



Terms of Business

Definitions

In this Terms of Business Agreement “**Wapp**”, “**we**”, “**us**” and “**our**” means “**Wapp Limited**”.

About Wapp

Wapp travel insurance is arranged by **Wapp Limited** which is registered in Gibraltar, company number: 120329.

Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. **Wapp Limited** is authorised and regulated by the Gibraltar Financial Services Commission and trades into the United Kingdom on a freedom of services basis.

Details as to the extent of **Wapp Limited's** permissions can be obtained at:

www.fsc.gi/regulated-entities/insurance-intermediaries-8

Wapp travel insurance is administered by Howserv Limited which is registered in England and Wales, company number 03882026. Registered office: Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.

We are remunerated by commission for the arrangement and service of your insurance policy. Also, for some of **our** insurers **we** may receive a profit share payment if they achieve performance targets across their product portfolio.

Ownership

Wapp Limited is a wholly owned subsidiary of Staysure Group.

Your agreement to these Terms of Business

In seeking insurance through **us**, you agree to the Terms of Business Agreement. This does not affect your normal statutory rights.

About our Service

We are committed to treating you fairly in all **our** dealings with you now and in the future. You'll not receive advice or a recommendation from **us**. **We** may ask some questions to narrow down the selection of products that **we** will provide details on. You'll then need to make your own choice about how to proceed.

Demands and Needs statement

Wapp does not offer advice or recommend insurance. You should decide, before purchasing, whether the terms of this insurance policy meet your demands and needs for travel insurance. This insurance has been specifically designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, lost, stolen or delayed possessions, loss of travel money and passport and personal liability when travelling and if chosen, optional cover can be included if applicable for cancellation and curtailment. The levels of cover may vary depending on which level of cover you choose and where you travel to.

About the Products we Offer

We offer travel insurance from Great Lakes Insurance UK Limited. Part of the Munich Re Group.

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting; register.fca.org.uk

We also offer several additional cover options, including:

- Gadget Cover.
- Travel Disruption Cover

Important Information

It is your responsibility to ensure that you provide us with complete and accurate information when arranging your insurance, during the life of your policy and any time you make a change to it. Please take care to answer all the questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not paid in full.

When a policy and related documents (e.g. policy wording or schedule of cover) are issued, you're strongly advised to read them carefully as they form the basis of the cover you have purchased. If you're in doubt over any of the policy terms or conditions, please contact **us** and **we** will be happy to explain and clarify any points for you.

You can make changes to your policy using the app. If you need clarity on any of the policy terms or conditions you can contact us at customerservices@wapp.com or call on 0333 006 8020.

Protecting Your Data

We collect and maintain personal information to allow **our** insurers to underwrite and administer the policies that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** won't keep your information longer than necessary. Your information will be protected from accidental or unauthorised disclosure. **We** will only reveal your information if it is allowed by law, authorised by you, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim, information is placed on industry registers for analysis. Under the Data Protection Act, you have the right of access to your personal records held on **our** files and **we** will provide this information should you request it via a subject access request form.

For further information about your rights and how **we** process/handle your data, please read the Privacy Policy at www.wapp.com/privacy-policy.

To provide better customer service, your calls may be recorded and monitored for quality and compliance purposes.

You should share your policy schedule and policy wording with anyone insured under the policy. **We** will only deal with the organiser of the policy with regard to travel insurance.

Quotation Validity

Wapp is unable to guarantee any quote provided beyond the end of the day that it is produced. **We** reserve the right to pass on any increases to premiums at any time.

All prices shown included IPT (Insurance Premium Tax) at the current rate.

Price changes

Subscription and Trip prices may change. **We** will always give you 30 days' notice of any change in price that are made by **us**.

Age related price changes will start the day a traveller moves into a new age bracket, unless you are on a covered trip.

Age brackets are:

Child

0 years – 17 years

Adult

18 years – 60 years

61 years – 75 years

76 years – 85 years

The daily price shown at the start of a trip, will be the daily price you pay throughout the trip. These prices don't include activities, that can be added at an additional daily premium.

Our Administration Charges

We are normally remunerated by commission, which is paid by the insurer. It is deducted from the premium, but **we** also reserve the right to supplement or replace this with a fee for **our** services when arranging, amending, and cancelling any insurance policy.

