



## **Website Terms & Conditions of Use & Privacy Policy**

Bizzycover.com and bizzycover are trading names of JSW Insurance Services Ltd. JSW Insurance Services Ltd is authorised and registered by the Financial Services Authority No: 304328

The administration of all policies supplied by bizzycover.com is carried out by JSW Insurance Services Ltd

### **Terms & Conditions of Use**

Welcome to the bizzycover.com website. We provide our services to you subject to the following conditions. **If you use the services on our website, you are deemed to have accepted these conditions.** Please read them carefully.

### **Electronic Communications**

When you visit the bizzycover website or send e-mails to us, you are communicating with us electronically. In doing so you consent to receive communications from us electronically. We will communicate with you by e-mail or by posting notices on this site. You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

### **Privacy Statement**

The bizzycover.com website does not automatically capture or store personal information, other than logging the users IP address and session information, such as the duration of the visit and the type of browser used as well as the pathway of access to the site. This is recognised by the web server and is only used for system administration and to provide statistics, which bizzycover.com uses to evaluate use of the site.

We do not use cookies for collecting user information from the site.

### **Treating Customers Fairly**

We aim to treat all our customers fairly. We will use our best endeavours to ensure there are no conflicts of interest and that all our staff are trained in customer satisfaction.

### **Provision of Information**

We make every effort to ensure that the information provided on this site is correct and accurate at the time of production. However, bizzycover.com will not be responsible for any consequences whatsoever of the subsequent inaccuracy of any such information

You may be asked for personal information if you want to take advantage of specific services we offer such as e-mail enquiries (contact us) or specific promotions. In each case we will only use the personal information you provide to deliver the services you have told us you wish to take part in. You will be given an opportunity to opt out of further contact if you wish.

### **Links to Other Sites**

These terms and conditions, including those relating to privacy and provision of information apply only to the bizzycover.com website at [www.bizzycover.com](http://www.bizzycover.com). Links within this site to other websites are not covered by this policy.

This site contains links to other firms sites that users may find of interest. No recommendation for either the sites themselves or the firms or services offered by the firms is implied by the fact that these links are present. Bizzycover.com have no control or responsibility for information or material of any description present on external sites. If you follow the links provided to these other sites you do so entirely by your own choice and at your own risk.

### **Chat Quote / Online – Real Time Assistance**

This facility may be used to provide quotations for certain business insurances subject to the user answering accurately and honestly a selection of questions.

Initial details are asked for before direction to a secure server for the real time conversation to take place. The user understands that this information will be used by JSW Insurance Services in the administration process of supplying a quotation and / or other conversation. No cover will be in force until the user has received a confirmation telephone call and/or e-mail to imply that cover is in force. This will not be until payment has been received by JSW insurance Services Ltd in part or full as agreed. All normal Terms of Business apply as per the JSW Insurance Services Terms of Business Agreement which can be downloaded from the bizzycover.com Website.

Upon entering the 'Quotes for Start Up Businesses' Room via the chat quote facility users are consenting to being contacted by an associate firm to JSW who specialise in Marketing help for start up businesses.

### **Complaints Procedures**

It is our intention to provide you with a high level of service at all times. However, should you have cause for complaints you should in the first instance write to the Managing Director, JSW Insurance Services Ltd., 11 Church Street, Silverdale, Newcastle under Lyme, Staffordshire, ST5 6JQ. In the event that we are unable to resolve matters immediately, we will acknowledge your complaint within five working days, advising you of the person who will be investigating the circumstances. In the event that the complaint remains outstanding after a further 20 working days, we will write to you again advising you of the reasons for the delay and giving a timescale within which you will hear from us again.

Should you wish to take an unresolved complaint further you may refer your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London E14 9SR. We are covered by the Financial Services Compensation Scheme (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 100% of the first £2000 and 90% of the remainder of the claim without any upper limit Further information about compensation scheme arrangements is available from the FSCS.

All Queries relating to anything contained within the bizzycover.com website or any document slinked to it should be addressed to:

The Managing Director, JSW Insurance Services Ltd, 11 Church Street, Silverdale, Staffs,  
ST5 6JQ