



# 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 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 arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.

## Non-advised Protection Insurance

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

The insurers that we currently use are:

**Aviva**

**Legal & General**

**Liverpool Victoria**

**Royal London**

**Vitality.**

## 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**

Email: [contactus@thinkinsure.co.uk](mailto:contactus@thinkinsure.co.uk)

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

## 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.

## Your Personal Information

This section summarises how we may collect, use and share your personal information. Our privacy policy, which is available on our website at: [www.oceanfinance.co.uk/insurance/](http://www.oceanfinance.co.uk/insurance/) or by contacting us on: **0161 672 8992** for a copy, sets out in detail how your personal information is used and your rights for how your personal information may be processed.

### **What personal information will we collect about you?**

To allow us, Ocean Insurance, a trading style of Think Insure Limited, to provide you with our services and to arrange your insurance policy we will need to collect and use your personal information.

The information we will collect from or about you is likely to include the following.

- a) Your personal details (for example, your name and date of birth)
- b) Your address
- c) Your contact details (for example, your phone number and email address)
- d) Special categories of data (for example, information about your health)
- e) Financial information
- f) Employment information
- g) Information on how you use our website, products and services

The data protection law defines some categories of personal information as 'special categories of data'. This includes information about your physical or mental health, sexuality, religious beliefs, race or ethnic background, political opinions, trade union membership or biometric data (that is, computerised details used to identify you through your unique characteristics, for example through fingerprint scanning and facial recognition).

We can only use information relating to criminal convictions or offences if this is authorised by law.

You must let us know at your earliest convenience if any information you provide to us changes as this may affect your insurance policy or how we communicate with you.

### **We will only collect, use and share information from and about you if:**

- a) this is necessary to fulfil a contract we have with you;
- b) you have given us permission;
- c) we have to do so under any law or regulation;
- d) we need to do so to carry out a task which is in the public interest;

- e) we need to do so to protect your fundamental interests; or
- f) it is in our legitimate interest to do so and it is not against your rights.

### **We may use your personal information to do the following:**

- a) Consider and process any applications you make for products or services we offer
- b) Share your personal information with insurers to find you a suitable insurance policy and quote
- c) Provide and manage our products and services
- d) Prevent and detect crime, including fraud, money laundering and funding terrorism
- e) Assess financial and insurance risks
- f) Meet our legal and regulatory obligations
- g) Help us identify products and services which may be of interest to you and tell you about those products and services by email, phone or text message (unless you have asked us not to).

### **How we may share your personal information**

We may need to share your information in the following ways:

- a) Where we have your consent or authority
- b) To share your information with insurers to find you a suitable insurance policy and quote
- c) In accordance with a court order or where we have a legal or regulatory obligation to do so
- d) To share your 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

- e) We'll share with organisations who provide us with services (for example, printing providers, IT service providers, communication providers, banks and finance companies)
- f) To persons to whom we may transfer rights and obligations under our agreement with you.

### **Using your information outside the European Economic Area (EEA)**

We will only share your personal information outside the EEA if you give us permission, or if one of the business partners we use processes information for us outside the EEA, or if it is necessary to meet our legal obligations.

If we do share your information outside of the EEA, we will make sure it has the same protection as when it is used inside the EEA. You can find out more about how we can ensure your information is protected in our Privacy Policy and on the European Commission Justice website: [https://ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu\\_en](https://ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu_en)

### **Your rights**

You have a number of rights over how your personal information is used. You can ask us to correct the information we hold, to delete it or not use it in a particular way. You can withdraw any permission you have given, ask for copies of the personal information we hold about you or ask us to share it with somebody else. Our Privacy Policy has more information about these rights and how to use them.

### **If you're not happy with how we process your personal information**

If you are unhappy and would like to make a complaint in relation to how we handle your personal data, please contact our Customer Relations Team at: [customerrelations@thinkinsure.co.uk](mailto:customerrelations@thinkinsure.co.uk).

If you're not happy with how we have dealt with your complaint you have the right to lodge a complaint directly with the Information Commissioner's Office. You can find their details on their website at: <https://ico.org.uk/>.

## 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](mailto: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](http://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. Simple Life insurance is arranged by Ocean Insurance from a single insurer.

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