

Terms of Use | Covertime

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Terms of use

Website Terms of Use, also known as terms of service or terms and conditions.

We want users, at all times, to have fair access to the products and services provided on our website. Here are the Terms of Use for our website, Covertime.com.

By accessing and using this website, you agree to the following Terms of Use. Please read them carefully. If you do not accept these Terms of Use, you should refrain from using or accessing this website.

About Us

Covertime Limited is registered in England & Wales: 15868833. Covertime Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number: 1022738.

Policy Underwriters

Covertime Limited arranges the sale of motor insurance policies on behalf of various insurers. The insurer underwriting your policy is listed on your Certificate of Motor Insurance and in the Policy Wording. The coverage provided by any insurance policy or product we issue is subject to the terms, conditions, and exclusions outlined in the policies. You can access a copy of all our policy documentation on our website or upon request.

Motor Insurers' Bureau (MIB)

Details of all motor insurance policies purchased via our website will be shared with the MIB.

Compulsory motor insurance providers are required under the Road Traffic Act 1988 to be members of the Motor Insurers' Bureau (MIB) and contribute to its funding. The MIB was established in 1946 to work with the government to compensate victims of accidents caused by negligent, uninsured, or untraced drivers. For more information, visit www.mib.org.uk.

Personal Use

This website is intended solely for personal, non-commercial use unless otherwise agreed with Covertime Limited.

By using this website to obtain a motor insurance quote, you confirm that your request is made for personal purposes only. You agree to indemnify Covertime Limited for any loss, damage, expense, or legal costs incurred due to misuse or breach of these terms.

Residency Requirement

The products and services offered on this website are only available to UK residents who are insuring private vehicles in Great Britain, Northern Ireland, and the Isle of Man. By requesting a quote, you confirm that you are a UK resident and agree to notify us if you cease to be a permanent UK resident.

Legal Exclusions and Limitation of Liability

We make every effort to ensure the accuracy and currency of the information on this website, but we do not guarantee that the content is complete, reliable, or suitable for any particular purpose. This website may contain technical inaccuracies or errors.

We do not provide legal, accounting, or other professional advice, nor do we assume liability for any damages resulting from the use of this website or its content. This limitation of liability applies to all types of damages, including direct, indirect, consequential, or incidental losses, loss of data, income, or profits, and property damage. However, nothing in these Terms excludes or limits our liability for death or personal injury caused by negligence or for obligations under the Financial Services and Markets Act 2000 or any other relevant financial legislation.

We reserve the right to update the content of this website, including these Terms of Use, at any time without notice. Any changes will be posted on the website, and by continuing to use the website after any updates, you agree to be bound by the revised terms.

We do not guarantee that this website or its content is free from viruses or other harmful elements. While we take reasonable precautions, we cannot be held liable for any losses resulting from the website being unavailable or inaccessible, whether due to routine maintenance or other reasons.

If you are unsure about the validity of any information on this website or wish to rely on it, we recommend contacting us for verification.

Data Protection, Privacy and Cookies

Any personal information you provide through this website will be handled in accordance with our Privacy Notice and Cookie Policy.

This website also uses cookies, and for more details, please refer to our Cookie Policy. Our Privacy Notice and Cookie Policy form part of these Terms of Use, and we encourage you to read them carefully as they outline our responsibilities and your rights regarding your personal data.

Monitoring of Communications

Subject to our Privacy Notice, telephone calls, email correspondence, and other forms of communication (including live chat) made through or visible on this website may be recorded and monitored for quality control and training purposes. By using these communication methods, you consent to the recording and monitoring of these communications by us and our agents.

Governing Law

The content of this website and the services we offer comply with relevant UK laws and regulations. Unless otherwise agreed, any insurance contract facilitated through Covertime Limited is governed by the laws of England and Wales, with any disputes subject to the exclusive jurisdiction of English and Welsh courts.

If any provision of these Terms of Use is deemed unlawful, void, or unenforceable, that provision will be severed, and the remainder of the conditions will continue to apply.

Events Beyond Our Control

We are not liable for any breach of these Terms or failure to deliver services resulting from circumstances beyond our reasonable control, such as strikes, network failures, accidents, or other unforeseen events.

Trademarks and Website Ownership

“COVERTIME” is a registered trademark owned by Covertime Limited. Nothing on this website grants any person the right to use this trademark without our written consent.

We own all copyright, design rights, and intellectual property on this website, or we have been granted the rights to use them. The content of this website cannot be copied, distributed, or modified without our written permission, except for personal use to obtain quotes or purchase services.

Links to Other Websites

This website contains links to external websites not under our control. These links are provided for convenience, and inclusion does not imply our endorsement of the linked site. We are not responsible for the content of any external website, and if you are redirected, you should contact that organisation directly to remove your details from their records.

No one may link to this website without our prior written consent.