



## INSURER INFORMATION

This insurance is arranged and administered by Blue Insurance Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Blue Insurance Limited trading as Gadgetinsurance.com is authorised and regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on +44 (0) 800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadget(s)** against **accidental damage**, liquid damage and **breakdown**. **Theft** cover is available and is subject to an additional premium. For iPhones, iPads, Mobile/Smart Phones, Tablets and Smart Watches **Theft & Loss** cover is available and is subject to an additional premium.

**Your gadget** must be in good condition and full working order prior to taking out this policy. If there is evidence that the damage, **theft** or loss occurred prior to the policy start date **your** claim will be refused and no premium refund will be due.

## INTRODUCTION

**You** must read this policy document and the **validation certificate** together. The **validation certificate** tells **you** the period during which the policy is in force, what items are covered, and what level of cover applies to **your** insurance. Please check both documents carefully to make certain they give **you** the cover **you** want.

In return for the payment of **your** premium **we** will provide insurance for **your gadget(s)** during the **period of cover** as stated in **your validation certificate**. This policy only covers **your gadget(s)** when in the care of **you** or a member of **your immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

If **you** pay for **your** premiums monthly then **your** policy is a rolling monthly policy and is only in force if the monthly premium continues to be paid. Cover can continue up to a maximum of five years.

If **you** pay for **your** policy annually, then **your** policy is an annual policy for which the full annual premium must be paid at inception and again at each annual renewal date. The type of policy **you** have will be shown in **your validation certificate**.

### AUTOMATIC RENEWAL OF YOUR POLICY

**We** will contact **you** up to 30 days before the annual renewal date of **your** policy and **we** will tell **you** then if there are any changes to **your** premium. To ensure continuation of cover, **we** will then renew **your** policy unless **you** advise **us** otherwise.

If **we** are unable to automatically process **your** renewal **we** will contact **you** before **your** renewal date and invite **you** to renew **your** policy via an alternative channel.

**Your** renewal premium will be taken by the same method used during **your** initial purchase. If **you** do not want to auto renew **your** policy, simply follow the instruction in **your** renewal notification. If **you** do nothing, then this policy will automatically renew for a further period of 12 months.

## DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

**Accessories** – means items such as but not limited to, chargers, protective cases, headphones and hands free devices but excludes SIM cards and wearables. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

**Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to **your gadget** which was not deliberately caused by **you** or any other person

**Accidental loss/accidentally lost** – means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Breakdown** - the breaking or burning out of any part of **your gadget** whilst in ordinary use arising from internal electronic, electrical or mechanical defects in **your gadget** and which causes a sudden stoppage to **your** ability to use **your gadget** in the way intended by the manufacturer of the **gadget**.

**Claims Administrators** – Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL  
Tel: 0345 074 4787  
Email: [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)

**Criteria: We** can only insure **gadgets** if **you** are able to provide **Evidence of Ownership**, and if they are:

1. Purchased by **you** as new in the UK, Ireland or US;
2. Purchased by **you** as refurbished direct from the Manufacturer or Network Provider in the UK, Ireland or US;
3. Gifted to **you** as long as **you** are able to provide a Gift receipt, and;
4. Are not more than 12 months old at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not accidentally damaged) and;
6. Have not previously been repaired using non-manufacturer parts.

**Evidence of ownership** – a document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** network provider that the mobile phone has been used by **you**.

**Gadget(s)** - the portable **electronic gadget/s** that meet the **Criteria**, are insured by this policy, and shown on **your validation certificate**. Gadgets include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Headphones, Kindles, Sat Navs, MP3/iPods, Portable Games Consoles, Camcorders, Camera's, SLR Lenses, Go Pro's and Laptops

**Home** – **your** permanent residence shown on **your validation certificate**.

**Immediate family** – **your** mother, father, son, daughter, spouse or domestic partner who resides with **you** at **your home**.

**Limit of liability** - **Our** liability, in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability as shown on **your validation certificate**.

