



Terms of Service

Introduction

This information should be read in conjunction with the Privacy Policy available at hellogetsafe.com as well as the applicable insurance policy documents. Specific insurance policy terms and conditions will prevail over any of the terms below should any contradiction arise.

Who we are

Getsafe is a trading name of Getsafe UK Limited (“Getsafe”, “we”, “our” or “us”), a company registered in England and Wales, Company Number 12334612. Our registered office is at 24 Old Queen Street, SW1H 9HP, London. Getsafe Limited is an appointed representative of Davies MGA Services Limited of 7th Floor 1 Minster Court, Mincing Lane, London, EC3R 7AA, a company which is authorised and regulated by the Financial Conduct Authority to carry on insurance distribution activities. Davies MGA Services Limited number is 597301. You can verify these details by visiting the FCA’s website (www.fca.org.uk/register) or by contacting the FCA on 0800 111 6788.

Our Insurance Service

We are the designer, co-manufacturer and distributor of the Getsafe insurance product. As a customer of Getsafe, if you have any questions or concerns regarding our products please always contact us directly by emailing help@hellogetsafe.com or calling us on 0203 608 4144. As we are an insurance intermediary and not an insurance company, we have entered into a contractual agency relationship with Wakam that enables us to collect the premium and distribute our insurance products. Neither we nor Wakam have a direct or indirect holding in each other representing more than 10% of the voting rights or capital. When providing this insurance service we act for and on behalf of the insurer. Any insurance claims you make must be notified directly to



the insurer or their nominated claims representatives. For more information, please refer to the policy documents.

Helping you make an informed decision

Whilst we do not offer any advice or make a personal recommendation regarding the suitability of the insurance product provided, we do provide our customers with the information needed to make their own informed decision on whether this insurance suits their needs. The insurance product meets the needs of customers who wish to cover loss of or damage to their personal property. As a valued customer we would like to keep you updated about new products, exclusive offers, and the latest information about Getsafe. Should you not want to receive this, you can ask us to stop any time.

Charges

We do not apply administration charges to our customers for arranging or administering their insurance policies.

How are we paid for arranging the insurance?

When we sell you a policy the insurer pays us a prearranged percentage commission from the total premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional bonus. You are entitled, at any time, to request information regarding the amount of remuneration we have received as a result of arranging your policy. Finally at Getsafe we always strive to optimize our business model. That is why we are offering our customers a zero commission fee. As a Getsafe customer, you will therefore only be charged the fee arranged by our underwriter.



Customer disclosure

It is the sole responsibility of the customer to take reasonable care to provide accurate and complete information, and not to make a misrepresentation in response to any questions asked in the course of their application. Careless answers, non-disclosure, and/or reckless or deliberate misrepresentation can result in claim(s) being denied and/or cancellation of the policy. Misrepresentation is a serious matter with serious consequences, for both the cover offered, as well as the likelihood of obtaining cover in future.

Insurance Premium

We are not permitted to hold client money. All premiums must be paid directly to the following account:

Account Name: Davies MGA Services Limited – Getsafe Insurers’ Trust – GBP

Account Number: 63646602

Sort Code: 20-77-75

Barclays Bank PLC

We have entered into a written agreement with Wakam that all premiums you pay to us are held on trust as agent of the insurer by our regulatory principal Davies MGA Services Limited (“Davies”). In accordance with this agreement, premiums are treated as being received by the insurer when received into the Davies insurer trust bank account and any premium refund is treated as received by you when it is actually paid over to you.

Awareness of policy terms

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that details the cover that you have in place. If you are in doubt over any of the policy terms and conditions, please contact us promptly.



Law

Unless agreed by prior and mutual written consent, English law will apply to these Terms & Conditions, as well as to legal arbitration of any other aspect of your relationship with us. We supply the policy documents and communicate with you in English only. Insurance documentation is provided in electronic formats. Please contact us by emailing help@hellogetsafe.com or calling us on 0203 608 4144 if you would like us to send you paper copies which are available free of charge.

Complaints

We strive to offer an excellent level of service in all aspects of our business, but if you are not happy, we ask that you contact us as soon as possible so we can seek to reach a fair and timely resolution to your complaint.

Our complaints procedure is available on request or by clicking [here](#).

You can contact us at any time by emailing help@hellogetsafe.com or calling us on 0203 608 4144 between the hours of 9am and 5pm Monday to Friday

When you are not happy with how we have handled a complaint (a) if you meet the current Financial Ombudsman Service (“FOS’’) criteria, you are entitled to refer the matter to the FOS. You can obtain further information including how to contact the FOS from www.financial-ombudsman.org.uk, email: complaint.info@financial-ombudsman.org.uk or phone 0800 023 4567 and/or (b) you may submit a dispute for online resolution to the European Commission Online Dispute Resolution platform. You can find this platform and more information about it here: <http://ec.europa.eu/consumers/odr>



Canceling the policy

You can cancel this policy at any time. If you cancel this policy within 14 days of the start date, or after you receive your policy documents, whichever is later, we will refund you for the period of unused cover. If you decide you don't want this policy after 14 days of the start date or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you. If you have made a claim during the policy period then you will have to pay the full premium, so you won't receive a refund.

To cancel any insurance policy please notify us by sending an email to help@hellogetsafe.com or calling us on 0203 608 4144 between the hours of 9am and 5pm Monday to Friday.

Financial Services Compensation Scheme

As the Appointed Representative of Davies MGA Services Limited we are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk. Their telephone number is 0800 678 1100 or 020 7741 4100.