



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 **electronic gadgets** against **theft**, damage, **breakdown** and for mobiles phones, iPads, smart watches and tablets; **accidental loss**. **Your electronic 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.

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.

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.

Great Lakes Insurance SE and UK General Ltd are regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules.

Blue Insurance Limited trading as GadgetInsurance.com is regulated by the Central Bank of Ireland. 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 or by contacting them on +44 (0) 800 111 6768.

INTRODUCTION

COVER

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of cover**. This policy only covers **your electronic gadgets** when in the care of **you** or a member of **your immediate family**.

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 ANNUAL 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 attempt to renew **your** policy 2 weeks prior to the renewal date 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 certificate.

Accessories - items such as chargers, protective cases, carrying cases, headphones and hands-free mounting kits but excluding the SIM card which are used in conjunction with **your electronic gadget**.

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

Accidental loss means that the **electronic 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 electronic gadget** whilst in ordinary use arising from internal electronic, electrical or mechanical defects in **your electronic gadget** and which causes a sudden stoppage to **your** ability to use **your electronic gadget** in the way intended by the manufacturer of the **electronic gadget**.

Claims Administrators - Direct Group Ltd, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Telephone 0818 286 458, email gadgetclaims@directgroup.co.uk

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

1. Purchased as new in the Republic of Ireland, UK or US, or;
2. Purchased as refurbished direct from the Manufacturer or Network Provider in the Republic of Ireland, UK or US, or;
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.

Electronic Gadgets - 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, SLR Lenses, Camera's, Go Pro's and Laptops

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

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

IMEI or Serial Number - the international mobile equipment identity number which is the unique identification number that will be used to identify the mobile phone. or the unique identification number that will be used to identify the **electronic gadget**.

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 electronic gadget**, will be limited to the replacement cost of each **electronic gadget** being claimed for and, in any event, shall not exceed the maximum liability as shown on **your** validation certificate.

Malicious Damage - any damage caused to **your electronic gadget** which was deliberately caused by any other person.

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 (one) 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. This **excess** is €75 and must be paid by **you** before **we** settle **your** claim.

Precautions - all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss**, damage or **theft** of **your electronic gadgets**.

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

Theft/Stolen - means the unauthorised dishonest taking of the **electronic gadget** specified on **your** validation certificate, by another person with the intention of permanently depriving **you** of it.

Unattended – not within **your** sight at all times or out of **your** arms-length reach when away from **your Home**.

We, us, our – UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, yourself, your – the person, who is over 18 years old and who owns the **electronic gadgets** as stated on the validation certificate.

WHAT WE WILL COVER

IMPORTANT

Where **your electronic 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. In respect of the areas of cover listed below, for any claim we will only pay costs up to the **limit of liability**.

A. Accidental Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of an accident. If **your electronic gadget** cannot be repaired, **we** will replace it.

B. Theft

If **your electronic gadgets** are **stolen** **we** will replace them. Where only part or parts of **your electronic gadgets** have been **stolen**, **we** will only replace that part or parts.

C. Accidental Loss

If **you** selected the option to pay an additional premium and cover **your** mobile phone, iPad, smart watch or tablets for **accidental loss**, then if **you** accidentally lose **your** mobile phone, iPad, smart watch or tablet **we** will replace it. If **you** have this cover in place it will be shown on **your** validation certificate. No other **electronic equipment** is insured for **accidental loss**.

D. Malicious Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of **malicious damage** caused to **your electronic gadget** by a third party. If **your electronic gadget** cannot be repaired, **we** will replace it.

E. Breakdown

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

F. Fraudulent Call Use

If **your** mobile phone is lost or **stolen** and used fraudulently, and **your** claim accepted, on receipt of **your** itemized bill **we** will reimburse you for the fraudulent call costs of calls up to the value of €1500. 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.

G. Liquid Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of an accident involving liquid. If **your electronic gadget** cannot be repaired, **we** will replace it.