**Period of cover** – for monthly policies 1 (one) calendar month from the inception date, renewing monthly on the same day each



month provided the monthly premium is paid. For annual policies 1 (year) from the inception date. The **period of cover** you selected can be found on **your validation certificate**.

**Policy excess** - An amount **you** have to pay towards the cost of a claim under this insurance.

**Precautions** - all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss, accidental damage** or **theft of your gadget(s)**.

**Proof of usage** - means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** network provider. For other **gadget(s)**, in the event of an **accidental damage** claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

**Territorial limits** - The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

**Terrorism** means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

**Theft/Stolen** - means the unauthorised dishonest appropriation of the **gadget specified on your schedule of insurance**, by another person with the intention of permanently depriving **you** of it.

**Unattended** - when away from **your home**; not within **your** sight at all times or out of **your** arms-length reach

**Validation Certificate** - the document provided to **you** following the purchase of this policy by **you** which includes the details of **your gadget(s)** and which confirms **your** chosen level of insurance cover, **your period of cover**, the **limits of liability** under this policy and the **policy excess** payable.

**We, us, our** - UK General Insurance Ltd, on behalf of Great Lakes Reinsurance (UK) SE.

**You, yourself, your** - the person, who is 18 years old or over, who owns the **gadget(s)** as stated on the **validation certificate**.

## WHAT WE WILL COVER

The sections below explain what **we** do and do not cover. **Your validation certificate** will state which of the available covers are applicable to **you**.

### A. Accidental Damage / Malicious Damage

**We** will arrange a repair if **your gadget** is damaged as the result of an accident or malicious damage. If **your gadget** cannot be economically repaired, it will be replaced.

### B. Theft

If **you** selected the option to insure **your gadget(s)** for **theft** then if **your gadget(s)** are **stolen** **we** will replace them. Where only part or parts of **your gadget** have been **stolen**, **we** will only replace that part or parts. This cover is only operative if shown on **your validation certificate** and the additional premium has been paid.

### C. Accidental Loss

If **you** selected the option to insure **your** mobile phone, smart watch, tablet or iPad for **accidental loss**, then if **you** accidentally or unintentionally lose **your** mobile phone, smart watch, tablet or iPad **we** will replace it. **Accidental loss** cover is only available on mobile phones, iPads, tablets and smartwatches. This cover is only operative if shown on **your** validation certificate and the additional premium has been paid.

### D. Breakdown

If **your gadget** suffers electrical **breakdown** which occurs outside of the manufacturers guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops.

### E. Unauthorised Call/Data Use

If **your** mobile phone is **accidentally lost** or **stolen** and is used fraudulently, and **your** claim is covered by **your** policy, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £1500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was lost or **stolen** up to a maximum of 24 hours from discovery of the incident.

### F. Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with

any liquid, **we** will repair it. If it cannot be repaired **we** will replace it.

### G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost, stolen** or damaged at the same time as **your gadget** up to a maximum value of £150. If **we** replace **your** mobile phone with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

IMPORTANT: Where **your gadget** is a mobile phone, in the event of a claim **you** will be required to provide **proof of usage** which confirms **your** mobile phone has been in use between policy inception and the incident date.

## WHAT WE WILL NOT COVER

**Your gadget(s)** are not covered for:

### 1. Theft:

- from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle, must be supplied with any claim;
- from any building or premises (including **your home** or workplace) unless the **theft** involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- when away from **your home**, or when in **your home** with invited guests / tradesmen or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- where the **gadget** has been left **unattended** when it is away from **your home**; or
- where all available **precautions** have not been taken to prevent **theft**;

### 2. Loss or damage caused by:

- **you** deliberately damaging, intentionally leaving or neglecting the **gadget**;
- **you** not following the manufacturer's instructions;
- the use of non-manufacturer approved **accessories**;

### 3. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget(s)**;
- repairs carried out by persons not authorised by **us**;
- wear and tear or gradual deterioration of performance;
- cosmetic damage of any kind including scratches, dents and other visible defects that do not affect safety or performance;
- any claim if the IMEI / serial number has been tampered with in any way.

