

Obligations

Insurance is a contract, which means that there are obligations on all the parties involved.

Your main obligations are to answer all the questions asked during your quote accurately, and to read and understand your policy coverage, terms and conditions before you commit to buy a policy, in order to ensure that the insurance will suit your needs.

Our obligations are to ensure the travel insurance that we provide is suitable to meet the expected needs of our customers, to provide an efficient and helpful service, support the sale, administration and renewal of policies purchased through us.

Your insurer's main obligations are to deal with any claim fairly, helpfully and efficiently.

As with all insurance policies, exclusions and limitations to the policy do apply. Full terms and conditions can be found within the Policy Wording.

By purchasing this policy, you are agreeing to the terms and conditions of the insurer as detailed within the Policy Wording and declaring that the information you have provided is accurate.

Failing to disclose information we ask you for, or providing incorrect information, could lead to the invalidation and cancellation of your policy, or in a claim being refused.

Please check therefore to ensure the information you have entered is correct.

The following information doesn't replace reading and understanding your policy, but is worth highlighting:

Condition disclosure

Disclosure of medical conditions relate to all the people insured under the policy.

Changes to medical condition

If your health changes between buying your policy and your departure date and you still intend to travel, you should notify us immediately, as it may affect your cover.

Your responsibility

You must get permission from any other people whose details you propose to use in requesting a quote, before you providing any information. This applies to all information that you provide, but especially sensitive data like health information. In submitting any other person's details, you are confirming to us that you have their permission to do so, and that they understand how their information will be used.

It is your responsibility to ensure that all the information you provide is true, accurate and complete and that you disclose all relevant and material facts. Failure to do so could lead to a product being unsuitable, a claim being declined or a product being terminated by the provider. We cannot be held responsible if as a result of your error in providing correct information, or from a failure to disclose all material facts to us or your selected provider that the product is unsuitable, a claim is declined or the product is terminated.

It is important that you read all of the information that is provided to you, including for insurance products the policy information and policy terms and conditions, and that you agree with them before you proceed to purchase a product.

Once you have purchased a product, it is important that you read all documents issued to you and ensure that you are aware of any levels of cover, financial limits and any other terms that apply. If any information is not correct, it is your responsibility to identify the mistake and correct this.

Cancelling a trip

You may have to cancel a trip because someone not insured under the policy (for example, a relative, or business associate) falls ill. If you were aware of the illness at the policy inception and it could reasonably have been expected to give rise to cancellation you would not be covered.

If in doubt

Insurance is about peace of mind, so if you are not sure whether you should disclose information, it's always best to check with us.

Cancellation Rights

You have 14 days within which you can cancel your policy, from the date you purchase your policy or if you have requested to receive via post the date in which you receive the documentation, if you are not happy with the cover you have purchased.

To cancel this insurance within 14 days you need to do so in writing providing that; you have not travelled or made a claim against the insurance and there is no incident likely to give rise to a claim, then we will refund your premium in full.

For cancellation rights after 14 days please refer to the Policy Wording.

Complaints

Whilst we always endeavour to provide a great service, sometimes things don't go as expected, and you may feel as if we haven't done what you would have hoped for. We want to know how we can put things right.

If you do have reason to complain it is our policy to acknowledge the complaint by the end of third working day following receipt of complaint. You will receive either our written response or an explanation as to why we are not in a position to provide one within eight weeks of receipt of your complaint.

THE COMPLIANCE OFFICER

Getcover.com, 15 East Links, Tollgate, Eastleigh, SO53 3TG

Phone: 01689 892 228

Email: compliance@getcover.com

When you contact Getcover.com please quote your policy schedule number.

FOR COMPLAINTS FOLLOWING A CLAIM NOTIFICATION

International Medical Rescue, 15 East Links, Tollgate, Eastleigh, Hampshire SO53 3TG

Email: complaints@im-rescue.com

FOR ALL COMPLAINTS

If you are not happy with the response you have the right to ask the Financial Ombudsman Service (FOS) to review your complaint.

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London, E14 9SR
Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

Website:- <https://www.financial-ombudsman.org.uk/>

Please note that if you refer your complaint to the FOS you must have approached us first and received our final response. You must approach the FOS within 6 months of receiving our final response.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained by the Financial Services Compensation Scheme by visiting www.fscs.org.uk.

If you purchased a policy online and are unhappy with the product or the service you received, you can also use the European Commission's Online Dispute Resolution service to make a complaint at <http://ec.europa.eu/consumers/odr/>. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider, we expect that this will be the Financial Ombudsman Service.

Demands and Needs

This policy provides cover for persons who are travelling and wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.

Entitlement to paper copies of correspondence

As a business we are committed to reducing the amount of paper we generate as a business in order to reduce our carbon footprint. All your policy documentation is saved and available to access and download in the my account section. You are however entitled to receive paper copies of documentation free of charge upon request by emailing customerservices@getcover.com or calling 01689 892 261.

