

Terms & Conditions

Our Terms & Conditions

This service is operated by Aequotech Limited (“us”, “we”) a private limited company registered in Gibraltar (Company Number 111831) whose registered address is PO Box 475, Suite 23 Portland House, Glacis Road, Gibraltar, GX11 1AA.

These are the terms and conditions which apply to your use of our service and the Website. Please read them carefully. By proceeding with access to our service and the Website, you are deemed to have accepted these terms and conditions. We reserve the right to vary the conditions of use at any time and will post any variations on the Website.

1. About Us

We are Aequotech Ltd. We offer a completely unbiased comparison service as we have no affiliation with the providers on our panel. They aren't owned by us (nor us by them), nor do we have any voting rights or financial investments with them. Aequotech Ltd is an Insurance Intermediary authorised and regulated by the Gibraltar Financial Services Commission (20376). You can find out more information or review our registration on their website.

2. Our Service to You

We are an online-only travel insurance comparison website. We work hard to ensure that we have a wide selection of products from specialist insurance providers for you to research and compare. We can't offer you advice or make a recommendation on what policy is right for you, but we do try and give you all the information you need to help you decide.

Our service is only available to UK residents (which excludes the Channel Islands) and who are registered with a UK doctor. By using our service, you are also deemed to have accepted our privacy terms as set out in our Privacy Policy and Cookie Policy.

3. How Our Service Works

You will be asked to answer a number of questions on the Website. These questions are designed to ensure that we, and the insurance providers on our panel, have all the information necessary to provide you with products that meet your criteria. We cannot guarantee a quote for every circumstance. It is your responsibility to ensure the information you submit is true, complete, accurate and not misleading. Failing to do so could invalidate your policy or result in a claim being rejected by your insurance provider.

We will send you an auto-generated email detailing your quote results. The email will be sent to the email address you provide when submitting your details to obtain a quote comparison on the Website. We aggregate quotes in real-time. We cannot hold quotes and accept no responsibility for any change in price or cover levels made by insurance providers. It is your responsibility to check that quotes are valid at the time of arranging cover.

Please be aware, that whilst we provide information on a wide range of travel insurance products or services, there may be other products or services available in the market that are not shown on the Website and which may be more appropriate or suitable for you.

Once you've purchased a policy, the insurance provider you've chosen will pay us a commission. The commission is a percentage of the cost of the insurance policy.

4. Payment

Full payment for products referred to on this website is required at the time of booking. To make payment, you will be transferred to the payment platform of the insurance provider you have selected to purchase cover with. We do not store payment details or hold customer money. The insurance providers featured on the Website accept payment via all major credit/debit cards. You will be informed of any extra charges relating to credit card use before they are incurred.



5. Policy Documents

Following successful payment of your policy, your chosen insurance provider will deliver documentation of the insurance policy purchased via the Website electronically. An option to receive a copy of your insurance documentation via post may be offered by the insurance provider before payment.

In the event you do not receive your insurance documentation, or you require a copy via post, please contact your insurance provider directly quoting your policy number.

Upon receipt, it is important to check your policy documentation to make sure it covers you adequately and that all information is true and correct. You must report errors or mistakes to your insurance provider before travel commences.

6. Amending or Cancelling Your Policy

If you need to amend your policy, you will need to contact your insurance provider directly. We cannot make changes to your policy or documentation. If you have a change in health or medication between the time you purchase cover and your departure date, you must inform your insurance provider, who may review the terms of your policy. You could be in breach of your policy's terms and conditions if you fail to do so.

Travel insurance policies have a 14 day right to cancel period. You are entitled to cancel your travel insurance policy provided you have not travelled or made a claim. You must contact your insurance provider directly in order to cancel your policy.

7. Claiming Against Your Policy

In the event you require overseas medical assistance, or want to make a claim against your policy, you will need to refer to your policy documentation for contact details or get in touch directly with your insurance provider.

8. Making A Complaint

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. If your complaint relates to the Website or Aequotech Ltd., you can contact us via:

Email help@aequotech.co.uk

Post PO Box 125, Hindhead, GU27 9HQ

Please give us your name and contact telephone number. Please explain clearly and concisely the reason for complaint. If you are unhappy with our final decision, you may be eligible to refer your complaint to the Financial Ombudsman Service.

If you are unhappy with any product you have obtained from an insurance provider or have any complaint regarding an insurance provider, you should address your complaint directly to that insurance provider. If you require their contact details, please contact our Customer Support Team who will be happy to assist.

9. Use of the Website

We reserve the right to change, modify, substitute, suspend or remove any material or content on the Website without notice, from time to time without there being any liability on our part. You further accept that such changes may result in your being unable to access the Website or part of it. We may have to suspend the Website from time to time to carry out maintenance and to make upgrades.

The Website is intended for your personal non-commercial use only. You agree to use the Website only for lawful purposes, and in a manner that does not infringe the rights or, restrict or inhibit the use of this Website by any third party. You agree not to interfere or gain entry to the Website with intent to corrupt, damage or deny service.

You may operate a link to the Website provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, as determined by us. You must not operate a link to this Website in such a way as to suggest or imply any form of association, approval, or endorsement by us without prior written consent. We reserve the right to withdraw any linking permission at any time.



You are not permitted to use the Website:

1. To harm, threaten, abuse, embarrass, defame, libel, intimidate or harass another person in a way that invades another person's privacy or is obscene, offensive, hateful, indecent, inappropriate, objectionable, unacceptable, discriminatory, or damaging as determined by us.
2. To create, check, confirm, update, modify or amend your own or another person's databases, records, or directories.
3. To tamper with, modify, reverse engineer, or amend any part of the Website using any automated software, process, program, robot, web crawler, spider, data mining, trawling or other 'screen scraping' software, process, program, or system.

