

Getcover.com Website terms & conditions

Introduction

It is important that you read and understand these terms and conditions as they contain valuable information and legal facts which will govern our relationship with you. If you have any questions regarding our Terms and Conditions please go to our Contact Us page for more information.

By using this website and comparison services you are agreeing to these terms and conditions. If you do not agree to these terms and conditions, please refrain from using the website.

Terms of Use

This website has been designed for private individuals or businesses to source products on their own behalf. Therefore, if you are:

- A private individual wanting to use our website and comparison technology to find competitive prices for the products and services offered within the site on your own behalf and/or on behalf of a close family member; or
- Acting on behalf of a company wanting to use our website and comparison technology to find competitive prices for insurance on behalf of the company and;
- Not involved in any way in searching for insurance products as a business on

behalf of a third party and;

- In agreement to the terms of our Privacy Policy.

You are permitted to use our website and comparison technology.

What We Offer

Getcover.com is an insurance website that can be used to enable you to obtain prices and select benefits from our products. There are a range of products offered which you may find of interest. The products we offer are regulated by the Financial Conduct Authority.

The results of any search are not based on any personal recommendation regarding the suitability of the policy for your individual circumstances. It is

important that you read the terms and conditions of the policy to ensure that the product meets your specific needs. You will find these terms and conditions in the “information page” connected to the product you have chosen. If you identify a product which you would like to purchase you can use the website or speak to an advisor at our contact centre to complete the purchase of that product and for them to collect your payment and issue cover and documentation.

Who is Getcover.com ?

Getcover.com is a trading name of Linkham Services Limited (Company number 7387410 and registered office: 52 Newtown, Uckfield, East Sussex, TN22 5DE. Linkham Services Limited is authorised by the FCA under Firms Reference number: 733481. The Getcover.com brand and all data collected by the website is processed by Linkham Services Limited.

Your responsibility

In order to get a quote through our website, you will need to answer a number of questions which are required by the underlying product providers to enable them to provide a quote. The answers you give will determine the cover you can be offered and the amount you will need to pay for the level of cover you receive. You must get permission from any other people whose details you propose to use in requesting a quote, before you provide us with any of their 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.

Pricing

Companies change their prices on a regular basis. When you receive your quotes, it will tell you for how long each provider guarantees their price. The price quoted to you will be accurate at the time of issue, and may change if your quote is resubmitted. Getcover.com is unable to offer advice on particular insurance providers or the services that they offer. With your permission, we may refer you to a range of specialist insurance providers which may not be available on-line.

Our liability to you

Please read the following information carefully as we include some limits and exclusions of our liability to you;

These terms do not exclude our liability to you in any way for: personal injury or death caused by our negligence; fraud or fraudulent statements made by one of our employees or agents, or for any matter for which it would be illegal for us to exclude or to attempt to exclude our liability.

In addition, we are only liable for losses which are a foreseeable consequence of us breaking this contract. Losses are foreseeable where they could be contemplated by you and us at the time your information is entered onto our website.

We will not be held responsible for any indirect losses which happen as a side effect of the main loss or damage which you suffer and which are not foreseeable by you and us at the time we enter into this contract, including, but not limited to: loss of income or revenue; loss of business; loss of data; loss of profits or contracts; loss of anticipated savings or waste of management or office time however arising, provided that this provision will not prevent you from bringing claims against us for loss of or damage to your physical property or any other claims for direct financial loss that are not excluded by any of the categories set out above. In no circumstance will we be responsible for any losses which arise in connection with an event or series of events which is/are outside of our reasonable control.

Complaints

~~We aim at all times to provide a first class standard of service. However, there may be occasions when you feel we may have not achieved this. If we fall short of~~

~~our own high standards then we want you to tell us! At Getcover.com we take all complaints seriously and are committed to answering complaints from customers promptly.~~

~~If you do have reason to complain we will aim to resolve your complaint within 24 hours. If we are not able to do so, we will advise you of the situation. Further to investigating your concerns, we will issue you with a final response within 8 weeks. Depending on the nature of your complaint and if you remain dissatisfied with our response, you may have the right to refer your case to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone: 0800 023 4567 or 0300 123 9 123 or by email: complaint.info@financial-ombudsman.org.uk, website <http://www.financial-ombudsman.org.uk/>.~~

Amendments to our terms

We reserve the right to amend our terms and conditions at any time. The amended terms will be effective from the date they are posted on our website.

Website content

We have taken every reasonable step to make sure the information contained in this website is accurate and up-to-date. However, we can accept no liability for any errors or omissions. We reserve the right to add, amend or delete information from this site at any time.

Whilst we take every reasonable step to counteract viruses and other things with contaminating or destructive properties, we can give no warranty that this site and its content are free from viruses or anything else that has such contaminating or destructive properties.

Contacting us

If at any time you would like to contact us, the details are available on our Contact Us page.

Copyright

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Commercial use

This website is not for commercial use, meaning it is only for personal use or for use by a business to seek a product directly for that business only. Unauthorised commercial or bulk use may slow down the speed of the service we can provide for our customers. We will monitor the use of our services. If we detect commercial or bulk usage before we have sent the results of our search, we may abort the search. In any event, we reserve the right to take action against those using our service in an unauthorised way, to prevent disruption of our service to genuine customers, and to recover any losses we suffer.