

Covertime Club Terms | Covertime

Last updated: 24/06/2026

1. Introduction

Version 2.3

1.1 These terms and conditions ("Terms") govern the Covertime Club loyalty scheme ("the Scheme") operated by Covertime Limited ("Covertime", "we", "us", "our"), a company registered in England and Wales. Registered number: 15868833.

1.2 By purchasing a policy through Covertime, customers are automatically enrolled in Covertime Club and these Terms apply. Continued use of the Scheme constitutes acceptance of these Terms. These Terms are available at any time within the App and at covertime.com. Covertime will notify customers of any material changes to these Terms in accordance with clause 12.2, at which point customers will be given the opportunity to review and accept the updated Terms before they take effect.

1.3 The Scheme allows eligible customers to collect Covertime Points when purchasing Eligible Policies through Covertime and to redeem those Covertime Points as a discount against future Eligible Policies. Points are added to your account when the policy starts.

1.4 We reserve the right to amend, suspend or terminate the Scheme at any time. Where possible, we will give you reasonable notice of any material changes. Where Terms are updated, customers will be presented with the revised Terms and given the opportunity to accept them before the changes take effect.

2. Definitions

- **"Account"** means your registered Covertime customer account through which you access the Scheme.
- **"App"** means the Covertime mobile application available on iOS and Android.
- **"Covertime Points"** means the loyalty points awarded under the Scheme, as further described in these Terms.
- **"Eligible Customer"** means any individual aged 17 or over, resident in the United Kingdom, who has purchased at least one Eligible Policy through Covertime, as further described in section 3.
- **"Eligible Policy"** means a car, van or learner driver temporary insurance policy purchased through Covertime at the full price actually paid after any applicable discount, as further described in section 5.
- **"Lifetime Points"** means the cumulative total of all Covertime Points ever earned on your Account, regardless of redemption or expiry, used to determine your Status tier.
- **"Referral Link"** means the unique personal link generated for your Account for use in the refer a friend programme.
- **"Scheme"** means the Covertime Club loyalty and referral programme governed by these Terms.
- **"Status"** means the tier level assigned to your Account based on your Lifetime Points balance, as further described in section 9.
- **"Covertime Club account"** means the section of the App where your Covertime Points balance, earn history, Status and referral activity are displayed.

- **"We", "us", "our"** means Covertime Limited.
- **"You", "your"** means the Eligible Customer participating in the Scheme.

3. Eligibility and registration

3.1 The Scheme is open to Eligible Customers who are aged 17 or over, resident in the United Kingdom, and have purchased at least one Eligible Policy through Covertime.

3.2 Only one Account per person is permitted. Covertime reserves the right to close duplicate accounts and forfeit any Covertime Points held within them.

3.3 The Scheme is for personal use only. Covertime Points may not be earned or redeemed in connection with any business, commercial or trade purpose.

3.4 Employees of Covertime and its group companies, and their immediate family members, are not eligible to participate in the Scheme.

3.5 Covertime reserves the right to refuse registration or to remove any participant from the Scheme at its sole discretion, including where it suspects fraud, abuse, misuse or breach of these Terms.

3.6 You are responsible for keeping your account login details secure. Covertime is not liable for any loss of Covertime Points resulting from unauthorised access to your Account where you have failed to take reasonable steps to protect your login credentials.

4. Covertime Points: earning

4.1 Covertime Points are awarded to your Account following the successful purchase of an Eligible Policy once the policy begins. Points will be credited to your account within 24 hours of policy start.

4.2 Covertime Points are earned as a percentage of the admin fee actually paid by the customer after any discounts, voucher codes or other price reductions have been applied. Points are rounded down to the nearest whole point. No fractional points are awarded. The earn rate is determined by your Status tier at the time of purchase, as follows:

- No status (0–59 Lifetime Points): 10% of admin fee paid
- Explorer (60–99 Lifetime Points): 12.5% of admin fee paid
- Navigator (100–199 Lifetime Points): 15% of admin fee paid
- Pioneer (200 or more Lifetime Points): 20% of admin fee paid

4.3 Example of Points earned at no status tier: £5.00 paid in admin fee = 5 Covertime Points. If a discount reduces the admin fee to £4.00, Points are earned on £4.00 only. Earn amounts will vary at higher Status tiers in accordance with clause 4.2.

