**Summary**

 Important points for you to note when using our website or app. Summary points are for your reference only.

We recommend you read all of our Terms and Conditions to ensure you are happy with them.

* Use of our website or app is subject to all our Terms and Conditions and Privacy Policy. If you do not, or cannot, agree to them, please stop using
* the website or app immediately.
* You may only use our website or app for your own personal use or, if you are a business user, for legitimate business price comparison purposes.
* You are solely responsible for answering all questions honestly, completely and to the best of your knowledge, and for ensuring that any assumptions are correct. Failure to do so may lead to your policy or product being declared invalid or increase in its cost. You may also be liable for any third-party costs in the event of an accident.
* You are solely responsible to ensure that any products or services you purchase meets your needs.
* If you purchase a product or service through our website or app, you should carefully read the providers and partners Terms and Conditions and Privacy Policy as it will differ from ours.

**Introduction**

**Who are we?**

In these Terms and Conditions, “we”, “us” or “our” refers to We Covered.com, a trading name of QI Group LTD, a company registered in England and Wales (Registration No. 12607417) at The HQ Dell Road Rochdale OL12 6BZ. We are authorised and regulated by the Financial Conduct Authority (FCA) and our firm reference number is 930773. This can be confirmed at https://www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

**Definitions**

“product or service provider” means the manufacturer, supplier, distributor, providers or partners of any service or product that is available on our website or app.

“website” means any mobile applications or similar devices, channels or applications operated by or on behalf of We Covered.com

“you” and “your” means the person who accesses and uses our website or app.

**Acceptance of these Terms and Conditions**

If you access and use our website or app you agree to be bound by and act in accordance with these Terms and Conditions and our Privacy Policy. If you do not, or cannot, agree to these Terms and Conditions or our Privacy Policy, you are not permitted to access and use the website or app and you should immediately stop using or accessing the content. If you are in breach of these Terms and Conditions, your right to access and use the website or app will cease immediately.

**Our services**

We Covered.com is a broker services that can be used to find out whether you could save money on a range of insurance or other services or products. We currently compare prices for car, taxi, business, home, travel, Health, tenant, landlord, commercial and motorbike insurance and many more products.

Our website or app price comparison technology has been designed to allow private individuals or businesses seeking products on their own behalf to find the most competitive prices from the leading products and services providers or partners online. Therefore, you may only use our services if you are:

* A private individual wanting to use our website or app technology to find competitive prices for a product or service 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 or app technology to find competitive prices a products or services on behalf of the company; and
* Not involved in any way in searching for insurance, financial services or any other products listed on our website, as a business.

**Your responsibility**

In order to get a quote through our website or app services, you will need to answer a number of questions on our site needed by all the different products or services providers or partners and any intermediaries they may use. The answers you give will determine the products or services available to you and amount you will pay. 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 or criminal proceedings or convictions. 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.

You are solely responsible to ensure that you answer all questions honestly and that all information you enter onto We Covered.com is true, accurate and complete. If you do not do this, it could lead to your selected product later increasing in price, becoming invalid or claims not being paid. We cannot be held responsible if this happens.

As we work with a large number of providers or partners it is important that you read the provider’s or partners terms and conditions, and that you agree with them before purchasing your product or service as they will differ to ours. Once you have purchased a product, it is important that you check your details match those you provided to us. You should also read all documents issued to you by your selected providers or partners 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 with the providers or partners or with us.

**Price delivery**

Companies change their prices and amend their rates on a regular basis. The price quoted to you will be accurate at the time of issue and may change if your quote is resubmitted. Remember you will receive the same guarantee for the products or services as you would receive from them by going direct.

Commercial vehicle customers- If you use our services to complete a van insurance quote and we are unable to return any, or very few quotes, we may pass your details to our partners, in Commercial Vehicle department they may call you to discuss your requirements.

**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 for or 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 inputted onto our website or app. 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.

**If our standards fall short**

Our aim is 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 We Covered.com we take all complaints seriously. If your complaint is regarding a provider or partner that you have purchased a product through and with whom we put you in touch, then you should address your complaint direct to that company. If you wish to raise a formal dispute you can do so through the European Commission's [Online Dispute Resolution](https://webgate.ec.europa.eu/odr/main/?event=main.home.show) procedure. This procedure will help you to access the appropriate dispute resolution body. We Covered.com cannot accept liability for errors made by the selected providers or partners, or answer complaints on their behalf. In such an event we recommend you follow the guidelines provided in their complaint’s procedure.

**Third party links**

You can link to other websites by means of hyperlinks published on this website or emailed to you as part of our service. These websites are owned and operated by third parties. We accept no liability for any statements, information, products, or services that are published on or may be accessible through third party websites, as this is outside our control.

**Website content**

We have taken every reasonable step to make sure the information contained in this website or app is accurate and up to date. However, we cannot 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.

We are not responsible for any commentary, opinions, ratings or other postings on our website or app by any third party.

**Contacting us**

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

**Copyright**

The copyright in the material contained in this website or app belongs to QI Group LTD. Any private individual may print off a copy of any part of this material for their own personal use, subject to the following conditions:

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* The technology or processes utilised by or described in this website or app may be subject to other intellectual property rights reserved by QI Group LTD (on which see the section headed "Intellectual Property Rights" below);
* Images on this website or app are protected by copyright and may not be reproduced or appropriated in any manner without the written permission of their respective owner(s)
* No logos, trademarks or service marks appearing on the site may be printed off or copied, except as part of the text of which they form part.

**Intellectual property rights**

Any logos, trademarks, service marks and domain names and all related intellectual property rights, of the companies whose sites we search in providing the services, belong to those companies, and you may not reproduce them without their prior written consent. Except for them, all intellectual property rights including, without limitation, all logos, trademarks, service marks, domain names, database rights, rights in design, rights in know-how, patents and rights in inventions (in all cases whether registered or unregistered and including all rights to apply for registration) and all other intellectual or industrial property rights in any jurisdiction in any information, content, materials, data or processes contained in or underlying this website or app and/or the services we provide belong to QI Group LTD.

All rights of QI Group LTD in such intellectual property rights are hereby reserved.

**Commercial use**

This website or app is for non-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 cannot 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 services in an unauthorised way, to prevent disruption of our services to genuine customers, and to recover any losses we suffer.

**These Terms and Conditions were updated on 3 December 2020.**