

Terms & Conditions

This document describes the Terms and Conditions between the customer (“You” or “Your”) and Pluto Services Ltd. (“We”, “Our” or “Pluto”) when You use Our website (www.pluto.insure) or Our Facebook Messenger application/chatbot (www.facebook.com/myinsuranceassistant), the (“Service”). For Our Privacy Policy see <https://pluto.insure/privacy>

Who is Pluto?

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.

We are not currently authorised and regulated by the Financial Conduct Authority..

We are an independent insurance intermediary acting on Your behalf to support our Customers to manage insurance. We do not assist in the administration and performance of contracts of insurance and will not perform any of our partner’s (“The Insurer”)’s obligations under any contract of insurance. The insurance contract, and all communications and correspondence leading up to it and during the period of insurance, is entirely between You and Your relevant insurer. We are not and will not be responsible for the insurer, or any issue under the insurance contract in any circumstances.

Terms of using the service

This document tells you the terms of use on which You may use the Service, whether as a guest or a registered user. Please read these terms of use carefully before you start to the Service.

By accessing the Service you indicate that you accept and agree to abide to the terms within this document. If You do not agree to these terms of use, please refrain from using the Service.

None of the information presented on this Service constitutes advice in relation to insurance products or the contents on Your insurance policies. We assume that you will form your own independent view as to the adequacy of the products offered by our partners. We are not responsible for any actions taken with respect to the information provided as part of the Service, this includes policies summaries provided and the ability to search phrases in your policy documents or schedules.

By registering and using the Service and by sharing Your personal and insurance policy information, it is very important that the information you give us is correct as this may be reviewed by the insurer if there is a claim.

If you need to update us with any new information that you are unable to alter directly in the Service you should email us at hello@pluto.insure.

Pluto's promise to ensure you are protected

It is Our intention to provide You with an exceptional level of customer service at all times. However, should You be unhappy with Our service or have any cause for dissatisfaction we have a formal complaints procedure. You should always contact us first by email at hello@pluto.insure, or in writing to Pluto Service Limited f/o 6, 31 Three Colt St, London, E14 8HH. If we cannot settle your complaint with us, you are entitled to refer it to the Financial Ombudsman Service.

Part 2: It's all about you

Who You are

By registering as a user of Pluto, You confirm that You: are over the age of 18 (eighteen) years, a natural person and reside in the United Kingdom.

Your information

It is Your responsibility to provide complete and accurate information to Us when You share Your insurance policy. You must notify us of any changes including, but not exclusive to, criminal convictions, changes of address, and any other event that would be considered to alter your current insurance policy/cover. You can do this via customer support, by e-mail, or in writing.

It is important that you ensure that all statements you make within the Service, relating to claims or in any documentation, are full and accurate.

If the information provided by You is not complete and accurate, the insurer 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.

So how does Pluto handle your data?

We process information about You in accordance with our privacy policy, this can be found here: <https://www.pluto.insure/privacy>

Pluto's service to you

We do not provide insurance cover to You and this contract is not a contract for provision of insurance services.

We do not provide any advice in relation to insurance products and any information relating to insurance on our website should not be considered as insurance advice. It is your duty to discuss your insurance requirements directly with your insurance providers directly. As part

of this Service we may be required to pass on your information to the insurer if requested to do so.

By using Pluto You agree to:

- Give Your express permission to share Your information with our hosting services, our insurance partners and other partner companies relevant to providing You a secure service, where applicable
- Accept Our Privacy Policy (<https://www.pluto.insure/privacy>)
- Consent to receive marketing materials that we consider may be of interest to You unless You explicitly opt out, by changing your email preferences by emailing us at hello@pluto.insure

Law and jurisdiction

These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English Courts.

Reliance on information posted

We have taken every reasonable step to ensure that the commentary and other materials posted on Our Service are accurate and up-to-date. However such materials are not intended to amount to advice on which reliance should be placed and we cannot accept any liability for any errors or omissions. We therefore disclaim all liability and responsibility arising from any reliance placed on such materials by any visitor to Our Service, or by anyone who may be informed of any of its contents. We reserve the right to add, amend or delete information from the Service at any time.

Amendments to our terms

We may revise these terms of use at any time by amending this page. The amended terms will be effective from the date they are posted. You are expected to check this page from time to time to take notice of any changes we made, as they are binding on you. Some of the provisions contained in these terms of use may also be superseded by provisions or notices published elsewhere on Our Service. We will however, always aim to notify you of important changes to any terms of use.

Congratulations for reading this all! Sorry if this was boring, it helps Pluto to provide the best service to you!

