

Gadget Insurance

Policy Wording

Administered by



Your Gadget Insurance	2
Information About Your Insurance Provider.....	3
Demands and Needs.....	3
Automatic Renewal.....	3
Definitions.....	3
What We Will Cover.....	5
What We Will Not Cover.....	6
Claim Settlement.....	7
Conditions And Limitations.....	8
Cancellation.....	8
How To Make A Claim.....	10
Warning.....	10
Your Responsibilities.....	11
Consumer Insurance Act.....	11
Complaints.....	12
Compensation Scheme.....	12
Data Protection.....	13

YOUR GADGET INSURANCE

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, what level of cover applies to **your** insurance, and what **excess** applies to **your** claims. 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.

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

This is an annual policy that can be paid monthly or annually. If you pay annually then you will have paid for the full annual premium at point of sale. If you pay monthly, **your** premium will be charged monthly for a minimum term of 12 months.

INFORMATION ABOUT YOUR INSURANCE PROVIDER

This insurance is arranged and administered by Acumen Insurance Services Ltd with Citymain Administrators Ltd and underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

CoverCloud is a trading name of Acumen Insurance Services Ltd who is an Appointed Representative of Maintenance Assist Ltd. Maintenance Assist Ltd is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register.

DEMANDS AND NEEDS

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 some or all of the following perils; **theft, accidental loss, accidental damage** and **breakdown**.

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.

AUTOMATIC RENEWAL

If you have chosen to have **your** policy renewed automatically, **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 or cover. **We** will then renew **your** policy for a further period of 12 months unless you advise **we** otherwise. **Your** renewal premium will be taken by the same method used during **your** initial purchase. If you have chosen not to have **your** policy renewed automatically or 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 **we** website.

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, memory cards and hands-free devices, up to a total value of £150, that are used in conjunction with **your** insured **gadget** but excludes headphones, 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 – sudden and unforeseen damage caused to **your gadget** by impact, fire, and/or liquid 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 internal failure 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 Administrator – Citymain Administrators Limited.

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

1. Are purchased by you as new or refurbished as long as the **gadget** was sold with a minimum 12 month warranty, or;
2. Meet the **criteria** above and were gifted to you as long as you are able to provide a UK gift receipt, or;
3. Are a refurbished **gadget** provided to you as an insurance claim replacement, and:
4. Are not more than 36 months old at the time this policy is initially purchased (this does not apply to a policy renewal), and;
5. Are in **your** possession and in good working condition (not 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. Please note that if you make a claim within the first 30 days of policy commencement, an additional **excess** fee of £50 will apply.

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: smartphones, laptops, tablets, cameras, smartwatches, headphones, games consoles and computer monitors. This policy is not suitable for drones.

Gift Receipt – A receipt issued by the original supplier of the **gadget** to evidence that the **gadget** was purchased for you as a gift.

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

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

Limit of liability – **We** 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 – A period of twelve months as stated in **your Schedule of Insurance**.

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 the **gadget** concealed when not in use when you are 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 **we** 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 **excess** payable.

Terrorism – means any act, including but not limited to the use of force or violence or 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 – not within **your** sight at all times or out of **your** arms-length reach when away from **your Home**.

United Kingdom (UK) – the United Kingdom of Great Britain & Northern Ireland, excluding the Isle of Man and the Channel Islands.

We, we, we – Collinson Insurance.

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

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. Where only parts of **your gadget** have been damaged, **we** will only repair or replace that part or those specific parts.

B. Theft

If **your gadget** is **stolen** **we** will replace it. 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 selected the option to pay an additional premium and insure **your gadget** for **accidental loss** then if you accidentally or unintentionally lose **your gadget** **we** will replace it. If you have cover for **accidental loss** this will be stated within **your Schedule of Insurance**.

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. If you have this benefit, it will be listed on **your Schedule of Insurance**. Where only parts of **your gadget** have suffered **breakdown**, **we** will only repair or replace that part or those specific parts.

E. Unauthorised Call/Data Use

If **your** mobile phone is **accidentally lost** or **stolen** and is used fraudulently, and you selected the option to pay an additional premium to insure **your gadget** against **theft** and/or **accidental loss**, if **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 £1,000 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally 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. If you have this benefit, it will be listed on **your Schedule of Insurance**.

G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **stolen** or accidentally damaged at the same time as **your gadget** up to a maximum value of £150. If you paid an additional premium to cover for **accidental loss**, then **your accessories** will also be covered if **accidentally lost** at the same time as **your gadget**. If you have **accidental loss** cover, this will be listed on **your Schedule of Insurance**.

If **we** replace **your gadget** 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. **Accidental Loss, theft, breakdown** 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 **we**;
- 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 £1,000.
7. 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 **we** 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 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 **evidence of ownership** and/or **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**, or any claims for **gadgets accidentally lost in your Home**.
11. Any **gadget** that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 months warranty.
12. Any loss or damage to **your gadget** whilst in transit.
13. Reconnection costs or subscription fees of any kind.
14. Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.
15. **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.
16. 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.
17. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
18. 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.
19. Any indirect loss or damage resulting from the event which caused the claim under this policy.
20. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.
21. Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
22. Any loss where **your** bank account/credit card details stored on **your gadget** are used to purchase goods or withdraw funds.
23. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **we** 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.