4. Any kind of damage whatsoever unless the damaged **gadget(s)** are provided for repair.

5. Any loss involving a SIM (subscriber identity module) card.

6. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for **your** mobile phone up to the maximum value of £1500.

7. The **policy excess** - if **you** make a claim, an excess fee applies which must be paid to **us** before **your** claim can be settled. This excess fee varies depending on the value of the **gadget** **you** have insured with **us**. The fees are set out below:

- If **your** claim is for a **gadget** up to the value of £750 (when new) the excess fee is £50 for any claim.
- If **your** claim is for a **gadget** over the value of £751 (when new) the excess fee is £75 for any claim.

8. Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of **your** policy or the first 14 days of any amendment to **your** policy where the **electronic gadget** has not been insured within 14 days of purchase.

9. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.

10. Any **accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.

11. Any claim for any **gadget(s)** where **proof of usage** cannot be provided or evidenced.

12. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.

13. Reconnection costs or subscription fees of any kind.

**Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.**



#### 14. War Risk

**Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

#### 15. Nuclear Risk

Damage or destruction caused by, contributed to or arising from:

- a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

#### 16. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

#### 17. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.

18. Any indirect loss or damage resulting from the event which caused the claim under this policy;

19. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.

20. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

21. **Gadget(s)** purchased under a private sale.

22. Any loss where **your** bank account/credit card details stored on **your gadget** are used to purchase goods or withdraw funds.

23. **Gadgets** lost or damaged in the post;

## CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item. Where an equivalent refurbished item is not available, **we** will replace with new.
2. Repairs will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

## CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. This insurance only covers **gadget(s)** bought in the US or in the countries within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** of the policy and is also automatically extended to include use of the **gadget(s)** anywhere in the world up to a maximum of 90 days in total in any single 12 month period of insurance, subject to any repairs being carried out in the UK by repairers approved by **us**. No cover is provided for claims where **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).
3. The **gadget(s)** must not be more than 12 months old, must be purchased in the UK, Republic of Ireland or US as new, or if refurbished, purchased directly from the manufacturer, and **you** must be able to provide **evidence of ownership** at inception of this insurance cover. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or **you** must be in possession of a gift receipt.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by **us**, giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.
7. **You** must take all **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

9. In respect of **your** annual policy being paid by monthly premiums, if the Direct Debit premium payment is cancelled by **you** or collection of premium is unsuccessful at any given point, then **we** will write to **you** giving 30 days' notice of cancellation (see Cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is rectified when **we** next attempt to collect payment.

## CANCELLATION

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to [Gadgetinsurance.com](http://Gadgetinsurance.com) within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents if **you** are a new customer or 14 days from the renewal date if **you** are an existing customer. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

#### Cancellation after the 14 day period

If **you** wish to cancel **your** insurance after the initial 14 day withdrawal period **you** can do so by telephoning [Gadgetinsurance.com](http://Gadgetinsurance.com) on 0333 355 0254 or in writing by emailing [info@gadgetinsurance.com](mailto:info@gadgetinsurance.com) allowing one month's notice. If **you** pay **your** insurance premium annually and providing no claim has been made and **you** do not intend to make a claim under this insurance **you** will receive a proportionate refund of premium based on the unused **period of cover** under the policy less an administration fee equal to 25% of the annual premium with a minimum fee applying of £10. Policy cover will cease from the date **we** receive **your** cancellation instructions.

If a claim has been made under this insurance, **we** will cancel **your** cover but not refund any premium.

#### Cancellation by us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- A. Where **we** reasonably suspect fraud
- B. Non-payment of premium
- C. Threatening and abusive behavior
- D. Non-compliance with policy terms and conditions
- E. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## CLAIMS PROCEDURE

1. **You** must:
  - notify the **claim administrators** on 0345 074 4788 or by emailing [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk) as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance; if the incident happened outside of the UK, please notify **Claims Administrators** within 48 hours of **your** return to the UK.
  - report the **theft** or **accidental loss** of any mobile phone within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
  - report the **theft** or **accidental loss** of any **gadget(s)** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** and a lost property number in support of an **accidental loss** claim;
  - provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
  - return **your** completed claim form and **evidence of ownership** to the **claim administrators** within 30 days of the incident date along with any other requested information. Please note any delay in reporting an incident to the **claim administrators**, **your** Airtime Provider or the Police may



invalidate **your** right to claim under the policy.

