

nextgen

A yellow curved arrow, resembling a smile, positioned below the text "nextgen". It starts under the 'n' and ends under the second 'n'.

ULTIMATE COVER GADGET INSURANCE

This insurance is arranged and administered by Next Generation Ins Group Ltd and Bastion Insurance Services Ltd, and underwritten by Collinson Insurance, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202846.

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. Firm Reference 650727.

Next Generation Ins Group Ltd is an appointed representative of Innovative Risk Labs Ltd who are authorised and regulated by the Financial Conduct Authority. Firm Reference 609155. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systemsreporting/register

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 **gadgets** against **theft**, accidental **damage**, **breakdown** and for mobile phones, iPads, Smartwatches and tablets, accidental **loss**.

Your Gadgets 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 **Schedule of Insurance** together. The **Schedule of Insurance** 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 gadgets** during the period **of cover** as stated in **your Schedule of Insurance**. This policy only covers **your gadgets** when in the care of **you** or a member of **your immediate family**. The maximum **single article limit** on a **single gadget policy** is £2500.

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** insurance annually, then this is an annual policy, and **you** will have paid the full annual premium. If **you** pay for **your** insurance monthly, then this is a monthly rolling contract. **Your** insurance renews each month that **you** pay for your premium.

Renewal of your policy

For policies purchased with a 12-month term **we** will contact **you** approximately 30 days before **your** renewal date and offer to renew **your** policy. If **we** do not hear from **you** **we** will automatically renew **your** policy to make sure **you** have continuous cover. For policies purchased with a monthly term **we** will automatically renew **your** policy each month unless **you** advise **us** otherwise.

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 (such as Bluetooth headsets), memory cards that are used in conjunction with your insured **gadget** but excludes SIM cards and wearables. Only **accessories** purchased in the UK will be eligible for this cover. **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 – Davies Group.

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

1. Were purchased by **you** as new in the UK, or;
2. Purchased by **you** as refurbished in the UK as long as the refurbished **gadget** was sold with a minimum 12-month warranty (which **you** will need to provide evidence of), or
3. Meet the above criteria and were gifted to **you** as long as **you** are able to provide a UK Gift receipt, and;
4. Are not more than 12 months old at the time this policy is initially purchased unless otherwise specified on your Schedule of Insurance and any additional premium has been paid, 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, UK gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

Excess - An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim. The excess **you** selected can be found on **your Schedule of Insurance**. Please note, if **you** make a claim within the first 30 days of policy commencement, an additional excess fee of £50 will apply. This only applies to new policies and not renewals or mid-term adjustments.

Gadget(s) – the portable electronic **gadget/s** that meet the **Criteria**, are insured by this policy, and shown on **your** Schedule of Insurance. **Gadgets** include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops. This policy is not suitable for drones.

Home – the permanent residence shown on **your** Schedule of Insurance.

Immediate family – **your** Spouse or partner who **you** are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in law, sister-in-law, stepparents, stepchild, stepbrother, stepsister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e) 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 value of cover as shown on **your schedule of insurance**.

Period of cover – If **you** have an annual policy, this means a period of twelve months as stated in **your Schedule of Insurance**. If **you** have a monthly rolling contract, then the period of insurance is a calendar month, monthly renewable.

Precautions – all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss, accidental damage** or **theft of your gadgets**, such as keeping **your gadget** concealed when not in use when in a public place.

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 **gadgets**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to our repairers for inspection.

Schedule of Insurance - the document provided to **you** following the purchase of this policy by you which includes the details of **your gadget** and which confirms your chosen level of insurance cover, **your period of cover**, the **maximum** sums payable under this policy and the policy **excess payable**.

Single Article Limit – means the maximum benefit payable by this policy for any single **gadget**.

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

We, us, our – shall mean Collinson Insurance

You, your, yourself – the person, who is over 18 years old, who owns the **gadget(s)** as stated on the Schedule of Insurance, and who is a permanent resident of the UK.

WHAT WE WILL COVER

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 with one of a similar age, make and model.

B. Theft

If **your gadget** is **stolen**, we will replace it with one of a similar age, make and model. Where only a part or parts of **your gadget** have been **stolen**, we will only replace that part or those specific parts.

C. Accidental Loss

If **you** accidentally or unintentionally lose **your** mobile phone, iPad, Tablet or Smartwatch we will replace it with one of a similar age, make and model.

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 with one of a similar age, make and model. This cover is not available on laptops or PCs.

E. Unauthorised Call/Data Use

If **your** mobile phone is 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 £2000 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 with one of a similar age, make and model.

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 is 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 receipt for any repairs made following damage in gaining entry to the locked vehicle, must be supplied with any claim;
- from any **unattended** 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 receipt for any repairs made following damage in gaining entry 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**;
- 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** is provided for repair.

5. Any loss of 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 £2,000

7. The policy **excess** –

The policy **excess** which can be found in **your** Schedule of Insurance. If **you** make a claim, an **excess** fee applies which must be paid to **us** before **your** claim can be settled. Please note that if **you** make a claim within the first 30 days of policy commencement, an additional **excess** fee of £50 will apply. This only applies to new policies only and not renewals or mid-term adjustments.

