

# Offcourse Self-managed Parcel Insurance

## Insurance Production Information Document

Company: Anansi Technology Ltd

Product: Anansi Policy

(Registered in England and Wales under company number 11420090. Anansi technology Ltd. (Firm Reference Number 815360) is an Introducer Appointed Representative of Resolution Underwriting Partnership Ltd, who are authorised and regulated by the Financial Conduct Authority (FRN 308113) in respect of general insurance business.

Thank you for considering the Offcourse Late and Lost Delivery Insurance Policy. The information below provides a summary of the key policy terms. Please also take time to read and understand the full [Policy Terms and Conditions](#) prior to purchase.

### What is this type of insurance?

Insurance protecting your parcel deliveries against exposure to financial loss as a result of late delivery or loss of your parcels, the parcels insured under your policy during your period of cover.

The Offcourse App links to your Shopify Parcel Delivery App. You only use insurance cover when you need it. Detailed quote and terms are available within the Offcourse App.



#### What is insured?

- ✓ Losses you have incurred as a result of lost or late delivery of your parcel during the period of cover.
- ✓ Losses will be calculated according to the cart value limits applicable to your policy during the period of cover, as set out in your policy schedule.
- ✓ Losses will only be paid in relation to the quantity and type of product you have selected to be insured, as set out in your policy schedule.



#### What is not insured?

- ✗ Orders placed on a website other than the website of the Insured.
- ✗ Delivery Losses calculated by reference to a Scheduled Delivery Date which was not achievable by the relevant Courier in accordance with its Courier Delivery Terms.
- ✗ Delivery Losses that have not been notified and claimed through the Offcourse App.
- ✗ Any amount of Delivery Costs in excess of the Maximum Late Delivery Limit or any amount of Total Transaction Value in excess of the Maximum Loss Limit.
- ✗ Any liability which the Insured may have to the Customer other than pursuant to the Insured's terms of business, whether pursuant to any statute, regulation, common law or in equity.
- ✗ Any liability of the Insured to a third party in respect of and/or arising out of or otherwise in connection with a Delivery Loss.
- ✗ Loss or Late Delivery of a Parcel containing aerosols, soft or alcoholic drinks, ammunition, batteries (unless the batteries are already included with the delivered object and are therefore in the same package as the object), cash, clinical and/or medical waste, corrosive materials, environmental waste, explosives, flammable substances, fur, gases, jewellery,

precious metals, radioactive materials and samples, solvent based-paints, tobacco, wood varnishes, works of art, or any items listed as prohibited or restricted under the Courier's terms and conditions.

- ✘ Loss or Late Delivery of a Parcel containing illegal or controlled substances, including but not limited to, firearms and drugs/narcotics.
- ✘ Loss or Late Delivery of a Parcel calculated by reference to an initial Scheduled Delivery Date where the Scheduled Delivery Date is changed following an amendment of an Order, including but not limited to, changes in the content of the Order, the Address or any other information that may affect the initial Scheduled Delivery Date. For the avoidance of doubt, Loss or Late Delivery of a Parcel calculated by reference to the revised Scheduled Delivery Date are not excluded.
- ✘ Loss or Late Delivery of a Parcel due to the absence of the Customer at the Address on the Attempted Delivery Date.
- ✘ Loss of a Parcel by a Customer.
- ✘ Any damage to a Parcel.
- ✘ Loss or Late Delivery of a Parcel due to an inaccurate, incomplete, or incorrect Address or other personal information of the Customer.
- ✘ Loss or Late Delivery caused by an event of force majeure, which includes (without limitation): war, civil war, revolution, rebellion, insurrection, or civil strike arising therefrom or any hostile act by or against a belligerent power, flood, drought, earthquake or other natural disaster or epidemic of an infectious disease.
- ✘ Loss or Late Delivery caused by the confiscation of a Parcel by any Authority.
- ✘ Loss or Late Delivery caused by any intentional act, wilful omission, wilful misconduct, fraud or deception of the Insured, the Customer or a third party.
- ✘ Any liability for consequential loss, loss of profit or interest, or any indirect losses.
- ✘ Loss or Late Delivery of a Parcel due to issues with any computer, computer system, computer software programme, network connection or other electronic system of the Insured at the time of placing an Order.



## Where am I covered?

✓ The cover provided by this insurance applies in England, Wales, Scotland, the Channel Islands, the Isle of Man and Northern Ireland.



## What are my obligations?

- You must comply with the terms and conditions of the policy.
- You must be purchasing this policy to protect business and not for speculation.
- You must take care when answering any questions we ask by ensuring that all information you provide is accurate and complete.
- If there is any material change to the parcels insured or your business, you must give notice to us within 30 business days of you becoming aware of that change.
- If requested, you must provide any reasonable written evidence that we may request in relation to the parcels insured.
- You must pay the full amount of premium calculated for insurance cover.



## When and how do I pay?

Premium payments are processed monthly on the 1st of the month and you will have 7 days to settle your balance.

Premium payments are dependent on the value of your parcel shipment, you can find an easy to use calculator on the Offcourse App to help you identify your coverage. The starting cost is 1.2% of cart value, with a minimum charge of £2.30.



## When does the cover start and end?

The contract starts on the day you agree to the terms and continues for a one year rolling contract.

You are covered for individual Parcel shipments according to the range of the cart values you selected in the app.



## How do I cancel the contract?

You can change the range of the cart values within the app at any time.

You can cancel your cover by giving 30 days written notice via [hello@offcoursecover.com](mailto:hello@offcoursecover.com).



## How do I claim?

We use tracking data and data gathered from Shopify and other 3<sup>rd</sup> parties to identify claims through the Offcourse App.

## Important Information

### ***Insurance Product Information Document***

Thank you for considering the Offcourse Late and Lost Delivery Insurance Policy. The information below provides a summary of the key policy terms. Please also take time to read and understand the full [Policy Terms and Conditions](#) prior to purchase.

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#### ***What is this type of insurance?***

This is insurance cover for Late or Lost Deliveries of Parcels during the transit process from warehouse to your customer's homes.

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#### ***What is insured?***

Carts with a total value between £0.00 and £5,000.00, with two types of cover.

##### **Late Delivery**

If the parcel has not been delivered at least 24 hours after the scheduled delivery date, your business will automatically receive a compensation equivalent to the value of the shipping costs, the lesser of £20 or the Delivery Costs.

##### **No Delivery /Lost Package**

If the parcel has not arrived at least 5 days after the scheduled delivery date, you will automatically receive a compensation equivalent to the cart value (up to the limit of £5,000.00).

#### ***What is not insured?***

All carts with a total value in excess of £5,000.00.

This policy does not cover any damage to any parcel.

This policy does not cover the loss of a parcel by the customer.

#### ***Are there any restrictions on the cover?***

Parcels containing aerosols, soft or alcoholic beverages, ammunition, batteries (unless the batteries are already included with the delivered object and are therefore in the same package as the object), cash, clinical and/or medical waste, corrosives, environmental waste, explosives, flammable substances, fur, gases, jewellery, precious metals, radioactive materials and samples, solvent based-paints, tobacco, wood varnishes, works of art, or any items listed as prohibited or restricted under the Courier's terms and conditions. Parcel containing illegal or controlled substances, including but not limited to, firearms and drugs/narcotics.

#### ***Where am I covered?***

Parcels that are being shipped within the United Kingdom of Great Britain and Northern Ireland, commonly known as the United Kingdom (U.K.)

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### ***What are my obligations?***

That You and Your business provide valid and up to date information.

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### ***When and how do I pay?***

The policy price is 1.2% of the cart value (including tax but excluding shipping costs) with a minimum fee of £2.30 per cart. You will pay monthly on receipt of an invoice.

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### ***When does the cover start and end?***

The contract starts on the day you agree to the terms and continues for a one year rolling contract.

You are covered for individual Parcel shipments according to the range of the cart values you selected in the app. You can cancel your cover by giving 30 days written notice via [hello@offcoursecover.com](mailto:hello@offcoursecover.com).

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### ***How do I do make a complaint?***

If your complaint concerns the administration of your Policy or the management of a claim please contact the Risk & Compliance Team at Anansi:

Email: [hello@withanansi.com](mailto:hello@withanansi.com)

Address: 153 Fenchurch Street, London, EC3M 6BB

Anansi will try to resolve the matter to your satisfaction. However, if you are not satisfied with Anansi' response, you can also contact the Insurer directly at:

Address: Service Réclamation, Wakam, 120 – 122 rue Réaumur, 75083 Paris, Cedex 02, France.

Email: [reclamation@wakam.com](mailto:reclamation@wakam.com)

In addition, if your complaint is about the Insurer, you can contact the Insurer directly.

If you remain dissatisfied after we have considered your complaint, or if you have not received a 'final response letter' within 8 weeks of your complaint, you may, if eligible, be able to refer your complaint to the Financial Ombudsman Service.

Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 (from fixed lines) or 0300 123 9123 (from mobiles). Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information about the Financial Ombudsman Service can be found at <http://www.financial-ombudsman.org.uk>.

If you are not eligible to take your complaint to the Financial Ombudsman Service in the UK, which may be the case if your complaint is about the Insurer, you may be able to take your complaint to the French Insurance Ombudsman – La Médiation de l'Assurance:

Address: La Médiation de l'Assurance, TSA 50110 75441 Paris Cedex 09, France.

Website: <https://www.mediation-assurance.org/>

Email: [le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org)

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### ***What happens if my insurer is unable to meet its obligations?***

You may be entitled to compensation.

Further information about the Financial Services Compensation Scheme is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly:

Address: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.  
Telephone: 0800 678 1100.

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### ***What are my Data Protection Rights?***

We are legally obliged to verify that your personal information is accurate, complete and, if necessary, updated. We may ask you to check the accuracy of your personal information or to provide any additional information that we require in order to complete our records.

You have rights in relation to the personal information that we hold about you, including rights of access and portability and, in certain circumstances, erasure of your personal information. In certain circumstances, you may also be able to object to, or require us to restrict, our use of your personal information. If you wish to exercise your rights, please contact our Data Protection Officer by writing to Wakam 120-122, rue Réaumur 75002 Paris France or by e-mail to [dpo@wakam.com](mailto:dpo@wakam.com).

For further information about how we use your personal information and your rights, please see our full privacy notice, which is available on our website (<https://wakam.com/en/>) or in other formats on request.

As a French company, we must comply with the requirements of French law in relation to our use of your personal information. For any complaint or additional information, you can contact the Commission Nationale de l'Informatique et des Libertés ([www.cnil.fr](http://www.cnil.fr)) by writing to the following address: CNIL, 3, place de Fontenoy, TSA 80715, 75334 Paris cedex 07, FRANCE.