

Cancellation & Refund Policy

At Thomas Smith Insurance Brokers Ltd ("we", "us", "our"), the terms governing cancellations, withdrawals, adjustments, and refunds are defined in each client's insurance policy and schedule. Because these terms vary by product, underwriting criteria, and regulatory obligations, we provide the general guidance below to help you initiate a request.

1) Scope

- This page explains how to request a cancellation or refund/adjustment for insurance products purchased from us directly or via our website at www.tcsinsurancebrokers.com.
- Specific outcomes (eligibility, calculation method, timelines) are governed by your individual policy documentation, endorsements, and applicable law/regulation.

2) How to Request a cancellation or Refund/Adjustment

- Prepare: Your full name and policy number, Policy type/product name, Reason for your request, Supporting documents if applicable.
- Contact us via email: info@tcsinsurancebrokers.com Phone: +356 2205 8580, Contact form: www.tcsinsurancebrokers.com/contact-us/, Postal address: Polidano Group Buildings, Entrance B, Triq Hal Farrug, Luqa LQA 3078, Malta
- We will acknowledge your request within [1–2 business days] and may ask for additional information to verify your identity and assess eligibility.

3) How We Assess Eligibility

- Policy terms prevail: Eligibility for cancellation, withdrawal, refunds, or premium adjustments is determined by the specific terms of your policy and schedule.
- Pro-rata or short-rate refunds: If a refund applies, it may be calculated pro-rata or on a short-rate basis, depending on your policy and any minimum retained premium requirements.
- Fees and charges: Administrative fees, non-refundable fees, or taxes/levies may apply or be non-refundable as per your policy and applicable law.

- Claims activity: If a claim has been made or is pending, cancellation/refund options may be limited or unavailable per policy terms.
- Third-party/underwriter rules: Some products are subject to underwriter or product-provider cancellation/refund rules beyond our control.

4) Payment Method & Refund Timelines

- Refund method: Approved refunds are returned to the original payment method where feasible.
- Processing time: We typically process refunds within 5–10 business days after approval by insurer.
- Currency & FX: Refunds are processed in the original transaction currency. Any exchange rate differences or card issuer fees are outside our control.

5) Direct Debits / Recurring Payments

- If you pay by instalments, cancellation does not automatically cancel your direct debit mandate. We will guide you on next steps and any balance due or refundable after we complete the policy-level calculation.

6) Cooling-Off / Right to Withdraw (If Applicable)

- Where a cooling-off or withdrawal right applies under your policy terms or applicable regulation, the applicable timeframe, eligibility, and deductions will be as stated in your policy documentation.

7) Non-Refundable Situations (Examples)

- Policies where a minimum retained premium applies.
- Fees, taxes, and statutory charges that are non-refundable.
- Policies with claims paid or pending.
- Expired or fully used coverage periods.

8) Chargebacks & Disputes

- If you believe a card or bank transaction is incorrect, please contact us first. If you file a chargeback, we will respond to your payment provider with the relevant policy and billing records.

9) Identity Verification & Security

- For your protection, we may require identity verification before discussing or executing cancellations or refunds. Do not share sensitive data via unsecured channels.

10) Data Protection

- We process any personal data related to your request in line with our Privacy Notice and applicable data protection laws. Contact our Data Protection contact at tsib@tcsmith.com for privacy-related questions.

11) Complaints

- If you are unhappy with our handling of a cancellation or refund request, you can follow guide on www.tcsinsurancebrokers.com/consumer-complaints/ file a complaint via Email: info@tcsinsurancebrokers.com or Form: www.tcsinsurancebrokers.com/contact-us/. We will acknowledge within 2 business days and respond within 10 business days in line with our Complaints Policy.

12) Contact

- Thomas Smith Insurance Brokers Ltd, Polidano Buildings Entrance B, Triq Hal Farug, Luqa C40721 (Company no & regulatory license no.], Email: info@tcsinsurancebrokers.com, Phone: +356 2205 8580.

13) Changes to This Policy

- We may update this page from time to time to reflect operational or regulatory changes. The “Last updated” date above will be revised accordingly.

Important: This page provides general information only. Your policy document and schedule contain the binding terms that apply to your coverage, cancellations, and refunds.

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