



Terms and Conditions_ ***our terms of business***

The following gives you important information as to how we deal with you and your insurance and should be read in conjunction with any accompanying correspondence and documentation. We recommend that you read it carefully and keep it with your insurance documents.

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

WHO REGULATES US?

ZugarZnap is an appointed representative of Oddie Dalton & Co Ltd for insurance mediation activities.

Oddie Dalton & Co Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Registered number 306267. You can check this on the Financial Services Register by visiting www.fsa.gov.uk/register or by contacting the FCA on 0800 111 6768.

Oddie Dalton & Co Ltd are registered in England number 01090813 and their registered office is 124 Melton Road, West Bridgford, Nottingham, NG2 6EP.

WHICH INSURANCE COMPANIES DO WE DEAL WITH?

We will only offer you an insurance product from the insurer named in the accompanying documents. We provide this under an agreement with them which allows us to provide you with a quotation, confirm cover and issue policy documents to you, acting on their behalf. We also collect your premium on their behalf, which we then hold as their agent.

We review the position of the insurer periodically to ensure that they still meet the requirements of our customers and we assess their financial soundness using public information, including that produced by recognised rating agencies. However we will not in any circumstances act as an insurer nor will we guarantee the solvency of any insurer or market used for your requirements.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

Our service includes: arranging your insurance and processing any required changes that you wish to make to your policy.

We offer a non-advised service on all of our products. You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

HOW ARE WE MEETING YOUR NEEDS?

This policy is designed for people who don't have their gadget insured elsewhere and who want to cover the costs of repair or replacement should the item breakdown outside of the manufacturer's warranty, be damaged, lost or stolen.

As with most insurance policies, an excess is applicable and limitations and exclusions apply. This cover is provided on the condition that you are a UK, Channel Islands or IOM resident and over 18 years of age.

If the family member is below the age of 18 they will still be covered under the main policy so long as the main policyholder is 18 or above, because our policy covers all the gadgets in your family home.

YOUR DUTY OF DISCLOSURE

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate.

If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

HOW ARE WE PAID?

We are paid for our services principally by way of brokerage commission; this is a proportion of the premium you pay, allowed to us by the Insurer and by any fees paid by yourself.

IN ADDITION WE MAY RECEIVE:

Interest earned on insurance monies passing through our bank accounts;
Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf;
Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business.
Making a claim?

If you need to make a claim please refer to the guidance in the relevant section of the policy wording. If you need any additional assistance please contact ourselves.

COOLING OFF PERIOD & YOUR RIGHT TO CANCEL

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance.

To cancel you should contact us by email at [**help@zugarznap.com**](mailto:help@zugarznap.com)

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date whichever is the latest. If no claims have been made you will receive a full refund.

If you decide not to continue with this policy after that, you may cancel at any time by notifying us in writing of the future date on which the cancellation is to take effect.

Any return premium will be calculated on a pro-rata basis provided that no claim has been made or is pending during the current period of insurance and we reserve the right to charge an administration fee of £25.

You will be advised in writing if an administration charge is due and the reason for such administration charge.

If you opt to pay by monthly instalments, you can cancel at any time during the month however a refund will not be due and an administration charge of £25 will be charged.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance a premium refund may not be given.

If you are paying your premium by monthly instalments and a claim is made, pending or likely, you will be required to continue with these until the premium is paid in full.

CONFLICTS OF INTEREST

It is the policy of our firm to avoid conflicts of interest in providing you with insurance business services. If this is not possible, we will notify you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly where such a conflict is unavoidable.

METHODS OF PAYMENT

You can pay for your insurance in full by credit or debit card.

You can also choose to pay by instalment, spread over a maximum of 12 consecutive months provided the initial payment is made at inception and the means of payment for the following instalments is supplied at that time.

We do not make any charges for payment by instalments, however if you pay by credit card and do not pay off your balance, you may be charged interest by your card provider.

If you have chosen to pay for all or part of your policy using a credit or debit card this will be used for future payments, renewal premiums and/or to collect payment arrears where applicable. If new card details are provided at any time during the course of your policy, the authority will switch to the new card details. You can opt out from continuous payment authority at any time by contacting us.

