changes to your policy through the website portal. There is no charge to update your personal details.



Cancellations

Your right to cancel the policy:

Annual Policies

If you have purchased an annual policy then you may cancel your policy at any time within the first 14 days and received a full refund as long as the policy has not started and no claims have been made during that time.

If the policy has started we will deduct the time on cover on a pro-rata basis from your refund amount. If a claim has been made then no refund will be provided.

After the first 14 days, there will be no refund returned for policies which are cancelled.

On Demand Policies

If you have purchased an “on demand” policy, then there are no refunds on cancellation.

Collection of Insurance Premiums

Pikl is 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.

The total price of your insurance is shown in your Policy Schedule and Statement of Fact 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. All other refunds will be made by cheque. 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 our 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.

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:

Inlet Insurance Services Limited
Complaints Department
20-22 Wenlock Road
London
N1 7GU
Email: complaints@pikl.com

If your complaint is not resolved through our complaints procedure, you may be able to refer it to the Financial Ombudsmen Service. This does not in any way affect your rights to take legal proceedings.

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 Inlet Insurance Services Limited and the insurer named on your Policy Schedule and Statement of Fact. Together we act as joint data controllers for the purpose of the Data Protection Act 2018 in relation to the personal data you supply.

We (Pikl or the Insurer) will use the Information which you have provide about yourself and others to process your request in accordance with the Data Protection Act and other applicable laws.

We (Pikl of the Insurer) may need to collect data that the Data Protection Act 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 this 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, purchase an insurance policy, create 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.

We maintain strict security standards and procedures with a view to preventing unauthorised access to your data. We use leading technologies, such as data encryption, 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 highlighted in the 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:

The Compliance Office
Inlet Insurance Services Limited
20-22 Wenlock Road,
London, N1 7GU

Or email us at info@pikl.com

Your request will be managed within the regulatory 40-day 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 specifically agreed to the contrary, this policy of Insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales