

Important Information

General Insurance

This Important Information provides further details about the service that thinkmoney insurance, a trading style of Think Insure Limited, (“we/us”) provides to the consumer (“you”), when we arrange insurance for you. Please read through this carefully and let us know if there is anything you are unsure of.

What we will do for you

We offer products from a limited panel of insurers for home and motor insurance policies on a non-advised basis. You can request a list of current insurers by contacting us. We will not charge you a fee for arranging the insurance however fees may be payable upon cancellation or if you request any amends to your policy. These are set out below.

Cancellation

Please be aware that you have 14 days from receiving the policy documentation in which to cancel the policy (“the cooling-off period”) without incurring any charges from thinkmoney insurance or giving a reason, providing you have not been involved in a claim or potential claim. If you cancel during the cooling-off period and your policy has not yet commenced you may receive a refund of any premiums you have paid, however you must check your policy documents as your insurer may charge a cancellation fee. If you cancel during the cooling-off period and your policy has commenced you may receive a refund of any premiums you have paid less a proportionate deduction for the time you were provided cover less any insurer cancellation charges.

If you do wish to cancel your insurance policy please contact us on 0161 672 8991 or write to us at:

thinkmoney insurance,
Think Park,
Mosley Road,
Trafford Park,
Manchester,
M17 1FQ.

You should check your insurance policy for full details. After this period, you can still cancel a policy but the insurer may retain an amount of the premium for the time you were covered under the policy and may charge a cancellation fee. Further details will be set out in your specific policy.

If you have purchased any additional product(s) with your policy and you choose to cancel the policy within the cooling-off period you will receive a refund of your premium for the additional product(s) provided you have not made any claims. If you cancel the policy outside of the cooling-off period you will not receive a refund of any premiums you have paid for the additional product(s).

Mid-Term Adjustments

Please be aware that if you make any changes to your insurance policy after it has commenced, you will be charged an administration charge, as outlined below. Your insurer may also charge an administration fee. Any adjustment to your policy may require you to pay an additional premium or may result in a refund of any monies owed to you.

Type of Insurance	Charge
Motor Insurance	£25
Home Insurance	£25

Payment

You must pay the premium due in cleared funds in accordance with the amounts and payment dates specified in your insurance documents. Failure to meet any payment date may lead to the insurer cancelling your policy. Please note that taxes and/or costs may exist that are not paid through or imposed by us.

If you chose to pay the insurance on a monthly basis by Direct Debit, this will be funded via credit provided by Ideal Finance Limited who are a lender and part of the Think Money Group. thinkmoney insurance are a broker exclusively for Ideal Finance Limited and receive a payment for this service.

Automatic Renewal

When your policy is due for renewal, if you pay monthly by Direct Debit we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise.

We will write to you at least 21 days before your policy ends and before taking any payment to confirm your renewal premium and policy terms. If you do not want to renew your policy you must call us before your existing policy ends to let us know.

It is not possible to offer automatic renewal in all circumstances, for example we may need to discuss your renewal with you or your payment method may have changed.

Your renewal invite will advise if your policy will be automatically renewed or if you need to call us. If we are unable to offer renewal terms we will write to you or email you at your last known residential address or email address that we hold to let you know.

Disclosure of Information

The information provided by you, and which is detailed in the Insurer Statement of Facts or Proposal Form document, forms the basis of a legal contract between you and your insurer. It is therefore essential that you take reasonable care to make sure that all information provided by you is accurate and true to the best of your knowledge and belief.

Failing to take reasonable care to disclose any important information or changes to your insurers could invalidate your insurance cover and could mean that part or all of a claim may

not be paid. If you are unsure whether the information is important you should disclose it. If any information changes during the existence of the policy please remember to contact the insurer to notify them of the change.

Data Protection

Why we collect your information

We need to collect your personal information to provide you with the services and to arrange your insurance policy. Your information comprises of all the details we have collected and hold about you, including your personal details, financial information, transactional information and information we obtain about you from third parties. We will collect the information we need so that we can provide you with our services.

If any information is provided as part of a joint application your information may be shared between both parties. Unless and until either or both of you tell us otherwise we will act on instructions given by either of you. You must have the consent of any other individual to provide their information to us.

Under the Data Protection Act 1998, thinkmoney insurance, a trading style of Think Insure Limited, is the data controller in relation to the information you provide. Your information may be shared, as set out below, with any Think Money Group Company, which includes the following companies: All About Money Limited, Freeman Jones Limited, Gregory Pennington Limited, Ideal Finance Limited, Intelligent Lending Limited (trading as Ocean and Ocean Finance), Think Insure Limited, Think Money Limited, Think Money Group Limited and Wilson Andrews Limited (collectively referred to as "the Group").

How is your information collected?

Your information may be collected now, or at any time in the future, by the following ways:

- a) by completing application forms or call back requests, or other dealings with any Group company;
- b) by third parties, such as credit reference agencies, marketing affiliates or parties associated to you;
- c) by the services provided to you from any Group company; and
- d) by information you provide over the telephone, online, electronically and by post.

