



Contents

Your document pack contains the following.

Pacifica Warranty Terms of Business	Page 2
Important information about your policy	Page 3
Documents for Freedom Insurance for Televisions and Kitchen Appliances <ul style="list-style-type: none">• Insurance Product Information Document (IPID)• Terms and Conditions	Pages 4-5 Pages 6-11

Pacifica Warranty - Terms of Business

About Pacifica Warranty

Your insurance will be arranged by Pacifica Warranty, which is a trading style of UK Warranty Limited of Pacifica House, Rainton Business Park, Houghton Le Spring, England, DH4 5RA, telephone 0300 303 4033, Email service@ukwarranty.com, an intermediary authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our FCA number is 785300. Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts.

Underwriter

This policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance limited). Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered office: 5th Floor, 3 More London Riverside, London, SE1 2AQ, United Kingdom. Registered in England number 01708613 These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

Pacifica Warranty service

We or the insurer do not provide advice or personal recommendation on the suitability of Extended Warranty insurance. We act for the insurer in arranging cover and dealing with claims. It is your responsibility to ensure that your policy meets your needs. We do not guarantee or warrant the solvency of any insurer. Should your insurer go into liquidation, you will need to purchase cover with another insurer at your own cost.

Pacifica Warranty's remuneration

We retain a commission from the total premium. We may also earn income from insurers based on the overall performance of our account with them and not directly related to your insurances.

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact the Complaints Director at the above address. For more information regarding the resolution of complaints please refer to the Complaints Procedure in your policy Terms & Conditions.

How to cancel

You may have a statutory right to cancel your policy within a short period. Please refer to your policy summary or the Cancellation section in your policy document or renewal notice for further details. If you wish to cancel outside this period cancellation rights will be as detailed in your policy document.

How to claim

Please call Pacifica Warranty immediately if you need to claim and you will advise you on the appropriate course of action to take.

Protecting your Personal Data (data)

The insurer and Pacifica Warranty are the data controllers for your policy. For more information please refer to the Privacy and Data Protection Notice in your policy.

Protecting your money

Prior to your premium less the retained commission being forwarded to the insurer we hold your money as an agent of the insurer (so your insurance is treated as being paid for).

Compensation arrangements

The insurer is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if the insurer is unable to meet its liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. If entitled to compensation you would be covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or at <http://www.fscs.org.uk> or by telephoning 0207 741 4100

Important information about your policy

Eligibility/other insurance

Please check that this cover is suitable for you by referring to the eligibility section of your policy Terms and Conditions or Insurance Product Information Document. You should also check that any existing insurance you hold elsewhere does not cover the same things as this policy. If you need to make any changes to your policy, please call Customer Services on 0330 303 4033.

How do I cancel my policy?

If your policy does not provide the cover you need or you wish to cancel for any other reason, please contact us first by:

- Calling us on 0330 303 4033; or
- Writing to us at Customer Relations Department, UK Warranty Limited, Pacifica House, Rainton Business Park, Houghton Le Spring, England, DH4 5RA. Remember to include your policy number.

How do I change my policy address?

In the event of moving address, please call Customer Services on 0330 303 4033.

Product Insurance

Insurance Product Information Document

Company:
UK Warranty Ltd.

Product:
Breakdown and Accidental Damage
Insurance for Kitchen Appliances and
Televisions

The product is administered by UK Warranty Ltd who are authorised and regulated by the Financial Conduct Authority under reference number 679738. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

This document is a summary of our insurance policy and its purpose is to provide you with information that will assist you to make your purchase decision. You will find all the terms and conditions of the insurance contract available in the policy document. Please take time to read the policy document and ensure you understand the insurance cover that is provided.

What is this type of Insurance?

This electrical appliance insurance will cover the cost of parts, labour and call out if your electrical appliance has suffered mechanical/electrical failure, or if the appliance has suffered accidental damage and that has caused mechanical/electrical failure.



What is insured?

- ✓ This appliance insurance will cover the cost of parts, labour and call out if your electrical appliance has suffered mechanical/electrical failure after the manufacturer's guarantee period has ended, or if the appliance has suffered accidental damage and that has caused mechanical/electrical failure or stopped the appliance working as the manufacturer intended during and after the manufacturer's guarantee period.
- ✓ The costs to repair your appliance should it suffer from an electrical or mechanical failure due to accidental damage.
- ✓ If your freezer fails, we will pay £100 towards the costs of spoiled frozen food.
- ✓ Cover includes parts, labour, callout charges (including VAT) and where the product is declared beyond economical repair, we will also cover the replacement of the product or a cash equivalent settlement at our discretion, subject to the terms, conditions and exclusions of your policy.
- ✓ Where we provide a replacement product the costs of installation, deinstallation and scrappage are included up to a maximum cost of £100



What is not insured?

