



## **Halo Insurance Services Limited**

### **Terms of Business**

These **Terms of Business** including Schedule of Fees and Charges set out the general terms under which Halo Insurance Services Limited (“Halo”) will provide General Insurance business services to you. It details the respective duties and responsibilities of both Halo 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 Halo Insurance Services Limited**

iCarhireinsurance.com is the registered trading name of Halo Insurance Services Limited, which owns and operates this website for providing insurance products. Our registered address in the UK is: Suite 1, 56 Gloucester Road, London, SW7 4UB UNITED KINGDOM and is registered in England, number 6929208. Halo Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Register No. 504629, 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).

#### **2. Disclosure of information**

Before you enter a policy with us, you have a duty to take reasonable care not to make a misrepresentation. You should answer all questions honestly and faithfully and should disclose to us every material fact that you know, or a reasonable person in the circumstances could be expected to know, which is relevant to our decision whether to accept the risk of insurance and if so, on what terms. Once cover has been arranged, you must immediately notify us of any changes to the information that has been previously provided. Failure to adequately disclose relevant information to us may result in one of the following actions: rejection of a claim, partial payment of a claim, the cancellation of your policy, the imposition of additional policy terms and conditions and/or charging additional premium.

#### **3. Our Services**

iCarhireinsurance.com provides car hire 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. Our policies on iCarhireinsurance.com are underwritten by Zurich Insurance plc.



When buying insurance through iCarhireinsurance.com you will not receive advice or a recommendation from us for car hire. 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.

#### **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 webservice. Prior to entering into a contract to provide insurance to a consumer, Halo shall advise the consumer of the premium to be charged and the taxes to be levied thereon.

We apply administration charges for transactions related to your policy. If YOU make a change to YOUR policy or request a duplicate policy certificate during the period of the contract, you will incur an administration fee of £10. This fee is payable to Halo Insurance Services Limited for handling the administration of your policy. Please refer to our policy wording under section "Administration Charge".

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

##### **Daily single-trip policies:**

If Your policy has not started and You wish to cancel the policy, a full refund will be given minus an administration fee (of up to £10).

If You made a claim before You asked to cancel Your policy, no refund will be given for cancellations.

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

If Your policy has not started and You wish to cancel the policy, a full refund will be given.

If Your policy has started and Your car hire rental period has not and You have not made a claim and You wish to cancel the policy within 14 days of the date of purchase, a full refund will be given. If You wish to cancel more than 14 days after purchasing the policy, no premium refund will be made.

If You made a claim before You asked to cancel Your policy, no refund will be given for cancellations.

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



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

**Halo Insurance Services Limited**, Park View, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom  
or by emailing [customerservice@iCarhireinsurance.com](mailto:customerservice@iCarhireinsurance.com).

## 6. Remuneration

We are usually remunerated by the Insurers, Insurance Intermediaries, Underwriters and Product Producers to whom orders are transmitted for new business, on renewal of existing business and/or based on the levels of business introduced; remuneration details are available on request.

## 7. Renewals

All Annual Policy holders are offered the chance to join our Priority Renewals service when they purchase a policy. When you select the Priority Renewal service we will automatically renew your policy when it expires to ensure that you have continuous cover under the policy. If you have opted to be included in this scheme we will automatically process your renewal unless you tell us not to. Every year we will email you 21 days prior to the expiry date using the email address that you provided when you purchased your Annual Policy to notify you of your renewal price and of any changes to the policy terms and conditions. If you choose this option and then later decide that you no longer wish to participate in our Priority Renewals service, you can contact us using the details below to cancel the service at any time.

- When we renew your policy using the Priority Renewals service we will take the renewal premium from your credit or debit card using the details that you provided when you purchased your first policy. If your credit / debit card details change or you want to change the products on your policy prior to the renewal, please contact us using the contact details below.
- In the absence of further information from you, we will assume that your details and requirements have not changed and that you have the permission of the cardholder (if this is not you) when we renew your policy. Please ensure you keep us informed of any changes to your email address always when this service is in place.

To opt out, or to opt in to the Priority Renewals service, please contact us on +44 (0) 20 3538 0686 or email [customerservice@iCarhireinsurance.com](mailto:customerservice@iCarhireinsurance.com).



## **8. Usage of Short Message Service (SMS)**

You consent to the use of the mobile telephone number you have provided ("the mobile telephone") for the purpose of allowing Halo to notify you of your insurance policy information relating to your online booking. You hereby confirm that the mobile telephone number you have provided is your number or that of a passenger named in the booking process and you hereby indemnify Halo against any claims or liabilities which may arise in the event that the number provided is incorrect or is that of an unrelated third party. You accept that text messages are distributed via the Short Message Service systems of third party mobile phone network providers and, therefore, Halo cannot be held responsible for the successful and timely arrival of the text message to the mobile telephone. Halo does not guarantee full availability or performance of this service and does not accept any liability for transmission delays. Halo will only use the number of the mobile telephone in accordance with its Privacy Policy, the terms of which you accept, and to send important information in relation to your booking.

## **9. Statutory Compensation Scheme**

Halo's car hire insurance policies underwritten by Zurich Insurance plc are covered by the United Kingdom Financial Services Compensation Scheme (the 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/>

## **10. Data Protection, Privacy Policy and Marketing Preferences**

The information that you provide to us is governed by the privacy policy available on [iCarhireinsurance.com Privacy Policy page](#), 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 in the purchase journey of iCarhireinsurance.com. When you use iCarhireinsurance.com to buy a policy, you agree that your data is transferred by Halo Insurance Services Limited to the insurer. We then become a Joint Controller of the information that Halo transmit to the insurer for the purposes of fulfilling your insurance contract.

## **11. Marketing Preferences**

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at [customerservice@iCarhireinsurance.com](mailto:customerservice@iCarhireinsurance.com) or by writing to: Customer



Service Team, Halo 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.

The information that you provide to us is governed by the privacy policy available on [iCarhireinsurance.com Privacy Policy page](http://iCarhireinsurance.com/PrivacyPolicy), which you will have had the opportunity to review and consent to prior to buying your policy.

## 12. 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.

You can contact us as detailed below. Please quote your policy number or claim reference number and give us full details of your complaint.

- Call: +44 (0) 20 3538 0686
- Email: [info@haloinsurance.com](mailto:info@haloinsurance.com)
- Write: Halo Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If necessary, Halo will arrange for your complaint to be handled by Zurich Insurance plc or their representative, however, if this is the case, the below process will still apply.

### Many complaints can be resolved within a few days of receipt

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.

### Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our decision.

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



- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 08000 234567 (free on mobile phones and landlines)
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: <http://www.financial-ombudsman.org.uk>

### **13. Conflicts of Interest**

It is the policy of our firm to avoid conflicts of interest in providing you with insurance business services. If this is not possible, we will notify you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly where such a conflict is unavoidable.

### **14. Language**

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

### **15. 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.