4.4 In addition to purchase earn, Covertime Points may be awarded through the following bonus mechanisms:

- (a) Birthday bonus: 10 Covertime Points are made available to claim in the calendar month of your registered date of birth, provided your Account is active and in good standing. Points are claimed by clicking the link in the claim email sent to your registered email address. The claim link expires 30 days

from the date the email is sent. Unclaimed Points will lapse after this period and cannot be reinstated. Once claimed, Points are subject to the standard 12-month expiry as set out in clause 6.1.

- (b) Referral bonus: 50 Covertime Points awarded to both the referrer and the referred friend upon the referred friend's first Eligible Policy purchase, subject to the conditions in section 8.
- (c) Win-back bonus: 30 Covertime Points are made available to claim by Accounts that have not completed a policy purchase in 90 or more consecutive days. Points are claimed by clicking the link in the claim email sent to your registered email address. The claim link expires 30 days from the date the email is sent. Unclaimed Points will lapse after this period and cannot be reinstated. Once claimed, Points are subject to the standard 12-month expiry as set out in clause 6.1.

4.5 Covertime Points have no monetary value and are not exchangeable for cash under any circumstances.

4.6 Covertime Points are non-transferable and may not be gifted, sold, auctioned or otherwise transferred to another person or Account.

4.7 Covertime reserves the right to adjust earn rates, Status tier thresholds, bonus mechanics and point values at any time. We will notify you of any material changes via email or in-app notification with a minimum of 30 days' notice.

4.8 Covertime Points are awarded to the Account holder only. Points cannot be combined across multiple Accounts.

4.9 Covertime reserves the right to withhold, reverse or forfeit Covertime Points where a policy is cancelled, voided, subject to a chargeback, or where Covertime reasonably suspects fraudulent or abusive activity.

5. Eligible policies

5.1 Covertime Points can be earned and redeemed on the following policy types: temporary car insurance, temporary van insurance and learner driver insurance.

5.2 Covertime Points are earned only on the admin fee amount actually paid by the customer. Where any discount, voucher code, introductory offer, app discount or other price reduction has been applied, Points are earned on the reduced admin fee amount paid and not on the original pre-discount amount.

5.3 Covertime Points cannot be redeemed on policies purchased in conjunction with any other promotional discount, voucher code, introductory offer or other price reduction, including comparison site exclusive prices and partner discount codes.

5.4 Covertime reserves the right to amend the list of Eligible Policy types at any time, subject to notification as set out in clause 4.7.

6. Covertime Points: expiry

6.1 Covertime Points expire 12 months from the last purchased policy's inception date.

6.2 Win-back and birthday bonus Covertime Points must be claimed by clicking the link in the claim email sent to your registered email address. The claim link expires 30 days from the date the email is sent. Points that are not claimed within this period will lapse and cannot be reinstated. Once claimed, Points expire in accordance with clause 6.1 and receive no special treatment.

6.3 Covertime will send automated reminder communications to your registered email address and via push notification at 60 days and 14 days before Covertime Points are due to expire. It is your responsibility to ensure your contact details are kept up to date. Failure to receive a reminder notification does not affect the expiry of Covertime Points.

6.4 Expired or lapsed Covertime Points cannot be reinstated under any circumstances.

6.5 Where an Account is closed, voluntarily or otherwise, all Covertime Points are immediately forfeited and cannot be reinstated or transferred.

7. Covertime Points: redemption

7.1 Covertime Points may be redeemed as a discount against the admin fee element of an Eligible Policy only, subject to the conditions in this section. They cannot be applied against the insurer premium element of any policy or insurance premium tax at the prevailing rate, as these amounts are paid directly to the insurer to underwrite your cover.

7.2 There is no minimum Points balance required to make a redemption. A single Covertime Point may be redeemed where a balance is held.