- ✗ Faults which are due to a generic manufacturing defect.
- ✗ Any claim where you use the product for a non-domestic purpose or in a commercial environment.
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any claim arising from any circumstances which any insured person was aware of or should have been aware of at the inception of the policy.
- ✗ Cosmetic damage, routine maintenance, cleaning and servicing.
- ✗ Costs of rearranging missed appointments with couriers/ engineers or any repairs we have not authorised or repairs not carried out by one of our approved engineers.
- ✗ Claims relating to wear and tear or gradual deterioration.



Are there any restrictions on cover?

- ! Your policy provides cover up to the original price paid for the appliance per claim.



Where am I covered?

- ✓ United Kingdom, Channel Islands or Isle of Man provided your appliance is at the address noted on your schedule.



What are my obligations?

- You must obtain our approval before undertaking repairs and follow our claims process which can be found in our terms and conditions.
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy. Maintain all property and take all reasonable steps to minimise the amount payable under this insurance.
- Notify us of any change to your circumstances, such as a change of address



When and how do I pay?

You can pay for your policy by Direct Debit. The agreed amount must be paid by you by Direct Debit each month for the cover to remain in force under the terms and conditions of this policy.



When does the cover start and end?

This cover will run from the start date shown on your schedule and will continue for each month that you pay your premium until the earliest of;

- You or we cancel this policy; or
- You do not pay the premium associated with this policy on the date that it becomes due; or
- You no longer own the product insured.

We will review your policy each year on your policy annual anniversary date, which shall be the date 12 months from the start date of your policy, and annually thereafter



How do I cancel the contract?

Please telephone the administrator on 03330 436692 within 45 days of purchasing the cover and we will arrange to cancel your policy and refund any premium you have paid subject to no claims being recorded against the policy. Cover will cease at the end of the month immediately prior to the cancellation being received by us, and for which a monthly premium payment was received.

To cancel your policy please write to the administrator at: UK Warranty, Cancellations, UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY.

Product Insurance terms and Conditions

INTRODUCTION

Thank **You** for choosing Pacifica Warranty to supply **You** policy, **We** hope that **Your Product** will be trouble free, however, should the **Product** fail during the **Period Of Insurance** please follow the claims procedure detailed below.

Your policy has been arranged by: UK Warranty Limited on behalf of Collinson Insurance, 5th Floor, 3 More London Riverside, London, SE1 2AQ, United Kingdom. Collinson Insurance (a trading name of Astrenska Insurance limited) is authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202846.

UK Warranty Limited, whose registered address is: Pacifica House, Rainton Business Park, Houghton le Spring, Tyne and Wear, DH4 5RA, United Kingdom, is authorised and regulated by the UK Financial Conduct Authority under registration number 785300. These registration details can be checked on the UK's Financial Conduct Authority's Financial Services Register.

This policy is a monthly policy, which means that the **Administrator** will collect a premium by Direct Debit from **Your** bank account on an agreed date of each month and, subject to the successful collection of that **Monthly Premium Payment**, **We** will provide the cover detailed in this Policy wording for the month in which the **Monthly Premium Payment** has been collected. This insurance commences on the start date shown on **Your Policy confirmation** and continues by periods of one month upon receipt of **Your Monthly Premium Payment**. This insurance does not have a specified end date and cover will continue until either **You** or **We** cancel the policy. However, should **You** fail to make a payment in any month of **Your Monthly Premium Payment**, cover will cease with effect from the end of the month immediately before the date of the failed collection.

Your policy has been designed to provide the highest level of service to **You** and the best protection for **Your Product**. If having read the details of the cover provided **You** wish to change **Your** mind, simply refer to the section headed "Changing Your Mind" below. To assist **You** in understanding the cover provided under **Your** policy and the benefits provided **We** have used certain words and / or phrases to which specific meanings have been attached, where a word or phrase has a specific meaning it will appear in bold and be listed as a definition under the policy.

Collinson Insurance, the **Administrator** and the retailer do not provide advice or a personal recommendation about the suitability of this **Product**. It is **Your** responsibility to ensure the **Product** meets **Your** needs.

Collinson Insurance does not have a direct or indirect holding in the **Administrator** representing 10% or more of the voting rights of the capital. Similarly, the **Administrator** does not have a direct or indirect holding in Collinson Insurance representing 10% or more of the voting rights of the capital.

