



The Smile website

This page sets out the terms upon which we agree to act for customers who use our web site. It also sets out some of your responsibilities. **Please read it carefully.** Please contact us immediately if there is anything in these Terms of Business that you do not understand or with which you disagree.

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Our Products and Services

The Smile service offers you, the visitor to the website the option to select from a range of insurance categories. Once the most appropriate category of insurance has been selected, you are able to complete a simple online form, giving your contact information and details about your individual insurance requirements. Once complete, this form is submitted directly to insurance brokers, agents and/or intermediaries who have indicated to Smile that they may be able to assist with this specific type of insurance enquiry.

Once your details have been submitted to the most relevant insurance brokers, advisers, agents and/or intermediaries, Smile plays no further part in the process. You will be contacted directly by any of the insurance intermediaries to discuss your individual requirements, as appropriate.



We do not offer advice on, or information about any insurance products or services. We do not recommend any insurance products. The Smile service submits the information with which you provide us to one or more insurance intermediaries who may be able to offer products which are suitable to meet your demands and needs. We cannot guarantee that you will always be provided with an insurance quotation as this depends on the circumstances of each particular risk.

All of the insurance brokers, financial advisers and intermediaries to whom your details may be sent are FCA registered and regulated.

Quotations

We do not provide insurance quotations. Quotations, if available, will be provided by one or more of the intermediaries to whom we submit your details.

You should ensure that the product information, advice and premiums quoted by any insurance intermediary are suitable for your personal or business circumstances.

Our Privacy Policy

Please refer to Smile Privacy Policy for full details about how and why we process personal data.

All information provided via the Smile web site will be treated as confidential and only disclosed to insurance intermediaries on our specialist panels.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release the information you provide to us to any other party without your consent.

Complaints Procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to register a complaint please contact us in writing, addressed to Nova Connect (UK) Ltd, 3 Redwing Court, Ashton Road, Romford, Essex RM3 8QQ.

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Force majeure

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