7.3 Covertime Points are redeemed in single point increments, with each point equating to £0.10 (10 pence) off the admin fee. The redemption value is fixed at 1 Covertime Point = £0.10 and may be subject to change with reasonable notice.

7.4 Customers may choose to redeem all available Covertime Points or a selected amount using the in-app slider tool at the point of checkout. The pound value equivalent will be displayed clearly at all times.

7.5 Covertime Points can be redeemed via the Covertime App only.

7.6 Covertime Points cannot be redeemed in conjunction with any other promotional offer, discount code or price reduction applied to the same policy.

7.7 Redemptions cannot be reversed once a policy purchase has been completed. If a policy is subsequently cancelled, redeemed Covertime Points will not be reinstated unless the cancellation occurs within the statutory 14-day cooling-off period for learner driver policies and is not due to a claim being made.

7.8 Covertime Points redeemed in error cannot be reinstated. If you believe there has been an error with a redemption, please contact Covertime customer services within 14 days.

7.9 Covertime Points cannot be redeemed against policies purchased via aggregators or comparison websites.

7.10 The total value of Covertime Points redeemed on any single policy cannot exceed the admin fee amount payable by the customer after any promotional discount or voucher code has been applied. Any such discount is applied to the admin fee first, and Covertime Points may only be redeemed against the remaining admin fee balance.

8. Refer a friend

8.1 Registered Covertime App users may participate in the refer a friend programme by sharing their unique personal Referral Link with friends and family.

8.2 When a person who has not previously held a Covertime policy ("the Friend") purchases their first Eligible Policy using the referrer's unique Referral Link, both the referrer and the Friend will each receive 50 Covertime Points, credited to their respective Accounts within 24 hours of the Friend's policy purchase inception date.

8.3 The Friend must be a new Covertime customer with no previous policy purchase on any Covertime account, whether registered or guest. Existing customers are not eligible to receive the friend referral bonus.

8.4 Each referrer may refer up to 10 Friends under the Scheme. Only one referral bonus per new customer is payable, regardless of the number of referral links received.

8.5 Referral Links are personal and non-transferable. Referral Links must not be posted publicly on voucher websites, cashback websites, public forums, social media pages or any other public channel where they could be accessed by unknown third parties. Covertime reserves the right to void referrals and forfeit associated Covertime Points where it reasonably believes a Referral Link has been misused or shared in an unauthorised manner.

8.6 The Referral Link may be shared via WhatsApp, by copying the link to clipboard, or by submitting up to 10 email addresses directly within the App. Any default share messages provided by Covertime must not be materially altered.

8.7 Referral Covertime Points are subject to the standard 12-month expiry from the date of the last purchased policy inception date and all other provisions of these Terms.

8.8 Covertime reserves the right to suspend or terminate the refer a friend programme at any time, subject to notification as set out in clause 4.7.

8.9 Purchases made via referrals are eligible for Covertime Points referral rewards when a policy is purchased within 90 days of the referral link being used.

9. Status tiers

9.1 Every registered Account is assigned a Status tier based on cumulative Lifetime Points earned. Status tiers and their corresponding earn rates are as follows:

- No status: 0–59 Lifetime Points. Standard earn rate of 10% of admin fee paid.
- Explorer: 60–99 Lifetime Points. Enhanced earn rate of 12.5% of admin fee paid.
- Navigator: 100–199 Lifetime Points. Enhanced earn rate of 15% of admin fee paid.
- Pioneer: 200 or more Lifetime Points. Enhanced earn rate of 20% of admin fee paid.

9.2 Status is calculated on Lifetime Points earned, not on current redeemable balance. Redeeming Covertime Points does not reduce your Lifetime Points total or affect your Status tier.

9.3 Status tier upgrades take effect immediately once the relevant Lifetime Points threshold is reached. The upgraded earn rate applies to all Eligible Policy purchases made from that point forward.

9.4 Status tiers are assigned to individual Accounts and cannot be shared, transferred or combined with another Account.

9.5 Covertime reserves the right to amend Status tier thresholds and associated earn rates at any time. Where earn rates are reduced or tier thresholds are increased, a minimum of 30 days' written notice will be provided via email to your registered address.

