

Terms and conditions

These legal terms (English law) are between the customer (You/Your) and Pluto Services Ltd. (We/Us/Our/Pluto) when you use our services, which includes our website (<https://pluto.travel>) or our mobile apps (iOS or Android) or purchase travel insurance or any product from us.

By agreeing to these Terms and Conditions you also agree to our Privacy Policy: <https://pluto.travel/privacy>.

Who is Pluto?

Pluto helps travel lovers make the most of every trip by providing useful tools that take the hassle out of travelling. At the moment these tools include Pluto cover, our travel insurance, and Pluto Pinboard, our travel planning and discovery tool.

For Pluto Cover, we are effectively an insurance broker (referred to as an Insurance Intermediary by people in the know). After you buy a policy with us, we can help you manage your policy and do things like making changes, searching your cover, cancelling your policy or making a claim. However, we don't decide on the outcome of your claim, this is done by our underwriter, the insurer behind the scenes. Like most brokers, we are compensated when you buy insurance from us, this is called our commission, it's a percentage of what you pay. When you buy a policy from us, this is always immediately sent to you via email.

Our insurance contracts are currently underwritten by, but not limited to, Zurich Insurance Plc, the specific terms are outlined in your [policy documentation](#) you receive after buying insurance from us. We will always make it clear who is underwriting (providing) your insurance.

For Pluto Pinboard, we help you to plan your next trip, by making it easy for you to save the things you want to do and share this with your friends, family or partner. You can also discover recommendations from like minded travellers, helping you to decide where to go or what to do in a specific destination.

Some important but boring pieces of information about our company:

- We are Pluto Services Ltd.
- We are registered in England and Wales under company number 10252067
- Our registered office and trading address is Flat 22, 21 Rosina St., London, E9 6JH
- Authorised and regulated by the FCA. Registration number 811897.

Using our service

By using this website, you accept and agree to these terms. If you do not agree, unfortunately, you shouldn't use our services.

None of the information we provide should be considered as advice in relation to insurance or your specific circumstances. Any travel advice or guidance we give through Pluto Pinboard should be used alongside your own research on where is safe and appropriate to travel. The content within our service is for your general information and use only. It changes often, usually without any notice. We like improving things quickly.

For Pluto Cover, if you want to cancel or claim on your insurance, you can do this via our mobile app or email us at hello@pluto.travel. The conditions around your claim or what changes you

can make and whether you're entitled to cancellation or a refund are in your policy document that you will have received by email after you bought it.

By buying an insurance policy with Pluto, you confirm that you: are over the age of 18, a human being (no robots allowed, yet!) and live in the United Kingdom. Our insurance services are only for users in the United Kingdom.

For all other tools, including Pluto Pinboard, there is no restriction on age, location or residency.

When using our service on one of our mobile apps you also agree to Apple's or Google's terms and conditions. These are agreed to when the app is downloaded and installed.

Your information & data

Please be honest with Pluto, it's really important that you ensure that all the information you provide is accurate and correct.

We may reorganise, transfer, sell or make changes to our business. If we are subject to a sale of our business or a part of it, we are sold to a third party or undergo a reorganisation we may need to transfer some or all of your personal information to the relevant third party or buyer of our business or the part of our business that contains your personal data. You give us the right to transfer your data to another company in the event of a sale or partial sale of Pluto.

We use your data to provide our services effectively. like selling you insurance, helping to plan your trips, helping us manage your account or improving our services. Our legal ground for doing this is 'legitimate interests' as it enables us to perform our obligations and provide our services to you. Where we process your medical data to administer your policy our legal ground for doing this is your consent which we will ask for at the time we collect it.

We use your data for our legal and regulatory obligations. We may disclose your personal data to third parties, the court services and/or regulators or law enforcement agencies in connection with enquiries, proceedings or investigations by parties anywhere in the world. Where permitted, we will notify you before responding to requests.

More information can be found in our Privacy Policy: <https://pluto.travel/privacy>.