2. If **we** replace **your gadget** the damaged or lost items become **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.
3. There is a **policy excess** for all claims which must be paid before **your** claim can be approved. If **your** claim is for a **gadget** up to the value of £750 (when new) the excess fee is £50 for any claim. If **your** claim is for a **gadget** over the value of £751 (when new) the excess fee is £75 for any claim.

UK General Insurance Limited are an agent of Great Lakes Reinsurance (UK) SE and in the matters of a claim act on their behalf.

To help **us** improve **our** service **we** may record or monitor telephone calls.

## WARNING

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, **we** will not pay the claim and cover under this and all other insurances currently in force with **us** with which **you** are connected will cease immediately. **You** will not be entitled to any refund of premium under any policy.

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

## CONSUMER INSURANCE ACT

**You** are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

## COMPLAINTS

### Making Yourself Heard

If **you** have cause for complaint, it is important that **you** know that **we** are committed to providing **you** with an exceptional level of service and customer care.

**We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

### Who to Contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person, and;
- that **you** are giving them the right information.

### When You Contact US

- Please give **us** **your** name and contact telephone number.
- Please quote **your** policy and/or claim number.
- Please explain clearly and concisely the reason for **your** complaint.

### Step One – Initiating Your Complaint

Does **your** complaint relate to:

- A. The sale of **your** policy?
- B. A claim on **your** policy?

If A, **you** need to contact  
Gadgetinsurance.com,  
1 Neptune Court,  
Vanguard Way,  
Cardiff, CF24 5PJ  
Tel: 0333 355 0254  
Email: complaints@blueinsurance.co.uk

If B, **you** need to contact  
**Claims Administrators**  
Customer Relations,  
Direct Group,  
Quay Point,  
Lakeside Boulevard,  
Doncaster,

DN4 5PL

Email: gadgetcomplaints@directgroup.co.uk  
Telephone: 0345 074 4787

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

### Step Two – The Financial Services Ombudsman Bureau

If **you** have received the final response to **your** complaint and **you** are still dissatisfied, **you** may refer **your** case to the Financial Ombudsman Service (FOS). The FOS will only consider complaints after **you** have been provided with written confirmation that the internal complaints procedure has been exhausted. The FOS contact details are:

Financial Ombudsman Service  
Exchange Tower Harbour Exchange Square London E14 9SR  
www.financial-ombudsman.org.uk

**You** have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

Alternatively, if **you** have purchased **your** policy online, **you** can submit a complaint through the Online Dispute Resolution (ODR) platform <http://ec.europa.eu/odr>

## COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## DATA PROTECTION ACT 1998

**Claims Administrators** does not pass any personal data about **you** to any third parties. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about **yourself** to **us** or **our** agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide to **us** may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by **yourself** will be used by **us**, **our** agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

### The checks we make and sharing information with other organisations

Under the Data Protection Act 1998 **we** are required to tell **you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

### Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by **Claims Administrators**, **your** insurers and their agents and re-insurers. In assessing any claims made, **we** may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

### Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the Police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;



In addition **we** may undertake credit searches and conduct additional fraud searches (this may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance).

**Claims History**

Under the conditions of **your** policy **you** must tell **us** about any insurance related incidents (such as fire, water damage, **theft** or an accident) whether or not they give rise to a claim.

**Other Insurers**

**Claims Administrators** and **your** insurers may pass information about **you** and this policy to other insurance companies with which **your** insurers reinsure their business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

**You** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you'd** like to find out more about this notice **you** can write to the Data Protection Officer, UK General Insurance Limited, Cast House, Gibraltar Island Road, Old Mill Business Park, Leeds, West Yorkshire, LS10 1RJ.