How we may use your information

We, and other Group companies will use, analyse and assess your information to maintain and develop our relationship with you. This may include using it for the following purposes:

- a) considering any applications made by you for any product or service provided by us and/or any other Group company;
- b) to administer and operate the products and services provided to you by us and/or any other Group company;
- c) to assess financial and insurance risk;
- d) prevent and detect crime including anti-money laundering and financial sanctions, and fraud prevention;
- e) to comply with our legal and regulatory obligations;
- f) to help us and other Group companies to identify products and services which may interest you, and may communicate to you about such products and services by email, sms or telephone (unless you have asked us not to); and
- g) helping us and other Group companies to understand and develop our respective businesses, including new and innovative products and services.

How we may share your information

We may need to share your information in the following ways:

- a) where we have your consent;
- b) in accordance with a court order;
- c) to the extent required by law;
- d) to persons to whom we may transfer rights and obligations under our agreement with you;
- e) with third parties where we have any agreement for them to provide us services such as printing companies, analytical and profiling services and marketing agencies, and have agreed to keep your information strictly confidential;
- f) we may share this information with insurance companies, loss adjusters, insurance intermediaries and re-insurers to assess your eligibility for the products they offer, to arrange the insurance, to manage policy changes, administering claims and fraud prevention
- g) to any persons who supply benefits or services to you under or in connection with the product or service provided by us and/or any other Group Company such as additional insurance cover providers; and
- h) we will share your information with Think Money Group Limited to the extent necessary for them to perform the support services that they carry out on our behalf to enable us to provide our services to you, including for example Customer Relations and accounts/distributions functions; and
- i) if you receive any products or services from any other Group company we will notify them if you change your name, address and/or contact details. They may contact you for further verification before updating their records.

We will not normally transfer or store the information we collect from you outside the European Economic Area (“EEA”), however, we may on occasion work with suppliers who operate outside the EEA and who may process your data on our behalf. Where we work with such suppliers we will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with the terms of this agreement.

Sensitive Data

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in the section above and your policy documents.

What you must do with your personal information

In relation to the information you provide to us you must:

- a) notify us at your earliest convenience of changes to your personal information which may affect your product or service with us and/or any other Group company, or how we communicate with you;
- b) take all reasonable precautions to prevent anyone else accessing your information, including all security features available on your mobile telephone (or personal computer or other electronic means); and
- c) tell us immediately if your mobile telephone (or personal computer or other electronic means) is lost, your number (or email address) changes or if you suspect someone may have access to the information we send you.

Access to your information

You can ask to receive the information we hold about you. This is called a subject access request. If you would like a copy of your information please write to:

Data Protection Officer,
thinkmoney insurance,
Think Park,
Mosley Road,
Trafford Park,
Manchester,
M17 1FQ.

An administration fee may be charged and further details are available on request. You can ask us to amend your information if it is inaccurate.

Use of Third Party Information and Credit Reference Agencies

Insurers may use information from third parties and publically available information, and may carry out consumer searches with credit reference agencies when an application for insurance is submitted to evaluate insurance risks, verify your identity, to help prevent fraud and to provide you with the best premium available. A quotation search will appear on your credit report and will be visible to other credit providers. This does not affect your ability to obtain credit.

Complaints

We hope that you are happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. You can contact us on 0161 672 8991, email us at contactus@thinkmoney.co.uk, or write to us at:

thinkmoney insurance,
Think Park,
Mosley Road,
Trafford Park,
Manchester,
M17 1FQ.

If you are not happy with the final response from us, you have the right to complain to the Financial Ombudsman Service at:

Exchange Tower,
London,
E14 9SR

Details of which can be found at <http://www.financial-ombudsman.org.uk>.

If you have purchased your insurance policy online and you are unhappy with the service provided, and feel that we cannot resolve your issue, you are entitled to submit your complaint via the European Online Dispute Resolution platform (ODR platform) by visiting the following website: <http://ec.europa.eu/consumers/odr/>

Our regulatory status

thinkmoney insurance, a trading style of Think Insure Limited, is authorised and regulated by the Financial Conduct Authority in respect of its insurance mediation activities, FCA registration number 310071. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk or the Financial Conduct Authority can be contacted on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

thinkmoney insurance are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. For non-compulsory classes of insurance, it is 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

General

The documents we supply to you will be in the English language. If you have provided a valid email address we will mainly communicate with you to that email address, unless you have told us that you would prefer to be sent information by post.

The law of England and Wales applies to the services we provide and the courts of England and Wales have the non-exclusive jurisdiction to settle any disputes about our services.

thinkmoney insurance

thinkmoney insurance, Think Park, Mosley Road, Trafford Park, Manchester, M17 1FQ.

Insurance is subject to eligibility and exclusions. Policy conditions apply. Insurance is arranged by thinkmoney insurance from a panel of insurers.

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