

## **Free Worldwide Including USA and Canada Multi-Trip Travel Insurance 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 Including USA and Canada Multi-Trip Travel Insurance\*** promotion (“the Promotion”).
- 1.2. You will be deemed to accept these terms if you purchase a policy with G&M.
- 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](http://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.
- 1.5 G&M does not charge you a fee or receive an additional commission for providing you with this promotion.

### **2. Free Worldwide including USA and Canada Multi-Trip Travel Insurance rules**

- 2.1 The Promotion 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 Promotion 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 Promotion, 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 our Essentials, Everyday, Lifestyle, Elite private medical insurance policy directly from G&M through our website, telephone or opt-in scheme pages, will receive Free Worldwide including USA and Canada Multi-Trip Travel Insurance, excluding any additional travel upgrades purchased.
- 2.5 The promotion will start at the beginning of the private medical insurance policy and will finish at renewal or if the private medical insurance policy is cancelled at any stage.
- 2.6 This promotion does not apply to existing customers and customers who renew their policies.
- 2.7 This promotion excludes all corporate, sports and child only insurance policies.
- 2.8 This offer begins at 00.00 on 16<sup>th</sup> November 2023 and closes at 23.59 on 30<sup>th</sup> November 2023. All applications received between these times where the promotional code ‘FREETRAVEL’ has been used will receive Free Worldwide Multi-Trip Travel Insurance.

### **3. General legal terms**

- 3.1 These terms constitute the agreement between you and G&M in relation to your application with the promotion.
- 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 as 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.

**\* Worldwide Including USA and Canada Multi-Trip Travel Insurance** is underwritten by General & Medical Insurance Ltd and administered by General & Medical Finance Ltd.

**November 2023**