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Accident Management - Excess Insurance - Breakdown Cover - 24/7 RTA Incident Support Services



Terms Of Service[®]



Terms & Conditions



Taking care of life's eventualities



Terms & Conditions of Business with RTR UK Ltd

1. Terms of Business

Throughout this Terms of Business document, references to “we” “us” and “our” are references to RTR UK Ltd. For your own benefit and protection, you should read these terms carefully as this document outlines important information of which you should be aware.

By asking us to handle your insurances, you are providing your agreement to these Terms of Business. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our team on 0870 474 0148, via email at info@rtruk.com or via post to:

RTR UK LTD
Dovecote House
Middlecliffe Lane
Little Houghton
Barnsley
South Yorkshire
S72 0HW

Calls may be recorded for training, monitoring and reviewing purposes.

1A. Definitions

Throughout this website you will notice that we often refer to **RTR UK Ltd** as Goodbye Excess. In these instances what we really mean is **RTR UK Ltd**. The phrase "Goodbye Excess" is a slogan a Domain Name and not a trading name of RTR UK Ltd

2. The Financial Conduct Authority

RTR UK Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FCA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts

3. Handling Money

We have authority to hold funds on behalf of the insurer under the risk transfer we have in place with Love Insurance Group (Broking) Limited

4. Our Service

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. We will not provide you with any advice on the purchase of policies via our website and customers should make their own decision regarding the suitability of products offered.

The products we offer

In respect of products purchased via our website, these will be from a single insurer for each type of business, who will be clearly identified in the quotation.

The service we will provide you with

In respect of policies purchased through our website you will not receive advice or a recommendation from us and you will then need to make your own choice about how to proceed. Information on the cover provided can be found in the key facts and policy documents contained on this web-site.

5. Product Documentation

Each insurance product comes with its own documentation i.e. a Status Disclosure Document, A Key Facts document and a Full Policy Wording document. The key facts document is a brief summary of the policy wording document. It is important that you read all of these documents carefully before purchasing. By agreeing to these terms and conditions we go on the understanding that you have.

6. Cooling Off Period

Consumer policies cancelled during the cooling off period of 14 days will benefit from a full refund provided no claims have been made. Policies cancelled outside the cooling off period will be cancelled but no refund or premium will be given.

If you wish to cancel a policy you must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.

7. Complaints Procedure

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning:

The Compliance Officer
ITC Compliance Limited
Monarch Court
Emersons Green
Bristol
BS16 7FH
Email: complaints@itccompliance.co.uk
Tel: 0845 177 22 66.

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write or telephone:

Financial Ombudsman Service
South Quay Plaza

183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567

A full copy of our complaints procedure is available on request.

8. We are covered by the Financial Services Compensation Scheme (Fscs)

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial service firms, like us. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent.

Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

9. Data Protection

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer a customer. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you. Under the Data Protection Act 2003 you have the right to see personal information about you that we hold in our records. If you have any queries please write to us at our usual office address.

RTR UK LTD, Dovecote House, Middlecliffe Lane, Little Houghton, Barnsley, South Yorkshire S72 0HW