

Covertxt UK Limited
Unit 21A
The Business Centre
Edward Street
Redditch
B97 6HA
Tel: 0203 021 7871
email: covertxt@covertxt.com

Covertxt UK Ltd - Terms of Business

Covertxt UK Limited is authorised and regulated by the Financial Conduct Authority, FRN 728271. Covertxt UK Limited is registered in England and Wales, Company No. 09013199. Registered and Trading Address: 51 Downing Street, Suite 31, First Floor, Smethwick, West Midlands, B66 2PP.

About Us:

Covertxt UK Ltd is authorised to arrange insurance and assist in claims handling with China Taiping Insurance (UK) Co Ltd, Registered in England No.1766035. Registered Office: 2 Finch Lane, London EC3V 3NA. China Taiping Insurance (UK) Co Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, ref 202690.

You can check these details online using the Financial Services Register accessible from www.fca.org.uk.

If you are buying cover for the first time or replacing existing insurance cover that you may have, it is important that you take your own individual needs and circumstances into account.

Your duty of disclosure

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, must be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, where disclosure is with your consent or where we are required to disclose your information by law. Some or all of the information you supply to us in connection with your insurance proposal may also be passed to insurance and other companies for underwriting, claims and premium collection purposes which may necessitate providing such information to third parties.

Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Operations Manager at the above address. To maintain the highest standard of customer service, calls to Covertxt UK Ltd may be recorded for training and quality purposes.

Renewing your policy

If you have chosen to pay by monthly direct debit, your policy will continue for each month you continue to pay your monthly premium until you tell us you wish to cancel.

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Cancellation

You may have a statutory right to cancel a policy you take out through us within a short period. Please refer to your policy summary or your policy document for further details. This policy will automatically terminate at the date on which you sell or otherwise dispose of all of the equipment on the appliance list.

For all cancellations a £25.00 administration fee will be payable at time of cancellation.

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How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact Covertxt UK Ltd as soon as possible using the contact details you have been provided. If in doubt about whom you should contact, please contact us on 0203 021 7871.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a client bank account on trust for you.

Non-payment notice

This policy will be suspended from the date on which **you** do not make a payment when it is due or **you** cancel any payment previously made or fail to maintain **your** monthly payments. In the event of this occurrence Covertxt UK Ltd will contact you to establish if non-payment was intentional as you no longer require this insurance or if it was unintentional and you still wish cover to continue. If the latter applies, then on payment of the premium due and continuation of monthly payments thereafter has been arranged, the policy will be reinstated and cover will be allowed to continue.

Complaints Procedure

It is always our intention to provide you with a first-class standard of service. Misunderstandings can, however, occur and we would prefer to know about the occasional problem than for you to remain dissatisfied.

Any communication can be made to us orally or in writing and on your behalf by a third party with your permission.

If any problem arises in connection with this policy you should firstly contact:

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**The Operations Manager – Covertxt UK Limited Unit 21a The Business Centre, Edward Street, Redditch B97 6HA.
Tel No: 0203 021 7871 Email: covertxt@covertxt.com**

If your enquiry has not been dealt with to your satisfaction, please refer to the insurer by contacting:

**The Compliance Officer China Taiping Insurance (UK) Company Limited - 2 Finch Lane,
London. EC3V 3NA**

Tel: 0207 839 1888 Fax: 0207 621 1202 E-mail: compliance@uk.cntaiping.com. Please refer to terms and conditions for full details.