

# Terms and conditions

These legal terms (English law) are between the customer (You/Your) and Pluto Services Ltd. (We/Us/Our/Pluto) when you use our website (<https://pluto.insure>) or our services on Facebook Messenger (<https://m.me/plutoinsure>).

Please read how we handle and protect your data at <https://pluto.insure/privacy>

## Who is Pluto?

Pluto helps you buy and manage travel insurance. You provide us information about yourself and your trip or required insurance and we provide you with an appropriate quote. If you choose to buy insurance, you then manage it afterwards on Facebook Messenger via our lovely chatbot.

We are an insurance broker (referred to as an Insurance Intermediary by people in the know). We will help you manage your policy and do things like making changes, searching your cover, cancelling your policy or even making a claim. However, we don't decide on the outcome of your claim, this is done by one of our partners. Like most brokers, we are compensated when you buy insurance from us, this is called our commission, it's a percentage of what you pay.

Our insurance contracts are currently underwritten by, but not limited to, Zurich Insurance Limited, the specific terms are outlined in your policy documentation you receive after buying insurance from us. We will always make it clear who is underwriting (providing) your insurance.

Some important but boring pieces of information about our company:

- We are registered in England and Wales under company number 10252067
- Our registered office and trading address is 6, 31 Three Colt St, London, E14 8HH

You'll be glad to know, we are authorised and regulated by the Financial Conduct Authority. Currently, we are in the FCA's Sandbox, which means we have certain restrictions on our authorisation (basically, there are some limits to what we can and can't do).

## Using our service

By purchasing insurance from us, you accept and agree to abide by the terms. Also, when using our website, even before purchasing insurance you agree to certain parts as well.

None of the information we provide should be considered as advice in relation to insurance. The content within our service is for your general information and use only. It changes often, usually without any notice. We like improving things quickly.

If you want to cancel or claim on your insurance, you can do this on [Messenger](#) or email us at [hello@pluto.insure](mailto:hello@pluto.insure). The conditions around your claim or what changes you can make and whether you're entitled to a refund are in your policy document.

Please don't use our site for any commercial or business purposes.

By registering as a user of Pluto, you confirm that you: are over the age of 18, a human being (no robots allowed!) and live in the United Kingdom.

When using our service on Facebook Messenger you also agree to Facebook's terms and conditions, [here](#). These are agreed to when a conversation is started with Pluto.

## Your information

Please be honest with Pluto, it's really important that you ensure that all information you provide is accurate.

If the information provided by you is not complete and accurate, the insurer or we may have the right to cancel your policy and refuse to pay any claim, or may not pay any claim in full, or may revise the premium and/or change the compulsory excess, or the extent of the cover may be affected. If you need to update us with any new information that you are unable to alter directly in the service you should email us immediately at [hello@pluto.insure](mailto:hello@pluto.insure).

## Complaints

We are committed to providing the highest level of customer service to you. If you do not feel we have delivered this, we always welcome the opportunity to try to put things right for you.

Most complaints will be resolved within 2 days. (Monday to Friday, but not bank holidays.)

The best way to get in touch with us for a complaint is actually by email at [hello@pluto.insure](mailto:hello@pluto.insure), this helps keep a permanent trail of conversation for you. If your complaint is about a claim, then, will refer you to our partner that handles our claims.

If you're still not happy, you can refer your complaint to the Financial Ombudsman Service. For more details, you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Suspending or ending our service

Hopefully, you never want to, but if you want us to close your account at any time, please just get in touch on [Messenger](#) or via email at [hello@pluto.insure](mailto:hello@pluto.insure).

We may, from time to time temporarily suspend our services for repair or maintenance in order to update or upgrade features or content. We'll try to tell you whenever this is happening.

If you're naughty and have breached these terms, we may take action as we see appropriate. This may include us issuing a warning, blocking your account or even legal proceedings.

## Limitation of our liability

There are certain things we won't be liable for, we need to do this to protect ourselves from people who try to take advantage of companies.

We will not be liable to any user for any loss or damage if our site is unusable completely or in-part for any period of time.

We have taken every reasonable step to ensure that the information we provide is accurate and up-to-date. However, we cannot accept any liability for any errors or omissions or reliance on any content displayed.

We cannot be responsible for any actions taken with our information, this includes policy documents, cover summaries and the ability to search your policy. You are ultimately responsible for ensuring you understand your cover.

We will not be liable for any loss or damage caused by a virus or other harmful material that may infect your computer or phone from your use of our site or if you download any content.

We assume no responsibility for the content of websites we provide links to. Such links should not be interpreted as an endorsement by us of those linked websites.

## Copyright

Please don't steal our stuff or try to pretend to be Pluto. Our website contains material which is owned by or licensed to us. This material includes things like the design, content, layout and look.

Reproduction is prohibited other than in accordance with the copyright notice, which forms part of these terms and conditions.

## Permitted business

There are certain things we can and can't do when it comes to insurance, officially this is referred to as our permitted business, listed in all their regulatory glory below:

- Dealing in investments as agent (article 21 (Dealing in investments as agent));
- Arranging (bringing about) deals in investments (article 25(1) (Arranging deals in investments));
- Making arrangements with a view to transactions in investments (article 25(2) (Arranging deals in investments));
- Assisting in the administration and performance of a contract of insurance (article 39A (Assisting in the administration and performance of a contract of insurance));

- Agreeing to carry on any of the above regulated activities (article 64 (Agreeing to carry on specified types of activity)).

## Updating these terms

We may update these terms of use at any time by updating this page. The updated terms will be effective from the date they are posted.

We will always aim to notify you of important changes to any terms of use. If you don't agree with these changes, you can let us know and we'll close your account.

## Congrats!

Congratulations on reading this all! Sorry if this was boring, it helps Pluto to provide a safe and superior service to you!

© 2018 Pluto Services Limited (1st September 2018)