Method of Payment

You can pay for your insurance by credit or debit card. Card details are taken but not stored by **WAPP**.

When you register, **we** will validate your payment card. If you sign up to **our** subscription service, **we** will do this when you make your first payment. If you don't sign up to **our** subscription service, **we** will send a request of authorisation to your card issuer to validate your chosen payment card. With the latter, no monies will be taken.

Your subscription costs will be taken on the first day of every month, using the default payment card you have set up.

Your trip costs will be taken 1-2 days after you return to your country of residence, or you reach the maximum trip length stated in your policy wording.

If **we** aren't able to take payment on the first attempt, **we** will try again after 2 calendar days. If **we** are still unable to take payment at the second attempt, **we** will email you, asking you to arrange payment within 7 calendar days. If you still haven't paid or contacted **us** to arrange payment of the amount owing by the date given in the email, your policy will be cancelled, and **we** will commence action on recovering outstanding costs / charges / debts, where you'll have to pay all reasonable costs incurred.

If your default card is cancelled or the card details change, you agree to notify **Wapp Limited** of the updated card information. You can do this in the app, using the **web app** or by calling **our** customer service team on 0330 006 8020. If you fail to give **us** updated card information, you authorise **Wapp Limited** to obtain the updated details from your card issuer, if available.

Client Money

We act as an agent for the insurer for the collection of premiums and payment of premiums. Your money is held in an Insurer Trust Account, which is managed in accordance with the FCA statutory trust rules. This means that premiums are treated as being received by the insurer when received in **our** bank account and any premium refund is treated as received by you when it is actually paid over to you.

Cancelling your policy

We hope you love the service so much that you never want to cancel, but if you do, you can cancel your policy in the account section of the app or **web app**. In order to cancel your policy, you must be in the UK.

If you're not able to do this, you can email **our** customer service team at customerservice@wapp.com, or calling 0333 006 8020 (Monday to Saturday 8:30am-6pm).

Cancelling your subscription

You can cancel your subscription whenever you're not on a trip. If you do cancel it, you'll receive the benefits of the subscription up to the end of the calendar month in which you cancelled it.

Refunds

Monthly subscription

You have 14 calendar days from the start of your policy to cancel it for a full refund, - as long as you haven't started a trip, made an amendment to your policy, or made a claim during this period.

If you have started a trip, made an amendment to your policy, or made a claim during this period, then you will be entitled to a pro-rata refund for the remaining number of days you have paid for, and not used.

If you cancel your policy outside your cooling off period, then you won't be eligible for a pro-rata refund, except in the following circumstances.

- Your policy is cancelled by us, because you are no longer eligible for cover, or **we** can't cover you for your medical conditions, or you have reached the maximum age limit of the policy.
- You cancel your policy during a medical amendment.

Trip costs

If your trip hasn't been recorded accurately and you have been incorrectly charged, you will need to contact **us** within 28 days of the trip ending, for **us** to make a change to it. **We** will then refund the original cost back to the card you paid on. The new charge will be collected from your card within 2 days.

Refunds can take up to 5 working days to reach your card. Where **we** are unable to refund back to the original card that payment was taken from, you will need to contact us to arrange a BACs refund, these can take up to 14 days to reach your chosen account.

Changes to your subscription

You can make changes to your subscription cost any time, as long as you're in the UK.

If you increase the value of your cancellation and curtailment cover or add Travel Disruption Cover, the cost of your monthly subscription will go up. These changes will start immediately.

If you decrease the value of your cancellation and curtailment cover or add Travel Disruption Cover, the cost of your monthly subscription will reduce. These changes will take place from the start of the next month.

Other changes made to your policy can also affect the cost of your monthly subscription.

- Adding/removing travellers to your policy
- Adding or removing medical conditions to/from any traveller on your policy

Where you make a change to your policy, that affects the cost of your monthly subscription, any additional cost/credit that is applied, will carry over to your next subscription payment.

If a credit is applied and the value of the credit is greater than the cost of your next subscription payment, the difference will be refunded to your payment card, at your next subscription payment date.