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.
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.
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. Cover applies throughout the United Kingdom (including the Isle of Man and Channel Islands), and is automatically extended to include use of the **gadget(s)** anywhere in the world for any trip, subject to any repairs being carried out in the UK by repairers approved by **we**. 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 36 months old when the policy is initially purchased (this does not apply to a policy renewal), must be 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** which includes the same.
4. You must provide **we** with any receipts, documents or **evidence of ownership**, that it is reasonable for **we** to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by **we** giving you 30 days' notice in writing.
6. You cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **we** written permission.
7. You must take all available **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. If the monthly 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. **We** will not agree to any claim where any premiums are outstanding.

CANCELLATION

Your right to change **your** mind (withdrawal period)

You may cancel the insurance, without giving reason, 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. You can do so by using the online contact form which can be found at www.covercloud.co.uk/contact-we, or by emailing admin@covercloud.co.uk.

On receipt of **your** notice of cancellation you will receive a full refund of all premium paid provided that no claim has been paid by **we** 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 using the online contact form which can be found at www.covercloud.co.uk/contact-we, or by emailing admin@covercloud.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 and you must still pay **we** the remaining annual premium. If you cancel **your** monthly payment this does not mean that you have cancelled **your** policy. **We** will not agree to any claim where any premiums are outstanding.

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.

Cancellation by **we**

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 confirmation email will be sent to you.

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 **we** 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 **we** 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.

HOW TO MAKE A CLAIM

Firstly, please check **your** policy and **Schedule of Insurance** to see if you have the appropriate cover.

To report a claim please use the online claims portal at www.covercloud.co.uk/gadgetclaims

1. You must:

- notify the claim administrators as soon as possible but ideally within 28 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;

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.

provide **we** 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.

2. If **we** replace **your gadget(s)** the damaged or lost item becomes **we** property. If it is returned or found you must notify **we** and send it to **we** if **we** ask you to.

There is a policy **excess** for all claims which must be paid before **your** claim can be approved. The **excess** amount is shown in **your Schedule of Insurance**.

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 **we** 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 **we** 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. 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 **we** or anyone acting on **we** behalf, knowing the statement to be false;
- sends **we** or anyone acting on **we** 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;
- makes a claim for any loss or damage you caused deliberately or with **your** knowledge; or
- 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.

YOUR RESPONSIBILITIES

You must take reasonable care to:

- a. supply accurate and complete answers to all the questions **your** (administrator / agent) may ask as part of **your** application for cover under the policy
- b. to make sure that all information supplied as part of **your** application for cover is true and correct
- c. tell **your** (administrator / agent) of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **your** (administrator / agent) ask when you take out, make changes to and renew **your** policy. If any information you provide is not accurate and complete, 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.

If you become aware that information you have given **your** (administrator / agent) is inaccurate or has changed, you must inform them as soon as possible.

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 **we** 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 related to the sale of **your** policy:

We will do everything possible to ensure that you receive, at all times, excellent service and be there when you need **we**. **We** hope that you do not have cause to complain, however if you wish to make a complaint about the conduct of the sale of this policy, including any information provided as part of the sale, please contact the company who has arranged this insurance on **your** behalf at:

CoverCloud Insurance

St Clare House

30-33 Minories

London

EC3N 1PE

Tel: 0345 812 0030

Email: admin@covercloud.co.uk

All other complaints:

The **claims administrator** handles all other complaints relating to this policy on **we** behalf. If you wish to make a complaint, please do so by contacting the **claims administrator** at:

Citymain Administrators Ltd

3000 Lakeside

North Harbour

Western Road

Portsmouth

PO6 3EN

Tel: 0333 999 7920

Email: info@citymain.com

The **claims administrator** will acknowledge **your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **claims administrator** cannot resolve **your** complaint within this period, they will notify you in writing to confirm the reasons why. In this case, or if **your** complaint is not resolved to **your** satisfaction, the **claims administrator** will advise you of **your** rights to refer **your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **your** complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by calling 0800 023 4567; or
- by writing to:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

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.

IMPORTANT: The Financial Ombudsman Service will expect you to have followed the above procedure before they accept **your** case.

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

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

Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk. The FSCS can be contacted:

- online by completing the form on the FSCS website www.fscs.org.uk/contact-we/; or
- by calling 0800 678 1100; or

- by live chat via the FSCS website www.fscs.org.uk/contact-we/; or
- by writing to:

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

DATA PROTECTION

Collinson Insurance privacy notice

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 **we** to

- Meet **we** 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).
- 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 **we** 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, Strategic Insurance Services Limited, Davies Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **we** 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 **we** 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 **we** 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 **we**;
- is in the public or **your** vital interest: or
- for **we** 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 **we** 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 **we** regulatory obligations or to deal with any reasonable requests from **we** regulators and other authorities.

We also have security measures in place in **we** offices to protect the information that you have given **we**.

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 **we** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

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 **we** 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 **we** 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/>