Failure to make a payment by the agreed date will result in cancellation of the policy 14 days after the payment failed and no refund will be made. Please note that in the event of a claim, the full premium is still due and must be paid.

Should there be an outstanding balance on your policy, we will attempt to recover this from you. If we are unable to recover the debt we will pass this to a debt recovery agency. Should this action be required, all associated costs and charges will be passed onto you.

MINIMUM REFUNDS

We will not refund where the amount is £5.00 or less.

CLIENT MONEY

We act as agent for the insurer for the collection and payment of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and any premium refund is treated as received by you when actually paid over to you.

We will not pay you the amount of any interest that we earn from investing your money before paying it to your insurer.

DATA PROTECTION AND CONFIDENTIALITY

We and the insurer you agree to proceed with will treat your personal information as private and confidential.

We will however use and disclose the information we collect and hold about you in the course of arranging, placing, administering your insurance which may involve passing information about you to other insurers, credit reference agencies, debt recovery agencies, other intermediaries, risk management assessors, anti-fraud databases and uninsured loss recovery agencies.

Your insurer will confirm the use of your data in their policy wording. We and those we pass your information to may also employ agents, sub-contractors and third parties worldwide; the same duty of confidentiality and security will apply to them and all processing will be carried out under our or your insurer's instruction.

Personal or other information received from you, about you or the insured, will be treated with the utmost respect and, where appropriate, in accordance with Data Protection legislation. Information provided by you or which is obtained from other sources in the course of our dealings with you, may be used to facilitate the provision of the services applied for or requested.

PRIVACY & COOKIES

We collect personal information with your specific knowledge and consent, from information you provide to us in processing your application for an insurance policy. Such information will be shared only with those persons necessary for the purpose of dealing with your request and administering your insurances.

We may store information (commonly known as a "cookie") on your computer when you look at this site. Cookies are small files which save and retrieve information about your visit to our site. We reserve the right to use other tracking technologies in the future.

If you believe that we are holding inaccurate information about you or your insurances, or if any of the information that you have provided to us changes, for example if you change your email address or name, please contact us.

By logging on to this website you accept the terms of this privacy policy, and consent to the use of personal information as set out in this policy and in our above terms and conditions. Changes to our privacy policy will be posted on this page, and continued use of the service will signify that you agree to any such changes.

RENEWALS

Each renewal of the policy represents a new contract of insurance. For existing customers who pay annually or by instalments, you will enter into a new contract of insurance commencing on the cover start date shown on your renewal schedule or certificate of insurance.

We will normally automatically renew your insurance policy 5 days in advance of the renewal date unless you tell us to not. If you paid in full, we won't automatically renew your policies if your payment does not authorise.

We may, at our discretion, choose not to automatically renew if you have an unpaid balance or have had difficulty in making payment.

If you pay by instalments, cancelling your payments will not stop your policy from automatically renewing. You must contact us to stop the renewal.

We will write to you before the renewal date to explain what will happen and let you know what the policy terms and new payments will be.

WHAT TO DO IF YOU HAVE A COMPLAINT?

Our aim is always to provide our customers with a first-class service; however occasionally, it is possible we may fail to meet your expectations.

If for any reason we have not met your expectations, let us know as soon as possible by emailing:

help@zugarznap.com

If we are unable to resolve the issue to your satisfaction by the end of the next business day, we will formally investigate the matter. You will receive an acknowledgement of the matter together with a copy of our complaints process promptly and certainly within 5 working days. We will then aim to investigate and provide a resolution as quickly as possible, informing you of the position at no later than 4 weeks and a final response no later than 8 weeks.

If you are not happy with our response, or the position after a period of 8 weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) for an independent assessment and opinion.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02).

Alternatively you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

www.financial-ombudsman.org.uk

A full copy of our complaints procedure is available on request.

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

Oddie Dalton are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation schemes arrangements is available from the FSCS:

Financial Services Compensation Scheme (FSCS)

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

Telephone: 020 7741 4100

Website: www.fscs.org.uk