Changes to Your Underwriter

We reserve the right to engage a new insurance provider for part or all of your policy in the future. Should this happen, **we** will write to inform you of the change, providing details of your new provider as well as any amendments to your policy. Through the purchase of your policy, you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider.

If at any point you wish to withdraw your consent to this, please call **Wapp** Customer Service on 0333 006 8020 (Monday to Saturday 8:30am-6pm).

Terms & Conditions for use of the Mobile App, Website and Web app

Copyright

The **mobile app**, **web app**, **website** and their contents are the copyright of **Wapp Limited**, which is licensed and regulated by the Gibraltar Financial Services Commission. All rights reserved.

Non-commercial use only

These terms and conditions of use apply to your use of the **mobile app**, **website** and **web app**. They provide a legal document which sets out your rights and obligations, and those of **Wapp Limited** in relation to the services offered through the **mobile app**, **web app** and **website**. References to “**mobile app**”, “**web app**”, “**website**”, “**our**”, “**we**” and “**us**” refer to **Wapp Limited**. By creating an account on the **mobile app** and/or **web app** or visiting the **website**, you’re deemed to have accepted these terms and conditions.

By downloading the **mobile app**, you’re also agreeing to the terms & conditions set out by Apple or Google.

The information displayed on the **mobile app**, **web app** and the **website** belong to **Wapp Limited** and is provided for customer use only. It shall not be used by any person or entity resident within a jurisdiction where such distribution would be contrary to that jurisdiction’s applicable regulations.

The **mobile app**, **web app** and the **website** are intended for the purpose of genuine personal insurance quotes only. They are not to be used for “mystery shopping” to obtain quotations or related information.

The **website** shall not be used for marketing purposes or to transmit or send unsolicited commercial communications.

Systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to **our website** are not permitted without **our** express written consent.

We are not liable for any errors or omissions to be found on the **mobile app**, **web app** and **website**.

You may only use the **mobile app**, **web app** and **website** for your personal use (which will at all times be reasonable and not abusive) or for purposes legitimately connected with purchasing **our** products and services.

You’re not allowed to access, use, or copy any material or information on the **mobile app**, **web app** or **website** for any commercial purpose or for any purposes which are unlawful. In particular, you’re not allowed to copy (whether by printing off, storing on disk or in any other way), distribute (including distributing copies), alter, or tamper with in any way or use any material contained in the **mobile app**, **web app** or **website**. You may print off any individual page on the **website** for your own personal use.

Ownership and use of information

The **mobile app**, **web app** and **website** displays brands, trademarks and registered trademarks which are registered in the UK. Other product and company names mentioned on the **mobile app**, **web app** and **website** are proprietary to their respective owners. You’re not licensed to use any of the marks on **our mobile app**, **web app** and **website** unless written permission is granted, and you may not meta tag any of these marks.

Unless otherwise stated, **we** own (or are licensed to use) the intellectual property rights in the content and information in the **mobile app**, **web app** and **website**, including (without limitation) all text, sound, photographs, images, logos, maps, podcasts, blogs, customer reviews, graphics, design, underlying source and software. Subject to the “Non-Commercial Use Only” section above, material and information, either whole or in part, from this **website** may not be reproduced, copied, republished, downloaded, posted, broadcast or transmitted in any form or medium without **our** and/or the appropriate owner’s prior written permission.

Website and Web App operation

The **website** and web app is operated by **Wapp Limited**, registered in Gibraltar as an independent insurance intermediary. Your data, at the point of obtaining a quote, will be passed to Howserv Limited, and will become the property of Howserv Limited at the point your quote is complete.

Wapp privacy policy can be found at wapp.com/privacy-policy

Mobile App operation

The **mobile app** is operated by **Wapp Limited**, registered in Gibraltar as an independent insurance intermediary. Your data, at the point of obtaining a quote, will be passed to Howserv Limited, and will become the property of Howserv Limited at the point your quote is complete.

You must provide certain devices, software, and data connections in order to use the **mobile app**. In order to use the **mobile app**, you consent to automatically, or manually download and install any updates **we** make to the **mobile app**.

You also consent to the sending of notifications to you from the app and the **mobile app**’s use of location services, in order for **us** to provide **our** services to you.

You’re responsible for all mobile network data plans, internet fees and other fees and taxes associated with your usage of the **mobile app**.