GOVERNING LAW

Your policy shall be governed by and construed in accordance with the Law of England and Wales.

DEFINITIONS

The following words or phrases detailed below have the following meaning wherever they appear in the policy in bold.

- **Accidental Damage** - A sudden and accidental event resulting in the failure of any component of the **Product** which prevents normal operation and requires repair or replacement before normal operation can be resumed.
- **Administrator** – UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY.
- **Callout** - The attendance of an **Engineer** to **Your Home**.
- **Claim Limit** - **Your** policy provides unlimited claims up to the original purchase price of the **Product** during the **Period Of Insurance**.
- **Consequential Loss** - Indirect loss or damage resulting from the event which caused the claim under this policy.
- **Engineer** – A tradesman appointed by the **Administrator**.
- **Home** - The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on **Your Policy Confirmation** where the **Product** is located.
- **Manufacturer's Warranty Period** – All new **Products** are covered by the manufacturer against mechanical / electrical failure, the duration of the **Manufacturer's Warranty Period** may vary, **You** should ensure that **You** understand when the **Manufacturer's Warranty Period** will end.
- **Mechanical/Electrical Breakdown** - The actual and sudden mechanical/electrical failure or breakdown which results in the sudden stoppage of the **products** normal functions and which necessitates repair to resume those functions or replacement.
- **Monthly Premium Payment(s)** – The agreed amount payable by **You** by Direct Debit each month in order that cover remains in force under the terms and conditions of this policy wording.
- **Period Of Insurance** - **Your** policy commences on the start date as shown on **Your Policy Confirmation** and will continue until either **You** or **We** cancel the policy or until the date **You** cease to make **Your Monthly Premium Payments**
- **Product** - The appliances detailed on the **Policy Confirmation** installed within the **Home** for domestic use.

- **Policy confirmation** - Contains details of **You** and the **Product** covered by **your** policy.
- **Territorial Limits:** The United Kingdom of England, Wales, Scotland, Northern Ireland, the Channel Islands, or the Isle of Man
- **We / Us / Our / Insurer** - Collinson Insurance
- **Wear And Tear** - The gradual deterioration associated with normal use and age of the **Product** and its components.
- **You / Your-** The person named on the **Policy Confirmation**.

COVER PROVIDED

Your policy provides cover against breakdown caused by **Accidental Damage** and **Mechanical/Electrical Breakdown** of the **Product** identified on **Your Policy Confirmation** within the **Territorial Limits** during the **Period Of Insurance**.

The breakdown caused by **Accidental Damage** section of **Your** policy commences on the start date of **Your** policy and will continue for the **period of insurance**.

Please note the **mechanical/electrical breakdown** cover provided by **Your** policy will commence on the expiry of the **Manufacturer's Warranty Period** and continue for the **period of insurance**.

Repair:

Where the **Administrator** appoints an **Engineer** to repair **Your Product** **We** will cover:

- **Parts:** The cost of parts which have failed leading to the **mechanical/ electrical breakdown** of the **Product** or which have suffered **Accidental Damage**.
- **Callout:** Charges for the attendance of an **Engineer** to **Your Home** to undertake a repair of the **product**.
- **Labour:** The labour charges for the time the **Engineer** takes to complete the repair.
- Where the **Administrator** assesses the **Product** is to be repaired away from the **Home**, **We** will also cover: charges for the **Product** to be collected and returned to **Your home**. If **You** are unavailable to take delivery of the returned **Product** **Our** liability will be limited to the delivery back to the couriers distribution centre.

Replacement:

Where the **Administrator** selects to replace **Your Product** and not complete a repair **We** will cover:

- **Replacement:** A replacement **Product** of similar specification and functionality, up to and including the cost of the appliance which has suffered a **mechanical/electrical breakdown**.
- **Carriage:** **Courier** charges for the **Product** to be collected and returned to **Your home**, where **You** are unavailable to take delivery of the returned **Product** **Our** liability will be limited to the delivery back to the couriers distribution centre.
- Installation and scrap removal up to a limit of £100
- **Your** policy will end on the replacement of your **Product**.

