



Terms and Conditions

Company Information

CheapTravelInsurance.com is a trading name Grovelawn Insurance Services Limited, a company registered in England & Wales number 5288164. Registered Address: 98 Station Road, Sidcup, Kent, DA15 7BY. Trading Address: Gemini House, Hargreaves Road, Swindon SN25 5AZ.

Confirmation

You will receive an e-mail immediately after purchasing a policy. The content of the e-mail will include your policy certificate showing your policy number, the persons insured, policy commencement date, period of insurance and the destinations/zones covered as well as the total price you paid for the policy. The policy summary and policy wording documents will also be included with your email. If you have requested the documents by post and paid the additional charge, the policy certificate and policy wording booklet will be posted via Royal Mail.

Legal Notice

For Travellers Aged 64 years and under

When purchasing an insurance product from cheaptravelinsurance.com you will be entering into an agreement with Allianz Global Assistance, who will be responsible for all aspects of this service. Mondial Assistance (UK) Ltd (trading as Allianz Global Assistance) is authorised and regulated by the Financial Services Authority (FSA). Its FSA registration number is 311909. FSA authorisation can be checked on the [FSA Register](#).

For Travellers Aged 65 years and older

When purchasing an insurance product from cheaptravelinsurance.com in conjunction with GoodtoGoinsurance you will be entering into an agreement with Groupama Insurance Company Limited and Optimum Underwriting, who will be responsible for the underwriting of the insurance. Assistance services are handled by One Assist and claims are handled by One Claims Limited. The contract is between you and Groupama Insurance Company Limited and Optimum Underwriting limited who are authorised by the Financial Services Authority (FSA).

Cancellation

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and if requested return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

You must contact us on 08450 264 264 to confirm you wish to cancel.

Call Monitoring & Recording

As part of our continuing effort to ensure you receive the highest service standards, we may monitor and record your call for training purposes.

Data Protection

Information about you and your policy may be shared between Grovelawn Insurance Services Limited, Allianz Assistance, Groupama and the insurer(s) for underwriting and administration purposes. Your information may be shared with other bodies to handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws).

Your information will not be shared with third parties for marketing purposes

Customer support

Our contact details are found on all pages of our website and within the policy wording. Our opening times when we can be contacted are found on our Contact Us page. Our address for postal customer support is also on our contact us page, plus a form for you to send an enquiry to us via email.

Claims

For Travellers Aged 64 years and under or any policy purchased prior to 12th June 2012.

In the first instance please visit the website www.azgatravelclaims.com. This will lead you to the online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone 020 8603 9958, textphone 020 8666 9562 (8am-6pm Monday to Friday and 9am-12 noon Saturday) and ask for a claim form or write to: Allianz Global Assistance travel insurance claims department, PO Box 1900, Croydon, CR90 9BA. Or email travel.claims@allianz-assistance.co.uk.

For Travellers Aged 65 years and over

In the first instance please obtain a claims form from www.oneclaims.com. Alternatively write or phone for a claims form to ONE Claims Limited, 1-4 Limes Court, Conduit Lane, Hoddeston, Herts, EN11 8EP. Or phone 01992 454256 or email mail@oneclaims.com.

Complaints

Complaints regarding the sale of your policy and dealings directly with CheapTravelInsurance.com

Our aim is to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact the Senior Manager verbally or the Managing Director Manager in writing. We will write to you within 5 working days advising who is dealing with your concerns. We hope to have concluded our investigations at this time, but if we need to take longer, we will either give you a full response within 20 working days or explain our position and provide you with a time scale for our full response. Grovelawn Insurance Services Limited trading name cheaptravelinsurances.com authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance & Allianz Assistance Policies

All complaints should be made in writing to The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ. Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

Groupama & Optimum Policies

In the first instance please contact; Customer Services Manager, GoodToGoInsurance, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ. If your complaint is regarding a claim please write in the first instance to: The Claims Director, One Claims Limited, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP.

If you are not satisfied with the final response regarding a complaint for either policy, you can refer the matter to the UK Financial Ombudsman Service (FOS) at their address; The Financial Ombudsmen Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone number 0845 080 1800 or e-mail enquiries@financial-ombudsman.org.

Method of payment

We accept most major credit and debit cards. There is no additional charge made when using a debit card and a 2% fee is made when using a credit card. We accept Visa and Mastercard only. You also have the option of calling our office on 08450 264 264 to purchase your insurance if you would prefer not to pay online, however we do offer a 10% discount for purchases made online.

Prices

All our prices are quoted in pounds sterling and include Insurance Premium Tax at the prevailing rate.

Receipts, bills and settlement mistakes

The policy schedule that is sent to you displays the exact cost of your insurance. It will also display the date the transaction took place. The policy schedule can therefore serve as a receipt however we can produce a receipted copy of your policy should this be required, please contact our call centre on 08450 264 264.

Should any details on the travel insurance policy document be incorrect we will amend your details immediately on your instruction, please contact our call centre staff on 08450 264 264.

Auto Renewal of Annual Multi Trip Policies

To ensure our customers receive continuous cover, CheapTravelInsurance.com operates an **auto-renewal process** for annual multi trip policies. Auto renewal means that we will send you an email reminder 1 month before renewal date after which your travel insurance policy will be automatically renewed at the end of your policy, so you don't have to worry about remembering to do it yourself. If you wish to cancel the auto-renewal of your policy please contact us by email, by phone, or by post.

Last Updated 14 September 2012.