

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.

### **Permissions**

You must get permission from any other people whose details you propose to use in requesting a quote, before you provide 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.

### **Cancellation Rights**

If the policy does not meet your requirements, please contact us within 14 days of the purchase of your policy for a refund of your premium. You will be only entitled to a full refund of your policy if you have not travelled, no claims have been made and no incidents have occurred that may give rise to a claim. Should you decide to cancel after the 14 day cooling-off period, no refund will be given.

## **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.

Getcover.com, 7th floor, 17 Bevis Marks, London, EC3A 7LN Phone: 01689 892 228 Email: [complaints@getcover.com](mailto:complaints@getcover.com)

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

FOR COMPLAINTS FOLLOWING A CLAIM NOTIFICATION

Please refer to the details in the policy wording issued to you.

## **Printed Documentation**

As a business we are committed to reducing the amount of paper we generate as a business to reduce our carbon footprint. All your policy documentation is emailed to you when you purchase a policy, if you do not receive, please check your junk folder. You are however entitled to receive paper copies of documentation free of charge upon request by emailing [customerservices@getcover.com](mailto:customerservices@getcover.com) or calling 01689 892 258.