Extra Benefits:

In addition to the repair and replacement benefits above, selected **products** will receive additional benefits under **Your** policy, these are;

Appliances that include a freezer section

If **Your** appliance fails and causes frozen food to spoil, **You** are entitled to claim up to a total cost of £100 including VAT towards the cost of replacing the food ("**frozen food costs**") that has spoiled, subject to;

- a) The fault is not rectified within 14 (fourteen) days from the date the **Engineer** first visits
- b) **You** have no other means to keep the food frozen until the appliance has been repaired
- c) Following the claims procedure as laid out in the full terms of **Your** policy

We do not cover:

1. A **mechanical/electrical breakdown** that occurs during the **manufacturer's warranty period**;
2. A **mechanical/electrical breakdown** where an **Engineer** states the fault to be present prior to the commencement of cover provided under the policy or faults which were known to **You** prior to the commencement of cover under **Your** policy;
3. Loss and / or damage to viewing cards, or digital information and / or television programmes saved on the hard drive of the **Product**.
4. Cosmetic damage such as damage to exterior finish, food spoilage, dents, scratches, chipping, staining, rusting or corrosion of / or to the **Product**;
5. Consumable or auxiliary items e.g. batteries, smart leads or any **Accessories** or peripherals that were not part of the original **Product** or installation;
6. Damage to oven linings, glass doors, control knobs or fridge / freezer interior linings or door seals;

7. Where **You** request additional work to be completed or the replacement any parts that have not failed;
8. **Callout** charges where **You** are not at **Home** when the **Engineer** attends;
9. Carriage costs where **You** are not **Home** following the first attempt of the collection of the **Product** by the courier;
10. Claims arising as a result of normal **Wear And Tear** (e.g. belts, fuses, seals);
11. Rectifying maladjustment or incorrect configuration or setting of the **Product** e.g.
 - a. Manufacturer software update
 - b. **Product** set up when connecting an external device e.g. gaming console, external drives or similar devices
 - c. Incorrect installation of the **product**

Cover is provided subject to the terms, conditions and exclusions of **Your** policy.

GENERAL EXCLUSIONS

The following exclusions apply to all sections of **Your** policy.

1. Where **You** have failed to make a **Monthly Premium Payment** in connection with **Your** policy;
2. Damage which is stated by the **Engineer** to be as a result of:
 - a) Deliberate damage or neglect of the **Product**;
 - b) Failure to comply with the manufacturer's instructions for the care of the **Product** or to comply with any routine service requirements;
3. A **Product** installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
4. Where the **Product** is incorrectly installed or is installed in a location identified as unsuitable for the **Product** by the manufacturer of the **Product**;
5. Loss or theft of the **Product** and / or peripherals;
6. Faults relating to the installation of the **Product**;
7. **Mechanical/electrical breakdown** which relates to a manufacturer recall;
8. Claims arising from the interruption, failure, disconnection or power surge in the power supply and / or subscription channels to **Your Home** however caused;
9. **Consequential loss** of any type e.g.
 - a) Property damage caused by the **Product**;
 - b) Loss of viewing via a contracted service provider due to failure of the **Product**;
10. Claims for any amount which exceeds the **claims limit**;
11. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism.
12. Any direct or indirect consequence of:
 - a) Irradiation, or contamination by nuclear material; or
 - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

GENERAL CONDITIONS

1. Claims are only valid where authority has been issued by the **Administrator** or their appointed **engineer**
2. The **Administrator** will make reasonable attempts for an **Engineer** to attend **Your Home** subject to the provision of service not being precluded by:
 - a) adverse weather conditions.
 - b) industrial disputes (official or not).
 - c) failure of the public transport system (including the road network) and repair thereto.
 - d) other circumstances preventing access to **Your Home** or otherwise making provision of cover impractical.
3. **We** shall be entitled to:
 - a) decline cover if, in **Our** opinion, **Your Home** or main services have not been maintained in a safe or serviceable condition.
 - b) decide on the most appropriate means of providing cover, although **We** will take **Your** wishes into account whenever possible.
4. **We** will arrange to supply and fit replacement parts or components where required and covered under **Your** policy. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
5. Where the **Product** is to be replaced **We** will replace it with a **Product** of similar specification and functionality at the time of the breakdown. **We** reserve the right to provide a reconditioned **Product** as full and final settlement under the policy.
6. If **You** or anyone else claiming under the policy makes a claim that is false or dishonest in any way, **Your** policy will not be valid and **You** will lose all benefit of cover outlined under the policy.
7. If **You** move address then **You** must inform the **Administrator** in writing or by phone.
8. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application

- for cover under the **policy**;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

CLAIMS PROCEDURE

Claims will only be considered if **Your Monthly Premium Payment** has been paid from the commencement of this insurance, up to and including the month in which the claim occurred and there are no outstanding payment defaults.