WHAT WE WILL NOT COVER

Your electronic gadgets 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 **electronic gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage or other evidence of damage, 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. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
- when away from **your home** unless the **electronic 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 the **electronic gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the incident giving rise to a claim under this insurance.
 - where the **electronic gadgets** has been left **unattended** when it is away from **your home**;
 - where all available **precautions** have not been taken to protect **your electronic gadget** from **theft**.
- Loss or damage caused by:**
 - you** deliberately damaging or neglecting the **electronic gadgets**;
 - you** not following the manufacturer's instructions;
 - routine servicing, inspection, maintenance or cleaning;
 - the use of non-manufacturer approved **accessories**;
 - Repair or other costs for:**
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the **electronic gadgets**;
 - wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance;
 - repairs carried out that have not been pre-approved by **us**;
 - electronic gadgets** which have previously had repairs carried out by non-manufacturer approved repairers;
 - cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;
 - any damage if the **IMEI** or **serial number** has been deliberately tampered with in any way.
 - Any kind of damage whatsoever unless the damaged **electronic gadgets** are provided for repair.
 - Any loss involving a SIM (subscriber identity module) card.
 - Any expense incurred as a result of not being able to use the **electronic gadgets**, or any loss other than the repair or replacement costs of the **electronic gadgets** unless relating to unauthorized call use for **your** mobile phone up to the maximum value of €1500.
 - The **policy excess** for all claims is €75.
 - 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 the 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.
 - Loss of or damage to **accessories** of any kind.
 - Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.
 - Any claim for an **electronic gadget** where **proof of usage** cannot be provided or evidenced.
 - 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.
 - War Risk**
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**
Any direct or indirect consequence of terrorism as defined by the Criminal Justice (Terrorist Offences) 2005 and 2015
 - Radiation**
Any direct or indirect consequence of:
Irradiation, or contamination by nuclear material; or
The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - Sonic Boom**
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
 - Electronic Data**
Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
 - Any indirect loss or damage resulting from the event which caused the claim under this policy;
 - Liability of whatsoever nature arising from ownership or use of the **electronic gadgets**, including any illness or injury resulting from it.
 - Electronic Gadgets** purchased under a private sale.
 - Electronic 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 **electronic gadget** cannot be replaced with an identical **electronic 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 **electronic gadget**. **We** cannot guarantee that the replacement **electronic gadget** will be the same colour as the original item.
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 electronic gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. All blocks must be removed from **your electronic equipment** 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 electronic gadget** being returned to **you**.
4. In the event of a valid claim resulting in the replacement of the **electronic gadget**, this policy will automatically cover the replacement **electronic gadget**.

CONDITIONS AND LIMITATIONS

1. Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the Irish courts.
2. This insurance only covers **electronic gadgets** bought in The Republic of Ireland, UK or US and used in the Republic of Ireland or UK. Cover is extended to include use of the **electronic gadgets** anywhere in the world up to a maximum of 60 days in total, in any single 12 month period, subject to any repairs being carried out in The Republic of Ireland or the UK by repairers approved by **us**.
3. The **electronic gadget** must be less than 12 months old with a valid **evidence of ownership** (not from online auctions) when the policy is started.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
5. **We** may cancel the policy by giving **you** 30 days notice in writing.
6. In the event of any claim **you** are responsible for the payment of any outstanding premium.
7. **You** cannot transfer the insurance to someone else or to any other **electronic gadgets** without **our** written permission.
8. **You** must take all available **precautions** to prevent any loss or damage.
9. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
10. This insurance may only be altered, varied or its conditions altered or premium changed by **us**, giving **you** 30 days' notice in writing.

CANCELLATION

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to Gadgetinsurance.com within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. 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** policy after 14 days **you** can do so by calling GadgetInsurance.com on 0818 286 456 or by emailing info@gadgetinsurance.com, allowing one month's notice.

If **you** pay **your** premium on a monthly basis **your** policy will be cancelled from the date **we** receive **your** cancellation instructions. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If **you** pay **your** insurance premium annually and provided no claim has been made under the policy **you** will be entitled to a pro-rata return of premium, less a €15 administration fee. Policy cover will cease from the date **we** receive **your** cancellation instructions.

If a claim has been made **we** will cancel **your** cover but not refund any premiums.

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 behaviour
- 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 Insurance (Disclosure and Representations) Act 2012.

CLAIMS PROCEDURE

1. **You** must:
 - notify **Claims Administrators** on telephone number **0818 286 458** or via email on 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;
 - 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 **electronic gadgets** to the Garda within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim 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.
2. There is a **policy excess** for all claims which must be paid before **your** claim can be approved. For all claims the **policy excess** is €75.
3. If **we** replace **your electronic gadgets** 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.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

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

FRAUDULENT CLAIMS/FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

WARNING

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 reason **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.



CONSUMER PROTECTION CODE

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

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,
Plaza 255 Blanchardstown Corporate Park 2,
Blanchardstown,
Dublin 15
Tel: (01) 247 8955
Email: complaints@blueinsurance.ie

If B, **you** need to contact
the **Claims Administrators**

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL

Email: gadgetcomplaints@directgroup.co.uk
Telephone: **0818 286 458**

If **your** complaint is not resolved to **your** satisfaction and **you** remain dissatisfied with the final response to **your** complaint **you** can take the issue further.

Step Two – The Financial Services and Pensions Ombudsman

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

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Phone: +353 1 567 7000
Email@ info@fspoi.ie
Website: www.fspoi.ie

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

Great Lakes Insurance SE is regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules. In the event that the company cannot meet its insurance obligations **you** may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about the compensation scheme arrangements is available from the Central Bank of Ireland by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 01 410 4000 or Fax: 01 410 4900) or by e-mail consumerinfo@centralbank.ie

STAMP DUTY

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

DATA PROTECTION ACT 1998 AND 2003

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998 and 2003, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

THE CHECKS WE MAKE AND SHARING INFORMATION WITH OTHER ORGANISATIONS

Under the Data Protection Act 1998 and 2003 **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

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. 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. When **you** tell **us** about an incident **we** will pass information relating to it to these databases. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.



OTHER INSURERS

The **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** would 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.

