Car Insurance Renewal Price Guarantee

Terms and Conditions

1. This offer applies only to customers purchasing a car insurance comparison site during the promotion period.

2. This offer is valid between 1st November 2026 and 28th February 2027.

3. Union Income Benefit (UIB) is the promoter.

4. UIB guarantees that the quote you obtain for a new policy purchased through the car insurance comparison during the promotion will be cheaper than the renewal price offered by your current insurance provider, or we will pay you £25 Love2Shop gift card, subject to the following criteria:

    a. Your new car insurance quote must be obtained through the car insurance comparison website during the promotion and remain in force/active for at least 30 days with all payments up to date.

    b. The cheapest price is considered to be the lowest base annual premium offered on our price comparison site, on a like-for-like basis.

    c. On the day of its inception, the policy must be on a like-for-like basis, including any voluntary excess. You must be able to provide evidence of your renewal and new policy including your personal details, the car, no claims bonus and type of cover.

    d. The offer applies only to the base annual premium for the car insurance policy. Any additional costs, including optional extras or policy /instalment charges are excluded.

    e. The offer applies only to the original renewal price offered by your current insurer, and excludes any price discounts, offers or negotiated rates offered after the original renewal.

    f. This offer is not available if your current insurer declines to offer a renewal price for any reason, or if our comparison site is unable to provide any prices.

How to Claim

4. To claim under this offer, you must provide us with a copy of your previous insurance documents including the policy schedule and renewal notice, plus the policy summary/proposal form of the new car insurance policy purchased through our comparison site during the promotion. Further information may be required.

5. This information must be emailed to us at marketingteam@uibuk.com within 30 days of your new policy starting. Please do not send any paperwork via post.
6. If your claim is validated, your £25 Love2Shop gift card will issued to the address noted in the insurance policy within 90 days after receiving a valid claim.
7. If you fail to provide adequate documentation or where the documentation does not meet the qualifying criteria, you will not be able to claim under this offer.
8. Claims made where a more expensive policy has been selected other than the cheapest like-for-like policy available via our price comparison website may be rejected.

Other Terms

9. This offer is not available in conjunction with any other offer.
10. We reserve the right to vary or withdraw this offer at any time.
11. We reserve the right to refuse your claim at any time we suspect:
    a. Any abuse or attempted abuse of the offer
    b. Any breach or attempted breach of these terms
    c. Any breach or attempted breach of the general use of the price comparison website terms and conditions
    d. Any activity which in our reasonable opinion constitute misuse or fraudulent activity towards the offer
12. Union Income Benefit accepts no liability or responsibility for claims lost, delayed or undelivered, nor any liability for technical errors or communication failures in networks and/or internet access.