For Pluto Cover, if the information provided by you is not complete and accurate, the insurer or we may have the right to cancel your policy, refuse to pay any claim or may have to change the premium you pay. 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.travel.

Complaints

We're committed to providing the best service to you and pride ourselves on this. If you do not feel we have delivered this, we always welcome the opportunity to try to put things right for you.

Most complaints will be resolved within 2 days. (Monday to Friday, but not bank holidays.)

The best way to get in touch with us for a complaint is actually by email at hello@pluto.travel, this helps keep a permanent trail of conversation for you. If your complaint is about a claim, then, will refer you to our partner that handles our claims.

If you're still not happy, for Pluto Cover customers in the UK, you can refer your complaint to the Financial Ombudsman Service. For more details, you can visit their website at www.financial-ombudsman.org.uk.

Suspending or ending our service

Hopefully, you never want to, but if you want us to close your account at any time, please just get in touch via email at hello@pluto.travel.

We may, from time to time temporarily suspend our services for repair or maintenance in order to update or upgrade features or content. We'll try to tell you whenever this is happening.

If you're naughty and have breached these terms, we may take action as we see appropriate. This may include us issuing a warning, blocking your account or even legal proceedings.

Limitation of our liability

This may sound a bit silly, but there are certain things we won't be liable for, we need to do this to protect ourselves.

We will not be liable to any user for any loss or damage if our site is unusable completely or in-part for any period of time.

Our website is only for domestic and private use only. We will not be liable to you for loss of profits, business, business interruption or loss of business opportunity.

We have taken every reasonable step to ensure that the information we provide is accurate and up-to-date. However, we cannot accept any liability for any errors or omissions or reliance on any content displayed.

We cannot be responsible for any actions taken with our information, this includes policy documents, cover summaries and the ability to search your policy. You are ultimately responsible for ensuring you understand your cover.

We will not be liable for any loss or damage caused by a virus or other harmful material that may infect your computer or phone from your use of our site or if you download any content.

We assume no responsibility for the content of websites we provide links to. Such links should not be interpreted as an endorsement by us of those linked websites.

The website or our social media pages may contain information uploaded by other users of the site. This information have not been moderated by us and the views expressed by other users does not represent our views.

You agree that the courts of England will have exclusive jurisdiction for any dispute in relation to use of this website.

Copyright

Please don't steal our stuff or try to pretend to be Pluto (as flattering as it is). Our website contains material which is owned by or licensed to us. This material includes things like the design, content, layout and look. All rights are reserved.

Reproduction is prohibited other than for your personal use or to draw the attention of others to content on our site.

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. We may withdraw our linking permission at any time.

Permitted insurance related business

There are certain things we can and can't do when it comes to insurance, officially this is referred to as our permitted business, listed in all their regulatory glory below:

- Dealing in investments as agent (article 21 (Dealing in investments as agent))
- Arranging (bringing about) deals in investments (article 25(1) (Arranging deals in investments))
- Making arrangements with a view to transactions in investments (article 25(2) (Arranging deals in investments))
- Assisting in the administration and performance of a contract of insurance (article 39A (Assisting in the administration and performance of a contract of insurance))
- Agreeing to carry on any of the above regulated activities (article 64 (Agreeing to carry on specified types of activity))

Refunds and cancellations

For Pluto Cover, you can cancel your insurance policy at any time by emailing us at help@pluto.travel. For single trip policies you have 14 days to cancel for a full refund, so long as you're trip hasn't started and you haven't made a claim already or are about to make one. For annual policies, you have 30 days to cancel for a full refund, so long as you're trip hasn't started and you haven't made a claim already or are about to make one.

For all other refunds and cancellations, please just email us at help@pluto.travel and we'll see what we can do to help.

Updating these terms

We may update these terms of use at any time by updating this page. The updated terms will be effective from the date they are posted.

We will always aim to notify you of important changes to any terms of use. If you don't agree with these changes, you can let us know and we'll close your account.

Congrats!

Congratulations on reading this all! Sorry if this was boring, it helps Pluto to provide a safe and superior service to you!

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