



Important Information

Protection Insurance

This Important Information provides further details about the service that Ocean 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.

For full terms and conditions of your policy you should read your Policy Document.

What we will do for you

Ocean Insurance arrange protection insurance policies on a non-advised basis and are designed to help protect against the impact of death, terminal illness or critical illness (if chosen).

The tables below summarise the services provided by Ocean Insurance for non-advised protection insurance policies and Simple Life Cover, and what to do if you wanted to cancel your policy. The remainder of this document provides general information about us and the service we provide to you, including how we may use your personal information and what you should do if you have a complaint about the service we have provided to you.

We will not charge you a fee for arranging any protection insurance policy or Simple Life Cover through us as we will be paid a commission by the insurer.

Please check with your advisor or paperwork if you are unsure which product is applicable to you.

Insurance Product

Non-advised Protection Insurance

We offer products from a limited number of insurers for life and critical illness policies on a non-advised basis.

Please ask us for a list of the providers we use.

Cancellation

Please be aware that you have 30 days from receiving the policy documentation in which to cancel the policy ("the cooling-off period"), providing you have not made a claim under the policy.

If you cancel during the cooling-off period you will receive a refund of any premiums you have paid. If you do wish to cancel your insurance policy please see below the details of who you would need to contact dependent on which protection insurance policy you have selected.

You can still cancel your policy after the cooling-off period at any time, however you will not receive a refund for any premiums you have paid.

Who to contact

Ocean Insurance
Think Park
Mosley Road
Trafford Park
Manchester
M17 1FQ

Phone: **0161 672 8992**

Alternatively you could contact the insurer directly. Details of your insurer can be found in your policy documents.

Insurance Product

Simple Life Cover

Simple Life Cover is a life insurance policy provided by a single insurer and offered to you by us on a non-advised basis.

The policy is issued by Lutine Assurance Services Limited on behalf of Catlin Underwriting Agencies Limited who are the insurer of Simple Life Cover.

Cancellation

Please be aware that you have 30 days from receiving the policy documentation in which to cancel the policy ("the cooling-off period"), providing you have not made a claim under the policy.

If you cancel during the cooling-off period you will receive a refund of any premiums you have paid. If you do wish to cancel your insurance policy please see below the details of who you would need to contact dependent on which protection insurance policy you have selected.

You can still cancel your policy after the cooling-off period at any time, however you will not receive a refund for any premiums you have paid.

Who to contact

Lutine Assurance Limited
PO Box 1193
Doncaster
DN1 9PS

Phone: **0330 102 6851**

Alternatively you can cancel your policy by assessing the My Account section at: <https://simplelife.oceanfinance.co.uk>.

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.

Disclosure of Information

The information provided by you, and which is detailed in the Certificate of Insurance or Proposal Form document provided by the insurer, 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 to your insurer 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.

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.

Under the Data Protection Act 1998, Ocean Insurance 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
Ocean 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.

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 insurance@ocean.co.uk or write to us at:

Ocean 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

Ocean 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)

Ocean 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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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.



Ocean Insurance, Think Park, Mosley Road, Trafford Park, Manchester, M17 1FQ.

Insurance is subject to eligibility and exclusions. Policy conditions apply. Gadget insurance is arranged by Ocean Insurance from a single insurer.

Ocean Insurance is a trading style of Think Insure Limited © 2016. Registered Office: Think Park, Mosley Road, Trafford Park, Manchester, M17 1FQ. Co Reg No. 04280977. Registered in England and Wales. All rights reserved. Think Insure Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance contracts. FCA registration number 310071. www.fsa.gov.uk/register/home.do. Telephone calls may be recorded for training and quality purposes. TI.824/V1.10.16 CPM 78262