10. Your Obligations

You agree to take reasonable precautions to ensure that any data you submit to the Website is true and accurate and free from viruses and anything else, which may have a contaminating or destructive effect on any part of the Website or any other technology. You must ensure that all data you provide on the Website is correct, complete, accurate and not misleading and that you disclose all relevant facts. You must get permission from any other person about whom you propose to provide information before you provide it. In submitting any other person's details, you are confirming to us that you have their permission to do so, and they understand how their details will be used.

11. Availability of Site

We have taken great care in preparing the Website but given the unpredictability in technology, matters may arise that are beyond our control. Therefore, we cannot guarantee the function, operation, or accessibility of the Website will be uninterrupted or error free, that defects will be corrected or that the Website will be free of viruses or other harmful elements. Occasionally access may be suspended or restricted to enable us to repair, maintain or update the Website.

The colours we use, as well as the display colour capabilities of your particular computer monitor, will greatly affect what you can actually see on the screen. We cannot be held responsible for the limitations of technology and cannot guarantee that your monitor's display of any colour, texture, or detail graphics or visual elements of the Website will be accurate.

12. Intellectual Property

The Copyright and all other intellectual property rights in the material contained on the Website, together with the website design, text graphics, and their selection and arrangement, all software complications, underlying source code and software belong to us or our licensors.

All rights are reserved. None of this material may be reproduced or redistributed without our prior written permission. You may, however, download or print a copy for your own non-commercial personal use.

13. Disclaimer

Every effort is made to ensure that this website is accurate and up to date and it is our aim to correct errors or omissions as soon as possible.

However, on occasion there may be an error in the price or type of insurance shown. In this case, our insurance providers reserve the right to cancel or amend any contract entered into with you. This would be without liability to you and a refund would be provided where applicable.

Nothing within the Website is or should be considered as financial or other advice or a recommendation to purchase any product or service. We recommend that independent professional advice is sought before you purchase any product/service from this website. You should always check the suitability, adequacy and appropriateness of the product that is of interest to you.

It is your sole decision to obtain or refrain from obtaining any product this Website refers to. Nothing on the Website is, or shall be deemed to constitute an offer by us to sell to you any product or service or to enter into any contract with you in respect of any product or service.

By submitting your details, you are making an offer to obtain the relevant product or service from the relevant insurance provider on its terms and conditions.

This disclaimer does not affect your statutory rights in respect of any products or services that you purchase via this Website.



14. Jurisdiction

If you live in England and Wales, the conditions of use will be governed by English law and the Courts of England and Wales will have exclusive jurisdiction to intermediate on any dispute between us.

If you live in Scotland, these conditions of use will be governed by Scottish law and the Courts of Scotland will have exclusive jurisdiction to intermediate on any dispute between us.

15. Keeping Your Information Safe

Aequotech Ltd takes your privacy very seriously. Your legal rights are protected, and we promise to do all we can to protect your privacy as set out in our Privacy Policy.

Any personal information supplied by you via the Website is stored in-keeping with GDPR and the Privacy and Electronic Communications Regulations 2003.

16. Exclusions of Liability

We use reasonable endeavours to ensure that the data on the Website is accurate and undertake to correct any errors or omissions. However, we do not guarantee that the Website will be fault free and we do not accept liability for any errors or omissions.

We do not accept any responsibility or liability for any loss damage you may suffer or incur if any information, content, material, or data you provide on the Website is not correct, complete and accurate or if it is misleading or if you fail to disclose all relevant facts.

Views expressed on third party sites about the products and brands available on this Website do not represent our views or the views of our associated companies, and we are not responsible or liable for the accuracy or content of any such views or expressions.

We do not give any warranty that the Website is free from viruses or other harmful elements, which may affect any technology.

Due to the nature of electronic transmission of data over the Internet, any liability we may have for any losses or claims arising from an inability to access the Website, or from any use of the Website or reliance on the data transmitted using the Website, is excluded to the fullest extent permissible by law.

We do not exclude or limit our liability for death or personal injury arising as a result of the negligence of us, our employees, agents or authorised representatives, or limits our duties or any liability under the Financial Services and Markets Act 2000, as amended, ('FSMA') or any conduct of business rules developed pursuant of FSMA.

You shall indemnify us in respect of all costs (including legal costs on a full indemnity basis), losses, expenses and claims in respect of or in connection with:

1. Any improper use by you of the Website
2. Any breach by you of any of these Terms or any relevant legislation or regulations; and
3. Any claim brought against us as a result of or in connections with your actions or omissions

As you view the Website, there may be reference to specific terms and conditions which apply to certain products and services. In such circumstances, it is your responsibility to refer to such terms and conditions applicable to those offers.

17. Force Majeure

If we are unable to perform our obligations to you (or able to perform them only at unreasonable cost) because of circumstances beyond our control, we may then cancel or suspend any of our obligations to you, without liability. Examples of those circumstances include act of God, accident, explosion, fire, transport delays, strikes and other industrial disputes.

Aequotech Limited is authorised and regulated by the Gibraltar Financial Services Commission (20376) to provide general insurance intermediary services within the travel insurance sector. Aequotech Limited trade into the UK on a freedom of services basis (Financial Conduct Authority Firm Reference Number 677661).

Prompted Ltd is registered in England and Wales, Company Number 16648304. Registered Office: Level 7 Founders Factory, 2 Arundel Street, 180 Strand, London, WC2R 3DA. We are authorised and regulated by the Financial Conduct Authority. authorised and regulated by the Financial Conduct Authority (Firm Reference Number 1041750).