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

9. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

10. 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**.

11. Any claim for **accidental loss** other than **your** mobile phone, tablet, iPad, or smartwatch.

12. Any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget** that was sold with minimum 12-month warranty.

13. Any loss or damage to **your gadget** whilst in transit

14.

Reconnection costs or subscription fees of any kind.

15. Any event that occurs outside the **Territorial Limits** unless the additional premium has been paid and this additional benefit is listed on **your Schedule of Insurance**.

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

16. 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.

17. Nuclear Risk

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

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

18. Sonic Boom

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

19. 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.

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

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

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

23. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any

sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

24. Any claim over and above the **limit of liability**.

25.

Any claim for any **gadget** which does not meet the **criteria**.

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. All replacements **gadgets** come with a full 12-month warranty. **We** cannot guarantee that the replacement **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 gadget for** the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions. Please note that for mobile phones or other small **gadgets**, the cost of posting your **gadget** for repair will be borne by **you**.

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 **gadgets** bought 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 **gadgets** anywhere in the world for any trip, 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 Commonwealth & Development Office (FCDO) have advised against all but essential travel. **You** can check the FCDO travel advice at www.gov.uk/foreign-travel-advice.

3. The **gadget(s)** must not be more than 12 months old unless otherwise specified on

your Schedule of Insurance and any additional premium has been paid, must be purchased in the UK as new, or if refurbished, purchased with a full 12-month warranty, and **you** must be able to provide evidence **of ownership** when it is requested. **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. **You** must provide us with any receipts, documents or **evidence of ownership**, that it is reasonable for us to request.

4. This insurance may only be altered, varied or its conditions altered, or premium changed by us giving **you** 30 days' notice in writing.

5. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.

6. **You** must take all available **precautions** to prevent any loss or damage.

7. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

8. In respect of **your** annual policy being paid by monthly premiums, if the monthly payment 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

Your right to change your mind (withdrawal period)

You may cancel the insurance, without giving reason, by sending us notice and returning the insurance documents 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 receipt of **your** written notice of cancellation **you** will receive a full refund of all premium paid provided that no claim has been paid by us and **you** do not intend to make a claim under this insurance.

If a claim has been made by **you**, **we** will not refund any premium.

If **you** do not exercise **your** right to cancel during the 14-day period, **your** policy will continue as normal.

If **you** cancel **your** monthly payment this does not mean that **you** have cancelled **your** policy.

Cancellation by **you** after the withdrawal period

If **you** wish to cancel **your** insurance after the initial 14-day withdrawal period **you** can do so by writing Next Generation Ins Group Ltd, Pappus House, Tollgate Business Park, Tollgate West, Colchester, CO3 8RJ or by telephoning 01206 688097, or by emailing hello@nextgeninsurance.co.uk

If **you** pay **your** premium monthly, **your** policy will be cancelled at the next monthly anniversary of the date **your** policy commenced. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If a claim has been made by **you**, **we** will not refund any premium. If **you** cancel **your** monthly payment this does not mean that **you** have cancelled **your** policy.

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. Policy cover will cease from the date **we** receive **your** cancellation instructions or from a later date at **your** request.

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

In all cancellations and as per **our** terms of business a £15 administration fee may apply.

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 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

Insurances (Disclosure and Representations) Act 2012.

In all cancellations and as per **our** terms of business a £15 administration fee may apply.

CLAIMS PROCEDURE

1. **You** must:

- notify the **claim administrators** on 0330 102 8698 or by emailing gadgetclaims@davies-group.com. as soon as possible but ideally within 14 days of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the UK, please notify the **claim administrators** within 7 days of **your** return to the UK;
- report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the **theft** or loss of any **gadgets** to the Police 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 rateable proportion of the claim may be recovered direct from these Insurers; and
- 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(s) the damaged or lost item becomes our property. 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. The policy excess amount is shown in your certificate schedule.

Claims are administered by Davies Group on behalf of Collinson Insurance.

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

Complaints regarding:

SALE OF THE POLICY

Please contact **Next Generation Ins Group Ltd** who arranged this insurance on **your** behalf. **You** can get in touch on in writing at Next Generation Ins Group Ltd, Pappus House, Tollgate Business Park, Tollgate West, Colchester, CO3 8RJ, or by telephoning 01206 688097, or by emailing hello@nextgeninsurance.co.uk

Complaints regarding:

CLAIMS / SERVICE

It is the 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 in the first instance contact The Customer Services Director. The contact details are:

Claims Administrators

Customer Relations,
Davies Group,
Unit 8 ,
Caxton Road,
Fulwood,
Preston,
PR2 9NZ

Email: gadgetcomplaints@davies-group.com
Telephone: **0345 074 4788**

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

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

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 or by telephoning 0207 741 4100.

GENERAL DATA PROTECTION REGULATIONS

How we use the information about **you**

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, Bastion Insurance Services Ltd, Davies 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/>