It is vital that under **Your** policy in the event of a claim that **You** must contact the **Administrator** by telephone on 0333 0436692. Please provide the **Administrator** with as much information about what has happened as soon as possible. **You** should include;

1. **Your** policy number and details of the **Product**.
2. Date of incident.
3. What appears to be at fault with the **Product**.

The **Administrator** will assess the nature of the incident and check if it is covered under **Your** policy and if necessary arrange for the **Product** to be repaired or replaced. The **Administrator** is the **Insurer's** agent and acts for Collinson Insurance in handling claims.

Claims procedure for Extra Benefits:

Frozen food costs

If **Your** appliance fails and causes frozen food to spoil **You** are entitled to claim up to a total cost of £100 including VAT toward the replacing the food ("**frozen food costs**") that has spoiled, subject to;

- a) The fault is not rectified within 14 (fourteen) days from the date the **Engineer** first visits
- b) **You** have no other means to keep the food frozen until the appliance has been repaired
- c) Following the claims procedure as laid out in the full terms of **Your** policy

We will repay **You** by means of bank transfer or cheque providing;

- a) **You** have called **Us** in advance for confirmation that **You** are entitled to receive this benefit
- b) **You** have provided **Us** with photographs of the food that has been spoiled
- c) **You** provide **Us** with receipts / proof of purchase for the amounts **You** have spent on replacing the spoiled food

CHANGING YOUR MIND

We hope **You** are happy with the cover this policy provides, however, if after reading this policy it does not meet with **Your** requirements or **You** have simply changed **Your** mind please return the policy and **Policy confirmation** to the **Administrator** requesting cancellation, or telephone the **Administrator** on 0333 0436692 within 45 (forty-five) days of purchasing the cover and **We** will arrange to cancel **Your** policy, cancellation is subject to no claims being recorded against the policy.

CHANGES TO YOUR POLICY

We have the right to change the terms of **Your** Policy and / or **Monthly Premium Payment(s)**, by giving **You** not less than 30 (thirty) days prior notice of the change taking effect.

CANCELLATION

Following the 45 (forty-five) day period in which **You** are able to change **Your** mind and cancel the policy on the condition that no claims have been made or are pending **We** will refund any premium paid in full. Thereafter **You** may cancel the insurance cover at any time by informing the **administrator**. Cover will cease at the end of the month immediately prior to the cancellation being received by **Us**, and for which a **Monthly Premium Payment** was received by the **administrator**.

We are entitled to cancel **Your** policy at any time by giving **You** not less than 30 (thirty) days prior notice, except where **You** default on **Your Monthly Premium Payment**, in which case cover will cease with effect from the end of the month immediately before the date of the failed collection.

To cancel **Your** policy please write to the **Administrator** at: Cancellations, UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY, email us at info@ukwarranty.com, or call us on 03330 436 695

COMPLAINTS PROCEDURE

It is **Our** intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints procedure below.

In all correspondence please state **Your** policy number and that **Your** insurance is provided by Collinson Insurance.

All complaints are handled by the **Administrator** whose contact details are:

Customer Care Manager UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY. Tel: 03330 436 695.

Your complaint will be acknowledged promptly in writing.

The **Administrator** will aim to resolve **Your** complaint within eight weeks from first notification of **Your** complaint.

If **You** remain dissatisfied with the response to **Your** complaint or it is not resolved within the timescales detailed above, the **Administrator** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge: of the sale of this Policy or is in relation to Policy administration, contact The Financial Ombudsman Service:

- by submitting **Your** complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0800 0234567 ; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company Ltd cannot meet its liabilities under this Policy. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

SANCTIONS

We shall not provide any benefit under this Policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

THIRD PARTY RIGHTS

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this contract to have the right to enforce the terms of this Policy; and
- **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this Policy, who might seek to assert that they have rights under this Policy.

PRIVACY AND DATA PROTECTION NOTICE

As **your insurer** and a data controller, **we** collect and process information about you so that **we** can provide you with the products and services you have requested. **We** also receive personal information from **your** agent on a regular basis while your policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have
- service **your** policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed;
- protect **our** legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the

European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure. **We** will not share your information with anyone else unless **you** agree to this, or **we** are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities. The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with **us**;
- is in the public or **your** vital interest: or
- for **our** legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process your personal information during the period of insurance and after this time so that **we** can meet our regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in our offices to protect the information that you have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

IMPORTANT NOTICE TO CUSTOMERS

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **your** details to the Police. The terms and conditions of this insurance policy do not affect **your** statutory rights relating to faulty or misdescribed goods. For further information about **your** statutory rights, please contact **your** local authority Trading Standards Department or the Citizens Advice Bureau.