

# Cover·More

## Terms of Business

These Terms of Business set out the general terms under which Cover-More Insurance Services Limited (“Cover-More”) will provide General Insurance business services to you. It details the respective duties and responsibilities of both Cover-More and you in relation to such services. Please ensure to read these terms thoroughly and if you have any queries, please contact us at the address below and we will be happy to clarify any questions you may have. If any material changes are made to these terms we will notify you, as soon as possible.

### 1. About Cover-More Insurance Services Limited

Cover-More Insurance Services Limited, owns and operates this webservice for the provision and distribution of insurance products. Our registered address in the UK is: 5 Fleet place, London, EC4M7RD, United Kingdom and is registered in England, number 03088762. Cover-More Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Register No. 312172, for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA). You can check this on the FCA’s Register by visiting the FCA’s website [www.register.fca.org.uk](http://www.register.fca.org.uk).

Cover-More Insurance Services Limited is part of Cover-More Group limited, which in turn is part of Zurich Group Limited. For the purposes of delivering this service to you, Cover-More Insurance Services Limited is acting as an intermediary between you (the insured) and Zurich Insurance Plc (the insurer) for the purposes of arranging and administering a contract of insurance.

### 2. Disclosure of information

Before you buy a policy through us, you have a duty to take reasonable care when answering any questions we ask by ensuring that all information provided is accurate and complete. If you carelessly provide to us, or the insurer, false or misleading information it could adversely affect your policy and any claim. If you deliberately or recklessly provide false or misleading information the insurer will be entitled to treat your policy as if it never existed and decline all claims. Once cover has been arranged, you must immediately notify us of any changes to the information that has been previously provided.

### 3. Our Services

Cover-More Insurance Services Ltd provides travel insurance products direct to the consumer in both annual and single trip format. All products are sold in a non-advised digital and phone-based environment. The policies accessible through this webservice are underwritten by Zurich Insurance plc.

We have not/will not provide you with a personal recommendation as to whether our products are suitable for your demands and needs. This insurance meets the requirements and needs of those who wish to protect themselves, their possessions and pre-booked travel arrangements and where selected their rental vehicle excess whilst away from their home on a holiday or journey

We may ask you some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed to purchase a product.

We can provide an insurance quotation / policy based on the following terms and conditions. It is your responsibility to make sure that you conform and comply with these terms and conditions before you purchase from us. You should also carefully read the policy documents available on this website for your chosen product before you make your purchase.

When you receive a quote from us using our website, it is valid for the duration of the time that you are on our website, until you complete your purchase. If you do not complete your purchase and later revisit the website, you will need to obtain a new quote.

#### **4. How We Charge for our Services**

The premium for your policy is payable on agreeing to our acceptance of terms in the purchase journey of this web service. Prior to entering into a contract to provide insurance to a consumer, Cover-More shall advise the consumer of the premium to be charged and the taxes to be levied thereon.

#### **5. Cancellation / Default Remedies**

##### **Single-trip policies:**

If you decide that you no longer require the policy tell us of your decision, in writing or by phone using the contact details provided on the welcome email within 14 days of buying the policy.

If you have not made and do not intend to make a claim and your trip has not started, we will refund you 100% of the premium.

##### **Annual multi-trip policies:**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the welcome email within 14 days of buying the policy (or for renewal, within 14 days of your policy renewal date)

If cover has not already started, we will refund your entire premium. If cover has started, provided you have not made and do not intend to make a claim, and no trips have started, we will refund to you 100% of the premium.

If you wish to cancel your policy more than 14 days after the date you bought the policy, please refer to your Policy Wording which was provided in your welcome email under the section entitled "Conditions which apply to the whole policy"

Any refund will be paid by Us after the date of Your cancellation notice.

To make a cancellation request, please write to Us at:

Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom  
or by emailing: [customerservice@covermore.co.uk](mailto:customerservice@covermore.co.uk)

## 6. Remuneration

We are usually remunerated by the Insurers, Insurance Intermediaries, Underwriters and Product Producers to whom orders are transmitted for new business and on renewal of existing business. These payments are made in the form of commission which is included in the premium that you pay for your policy.

## 7. Statutory Compensation Scheme

You may be entitled to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A <http://www.fscs.org.uk/>

## 8. Data Protection, Privacy Policy and Marketing Preferences

The information that you provide to us is governed by the Cover-More [Privacy Policy](#), which you will have had the opportunity to review and consent to prior to buying your policy. It explains how we will treat your data, and it should be read alongside the separate [insurer's privacy policy](#) available in the Terms of Acceptance section of the service you are using to buy your policy. When you use Cover-More Insurance Services to buy a policy, you agree that your data is transferred by Cover-More Insurance Services Limited to the insurer. We then become a Joint Controller of the information that Cover-More transmit to the insurer for the purposes of fulfilling your insurance contract.

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at [customerservice@covermore.co.uk](mailto:customerservice@covermore.co.uk) or by writing to: Customer Service Team, Cover-More Insurance Services Limited, Parkview, 82 Oxford Road, Uxbridge UB8 1UX United Kingdom, to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to "unsubscribe" provided in each e-mail.

## 9. Complaints Procedure

### How to complain

We aim to provide the best possible level of service. However, if for any reason you are unhappy with the service received or have other cause for complaint, please let us know.

At Cover-More we are dedicated to providing our customers with consistently high levels of service and to treat you fairly. To ensure this, all frontline staff receive ongoing training to help maintain this high standard. If however, you feel that your enquiry has not been handled correctly and you would like to lodge a complaint, below details how you can do this.

### Notify us of the issue

The first step is to outline what has happened and include any supporting documentation that will help us properly consider the matter.

- Phone: +44 (0)20 3695-7574
- Email: [complaints@covermore.co.uk](mailto:complaints@covermore.co.uk)

Please ensure your policy number (if available) is quoted in all correspondence and that you explain the reasons for your complaint to help us respond as quickly and efficiently as possible.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise we will keep you updated with progress and will provide you with our decision as quickly as possible.

### Financial Ombudsman Service

Our procedures have been developed to deal fairly and promptly with your complaint. However, if you are not satisfied you may have the right to take your complaint to the Financial Ombudsman Service within six (6) months of receiving our final decision.

The service they provide is free and impartial. They can be contacted as follows:

- Address: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
- Phone: (0)800 023 4567
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: <http://www.financial-ombudsman.org.uk>

Please note: The Financial Ombudsman Service can only deal with your complaint after you have followed Cover-More's full complaints procedure.

## 9. Language

All communications in respect of all products will be in English.

## 10. Governing Law

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.