

Free Worldwide Travel Cover Promotion

Your relationship with General & Medical Finance Ltd (“G&M”)

1.1 These terms of use set out the legally binding contract between G&M and you in relation to the Free Worldwide Travel Cover promotion (“the Discount”).

1.2. You will be deemed to accept these terms if you purchase a policy with General & Medical Ltd.

1.3 G&M may make changes to these terms from time to time. The most up to date version will be available from G&M on its website www.generalandmedical.com. You should check the terms regularly and if you purchased a policy after the date of any change it will be on the new terms.

1.4 G&M shall use and take care of any personal information you provide to G&M as described in G&M’s privacy policy, and in accordance with current UK Data Protection legislation, and will not disclose this personal information to a third party without your consent.

2. Free Worldwide Travel Cover rules

2.1 The offer is organised by General and Medical Finance Limited, General and Medical House, Napier Place, Orton Wistow, Peterborough, PE2 6XN.

2.2 G&M reserves the right from time to time and at any time to cancel, discontinue, temporarily or permanently, or amend the offer or these rules with or without prior notice (including, without limitation, in the case of anticipated, suspected or actual fraud).

2.3 In the event of any dispute regarding the rules, notice or conduct of the offer, the decision of G&M shall be final and binding and no other correspondence or discussion shall be entered into.

2.4 Every individual who purchases a private medical insurance policy directly from G&M through our website or telephone from either our Essentials, Essentials Plus, Everyday, Everyday Plus, Lifestyle, Lifestyle Plus and Elite covers will receive Free Worldwide Travel Cover.

2.5 The offer begins at 00.00 on the 1st November 2018 and closes at 23.59 on 30th November 2018. All applications received between these times will receive the offer.

2.6 The offer is non-transferable, non-exchangeable and there is no cash alternative. G&M accepts no responsibility for any costs associated with the product and not specifically included in the product.

3. General legal terms

3.1 These terms constitute the whole legal agreement between you and G&M in relation to your application with the Free Worldwide Travel Cover.

3.2 G&M shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war,

hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other circumstances amounting to force majeure.

3.3 You acknowledge and agree that each member of the group of companies of which G&M is a part may directly enforce, and rely upon, any provision of these terms. Other than this, no other person or company may benefit from these terms.

3.4 These terms, shall be governed by English law. G&M and you agree to submit to the exclusive jurisdiction of the courts of England to resolve any legal matter arising from these terms.

November 2018