Disclaimer

To the maximum extent permitted by law, **Wapp Limited** disclaims all warranties, whether express or implied by statute, custom or usage relating to the information contained in the **mobile app**, **web app** and **website** and **we** shall not be liable for any losses or damages whatsoever, whether in contract to (including negligence), or otherwise arising from the **mobile app**, **web app** or **website**, or from any interruption or delay in accessing this **mobile app**, **web app** and **website**.

Agreement

By accessing, using, browsing, or purchasing on the **mobile app**, **web app** or **website**, you agree that you have read, understood, and agree to be bound by these Terms and Conditions and you agree to comply with all applicable laws, rules and regulations.

The **website** is for the purpose of communicating prices and availability; it should therefore not be regarded as an offer.

All contracts concluded between **Wapp Limited**, and you (the customer) are subject to **our** standard terms and conditions. Acceptance of an insurance policy is subject to medical screening and terms as described in policy documents. A contract is only concluded when **we** accept your offer by sending you confirmation of **our** acceptance. **Our** acceptance is effective when sent by **us**. The contractual document is contained in the acceptance from **us** of your offer, and **our** terms and conditions which are incorporated into the acceptance and excludes any other representations. This does not affect your statutory rights as a consumer.

The **mobile app**, **web app** and **website** are only available to people who, and parties that may, lawfully enter into and form contracts under UK law.

Access to the **mobile app**, **web app** and **website** is free; however, you access and use them entirely at your own risk. Except as stated in these Terms of Business **we** make no

representations or warranties in respect of the **mobile app**, **web app** and **website**, their contents or performance. All conditions and warranties that might otherwise be implied by statute or at common law are excluded to the fullest extent permitted by law.

We don't promise that the **mobile app**, **web app** and **website** will always be available or that its operation will be error free; nor do **we** accept responsibility for any adverse effects of accessing it or downloading material from it. **Wapp Limited** does not accept any liability for any losses or claims arising from any inability to access the **mobile app**, **web app** and **website**, any interruption in the conduct of any action or any failure to complete a transaction. This includes adverse effects resulting from the downloading of viruses, the loss or corruption to material that is downloaded, **website**-browser incompatibility problems or damage to programmes and data already on your system.

Claims

We don't process claims for your insurer. If you want to claim on your policy, you should contact the Insurer's claims line (details in your policy booklet). You should not take any action, other than seeking emergency assistance, until you have spoken to your insurer. Please note, claims won't be accepted if the account is in arrears.

Complaints

At **Wapp**, **we** will do everything possible to ensure that you receive a high standard of service. However, if you're not satisfied with the service received and you wish to register a complaint, please contact **us** and **we** will try to resolve it as quickly as possible.

There are a number of ways you can register your complaint:

By telephone:	Customer Services on 0333 006 8020
By e-mail:	complaints@wapp.com
In writing:	The Complaints Team WAPP Britannia House 3-5 Rushmills Business Park Bedford Road Northampton NN4 7YB

We will always try to resolve the issue within 3 days, but if not, **we** will undertake a full investigation and keep you informed of **our** final outcome. You'll receive the final response within 40 working days of receipt of your complaint. If you're still not satisfied with the way in which **we** have handled the complaint, then you have six months to refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London, E14 9SR
Tel: 0300 1239 123 or 0800 0234 567
Email: complaint.info@financial-ombudsman.org.uk

Claims Complaints

Should your complaint relate to a claim, then please see your policy wording for the claims complaints contact details.

Governing Law and Jurisdiction

This Terms of Business Agreement, and all quotations and policies that **we** obtain for you, are subject to the law of England and Wales and subject to the exclusive jurisdiction of the Courts of England and Wales unless your policy document states otherwise.

Updating this document

These Terms of Business may be revised from time to time. If they are revised, **we** will email you to let you know, and post the revised version on the **mobile app, web app** and **website**. The revisions will be effective immediately.

Please re-read this document from time to time, even if you have previously used the **mobile app, web app** or **website**. By continuing to use the **mobile app, web app** or **website** after **we** have changed the Terms of Business, you'll be deemed to have accepted the changes. If, for any reason, you don't agree to abide by **our** Terms of Business please don't use the **mobile app, web app** or **website**.