9.6 Status tiers have no cash value and cannot be redeemed or transferred independently of Covertime Points earned under the Scheme.

10. Communications

10.1 By participating in the Scheme, you agree to receive transactional communications relating to your Covertime Points balance, earn events, expiry reminders and referral activity via email and push notification.

10.2 Scheme-related communications are considered service messages and may be sent regardless of your general marketing preferences. You may opt out of push notifications via your device settings at any time, though this may affect your ability to receive expiry reminders.

10.3 Covertime will not use your participation in the Scheme to send you unsolicited marketing communications without your separate consent in accordance with our Privacy Policy.

11. Fraud and misuse

11.1 Covertime Points are awarded for genuine policy purchases and qualifying activities only. Any attempt to exploit the Scheme through fraudulent means, including but not limited to creating multiple accounts, falsifying referrals, submitting false reviews, or manipulating earn mechanics through cancellation and re-purchase patterns, will result in immediate termination of the Account and forfeiture of all Covertime Points.

11.2 Covertime reserves the right to investigate any Account activity that it reasonably suspects to be fraudulent, abusive or in breach of these Terms, and to take appropriate action including suspension or termination of the Account and recovery of any Covertime Points or discounts obtained through misuse.

11.3 Covertime reserves the right to report suspected fraud to relevant authorities.

12. Changes to the Scheme

12.1 Covertime reserves the right to change, suspend or terminate the Scheme, or any part of it, at any time.

12.2 Where changes are material, including changes to earn rates, Status tier thresholds, redemption values, expiry periods or eligibility, Covertime will provide a minimum of 30 days' written notice via email to your registered address. Customers will be given the opportunity to review and accept the updated Terms before they take effect.

12.3 Where Covertime terminates the Scheme entirely, we will provide a minimum of 60 days' notice and allow existing Covertime Points to be redeemed during that period, subject to these Terms.

12.4 Minor or administrative changes to these Terms may be made at any time without notice.

13. Liability

13.1 Covertime's total liability to you in connection with the Scheme, whether in contract, tort (including negligence) or otherwise, is limited to the face value of any Covertime Points that have been incorrectly withheld, deducted or forfeited as a result of our error.

13.2 Covertime is not liable for any failure to credit Covertime Points, or for any loss of Covertime Points, resulting from technical failures, third-party service outages, circumstances beyond our reasonable control, or your failure to maintain accurate account information.

13.3 Nothing in these Terms excludes or limits Covertime's liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited under applicable law.

13.4 The Scheme is provided as a loyalty benefit and Covertime makes no warranty that it will be available continuously or free from interruption.

14. Data protection

14.1 Covertime processes your personal data in connection with the Scheme in accordance with our Privacy Policy, available at covertime.com/privacy-notice.

14.2 Personal data collected in connection with the Scheme, including purchase history, referral activity and communications preferences, will be used to administer the Scheme, communicate with you about your Covertime Points and improve our products and services.

14.3 We will not share your personal data with third parties for their own marketing purposes without your explicit consent.

14.4 You have the right to access, rectify or request erasure of your personal data at any time, subject to our legal obligations. Please refer to our Privacy Policy for full details of your rights and how to exercise them.

15. General

15.1 These Terms are governed by the laws of England and Wales. Any disputes arising in connection with the Scheme shall be subject to the exclusive jurisdiction of the courts of England and Wales.

15.2 If any provision of these Terms is found to be invalid, unlawful or unenforceable, that provision shall be deemed severed and the remaining Terms shall continue in full force and effect.

15.3 Covertime's failure to enforce any provision of these Terms shall not constitute a waiver of its right to do so at a later time.

15.4 These Terms constitute the entire agreement between you and Covertime in relation to the Scheme and supersede any previous terms, representations or understandings relating to it.

15.5 These Terms are available at any time within the App and at covertime.com.

Contact

For queries relating to your Covertime Club account, Covertime Points balance or these Terms, please contact Covertime customer services via Live Chat, by email at hello@covertime.com or via the help section of the App.