

Terms of Use

RCover — rcover.co.uk | Last updated: June 2026

1. Who We Are

RCover is the trading name of **Xenon Wealth Ltd**, a company registered in England and Wales under company number **17273527**. Our registered address is 75 Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ.

References to "RCover", "we", "us" or "our" in these Terms refer to Xenon Wealth Ltd trading as RCover.

2. About These Terms

These Terms of Use govern your access to and use of the RCover website at rcover.co.uk and any related pages or applications (the "Site"). By accessing or using the Site, you agree to be bound by these Terms. If you do not agree, please stop using the Site immediately.

We may update these Terms from time to time. The date at the top of this page reflects when changes were last made. Continued use of the Site after any changes constitutes your acceptance of the updated Terms.

3. Our Role

RCover acts as an introducer. We do not underwrite or administer insurance products directly. The insurance products described on this Site — sold under the name EverydayProtect — are **underwritten by MetLife Europe d.a.c.**

MetLife Europe d.a.c. is a private company limited by shares, registered in Ireland (company number 415123). Registered office: 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office: Invicta House, Trafalgar Place, Brighton BN1 4FR (branch establishment number: BR008866). MetLife Europe d.a.c. is authorised and regulated by the Central Bank of Ireland, and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in the UK.

Nothing on this Site constitutes financial advice, investment advice, tax advice, legal advice, or any other form of regulated advice. The content is for general informational purposes only and does not constitute a financial promotion.

4. Eligibility

To use this Site and purchase cover, you must be:

- At least 18 years of age
- Resident in the United Kingdom
- Capable of entering into a legally binding contract

By using the Site, you confirm that you meet these requirements.

5. Acceptable Use

You may use the Site for lawful personal purposes only. You must not:

- Use the Site in any way that is unlawful, fraudulent, or harmful
- Misrepresent your identity or provide false information when applying for cover
- Attempt to gain unauthorised access to any part of the Site or its systems
- Introduce viruses, malware, or other harmful material
- Scrape, copy, or extract content from the Site without our written permission
- Use the Site to transmit unsolicited commercial communications

6. Intellectual Property

All content on this Site — including text, images, logos, graphics, and the overall design — is owned by or licensed to Xenon Wealth Ltd and is protected by intellectual property laws. You may not reproduce, distribute, or otherwise use any content from this Site without our prior written consent.

7. Third-Party Links and Services

The Site may contain links to third-party websites or refer to services provided by third parties (including MetLife, HealthHero, and Health Assured). These links are provided for convenience only. We have no control over the content of those sites and accept no responsibility for them or for any loss or damage that may arise from your use of them.

Wellbeing Support and GP24 services are provided by third parties as added benefits for MetLife policyholders. These are not part of your insurance contract and MetLife reserves the right to amend or withdraw them at any time.

8. Disclaimers

The Site and its content are provided "as is" without warranties of any kind. To the fullest extent permitted by law, we disclaim all warranties, express or implied, including warranties of accuracy, completeness, fitness for a particular purpose, and non-infringement.

We do not guarantee that the Site will be available at all times, uninterrupted, or free from errors.

9. Limitation of Liability

To the fullest extent permitted by applicable law, Xenon Wealth Ltd shall not be liable for any indirect, incidental, consequential, or punitive damages arising out of or in connection with your use of the Site.

Our total liability for any direct loss shall not exceed £100 or the amount you paid to us in the preceding 12 months, whichever is greater.

Nothing in these Terms limits our liability for fraud, fraudulent misrepresentation, death, or personal injury caused by our negligence.

10. Governing Law

These Terms are governed by the laws of England and Wales. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

11. Contact Us

If you have any questions about these Terms, please contact us:

Xenon Wealth Ltd (trading as RCover)

75 Shelton Street, Covent Garden, London, WC2H 9JQ

Email: team@rcover.co.uk

Website: rcover.co.uk