



Cover-More Insurance Services Ltd

Terms of Business

These Terms of Business including Schedule of Fees and Charges set out the general terms under which Cover-More Insurance Services Ltd (“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 Ltd

iCarhireinsurance.com is a registered trading name of Cover-More Insurance Services Ltd, which owns and operates this website for providing insurance products. “Halo” and “Haloinurance.com” are registered trading names of Cover-More Insurance Services Ltd and some of our services to you may be delivered via that trading name. Our registered address in the UK is: Parkview, 82 Oxford Road, Uxbridge, UB8 1UX, UNITED KINGDOM and is registered in England, number 03088762. Cover-More Insurance Services Ltd 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. You can check this on the FCA’s Register by visiting the FCA’s website www.register.fca.org.uk.

The Cover-More Group Limited owns 100% of our share capital. The ultimate shareholder of Cover-More Group Limited is Zurich Insurance Group.

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 provide us with relevant information in answer to our questions which you know, or a reasonable person in the circumstances could be expected to know, may impact on our decision to accept the risk of insurance and if so, on what terms. Once cover has been arranged, you must also immediately notify us of any subsequent 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. The policies accessible through this webservice are underwritten by Zurich Insurance plc.

When buying insurance through iCarhireinsurance.com you will not receive advice or a recommendation from us. 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, Cover-More 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 Cover-More Insurance Services Ltd 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

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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:

Cover-More Insurance Services Ltd, Parkview, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom or by emailing 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 policyholders are given the option of whether they would like to opt in or opt out of automatic renewal when they purchase a policy. For those who opt in to automatic renewal, we will automatically renew your policy when it expires, unless you tell us not to, to ensure that you have continuous cover under the policy. We will email you 21 days prior to the expiry date using the email address that you provided when you purchased your policy to notify you of your renewal quote and of any changes to the policy terms and conditions. You can opt out of the automatic renewal service at any time prior to the renewal of your policy by contacting customer service on +44 (0) 203 302 2296, via email at customerservice@iCarhireinsurance.com or by visiting www.iCarhireinsurance.com/contact-us.

When we renew your policy using the automatic renewal service, we will take the renewal premium from your credit or debit card using the details that you provided when you purchased your expiring annual policy. If your credit / debit card details change or you want to change the cover on your policy prior to the renewal, please contact us using the contact details above.

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 when this service is in place.

For those who prefer to renew themselves, we will email you no less than 14 days in advance of your policy expiring to invite you to renew your policy via the renewal portal.

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 Cover-More 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 Cover-More 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, Cover-More cannot be held responsible for the successful and timely arrival of the text message to the mobile telephone. Cover-More does not guarantee full availability or performance of this service and does not accept any liability for transmission delays. Cover-More 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

Cover-More'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's [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](#) which is made available in the Acceptance of Terms 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 Ltd 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.

11. Marketing Preferences

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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 or by writing to: Customer Service Team, Cover-More Insurance Services Ltd, 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's Privacy Policy](https://icarhireinsurance.com/PrivacyPolicy) page, 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
- Write: Cover-More Insurance Services Ltd, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If necessary, Cover-More 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

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- Telephone: 0800 023 4567 (free on mobile phones and landlines)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: <http://www.financial-ombudsman.org.uk>

13. Language

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

14. 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.