cover for you .com

GADGET INSURANCE

This insurance is arranged and administered by CoverForYou (a trading name of Cover For You Insurance Group Limited) and Bastion Insurance Services 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. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

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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** and **breakdown**, and for mobiles phones, tablets, and smartwatches, **accidental loss**.

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

To evidence **your gadget** is in full working order, in **your** possession, and not damaged; within 7 days of getting this insurance **you** need to provide **us** with the following **photographic evidence**:

a. A picture of the front of **your gadget**, powered on, and with the IMEI or serial number visible on the screen. If the **gadget** is a mobile phone, **you** can find this by dialing *#06#, and the IMEI number will appear on the screen. If it's a tablet, laptop, or another **gadget**, **you** can find the serial number in the settings menu, and
b. A picture of the back of the **gadget**.

Your cover is not in place until **you** have supplied **photographic evidence**. If **you** do not provide **photographic evidence** within 7 days of **your** policy starting, it will be cancelled and if **you** have paid any premium, it will be refunded to **you**.

INTRODUCTION

It's important that **you** read this wording and **your schedule of insurance** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your schedule of insurance** in a safe place in case **you** need to look at them later.

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 **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.

AUTOMATIC RENEWAL OF YOUR POLICY

We will let **you** know at least 21 days in advance before the annual renewal date of **your** policy and **we** will tell **you** then if there are any changes to **your** premium. To ensure continuation of cover, **we** will then renew **your** policy unless **you** tell **us** otherwise.

If **we** cannot automatically process **your** renewal, **we** will contact **you** before **your** renewal date and invite **you** to renew **your** policy via an alternative channel.

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

DEFINITIONS

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

Accessories –Additional items, purchased in the UK and valued at £150 or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. 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 unintentional and unexpected damage that happens to **your gadget**.

Accidental loss/accidentally lost - The **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Breakdown - A sudden mechanical or electrical failure of **your gadget**, resulting in it stopping working as it should.

Claims Administrators – The Oxford Claims Company.

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

1. Are purchased or leased by **you** as new in the UK, or;
2. Are purchased or leased by **you** as refurbished in the UK as long as the refurbished **gadget** was sold with a minimum 12-month warranty (which **you** may need to evidence), or
3. Meets the above **criteria** and was gifted to **you** as long as **you** are able to provide a UK Gift receipt, and;
4. Are not more than 1 year old at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not **accidentally damaged**) and;
6. Have not previously been repaired using non-manufacturer parts.

Evidence of ownership - A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be the original purchase receipt or a similar original document provided to **you** at the point of sale that gives details of the **gadget(s)** purchased (including any accessories). The document should include the make, model and IMEI or serial number of the **gadget(s)** (where possible), the purchase date, **your** name and address, the purchase price, and detail the UK VAT registration number of the company. Where the **gadget** is a gift, it will only be covered if **you** are able to provide a gift receipt. If **you** cannot provide **Evidence of ownership your gadget** may not be covered.

Excess - The amount **you** must pay for each claim **you** make under this policy, as detailed on **your schedule of insurance**.

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, laptops and Smartwatches. This policy is not suitable for drones and wearables.

Home – The place **you** normally live in the UK 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 - **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 – 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 **you**'re in a public place and **gadget** is not in use.

Photographic evidence - A picture of the front of **your gadget**, powered on, and with the IMEI or serial number visible on the screen. If the **gadget** is a mobile phone, **you** can find this by dialing *#06#, and the IMEI number will appear on the screen. If it's a tablet, laptop, or another **gadget**, **you** can find the serial number in the settings menu, and a picture of the back of the **gadget**.

Proof of usage – 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 separate document **we** send **you** that includes details about **you** and what **you** are covered for.

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

Terrorism - The use or threat of serious violence to advance some kind of cause.

Theft/Stolen - 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** arm's-length reach when away from **your home**

We, us, our – Collinson Insurance

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

Note -

- If **your gadget** has the functionality, activate any location finder app or software to help **you** locate and retrieve the **gadget**. If **your gadget** is lost or **stolen**, and the functionality is available, **you** must enable any locking or location-finding feature on **your gadget**. This may also enable **you** to lock and wipe the data stored on **your gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been **stolen** or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been **stolen**, report the **theft** to the police.
- **We** will ask **you** to block the IMEI number of any lost or **stolen gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, **we** will investigate this and seek to recover its property.

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.

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** mobile phone, iPad, tablet or smartwatch for **accidental loss** then if **you** accidentally or unintentionally lose **your** mobile phone, iPad, tablet, or smartwatch **we** will replace it. If **you** have cover for **accidental loss** this will be stated within **your schedule of insurance**. **Accidental loss** cover is only available on mobile phones, iPads, tablets and smartwatches.

D. BREAKDOWN

If **your gadget** suffers electrical **breakdown** which occurs outside of the manufacturer's guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced.

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 £2,500 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.

G. ACCESSORIES

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were accidentally lost, **stolen** or accidentally damaged at the same time as **your gadget** up to a maximum value of £150.

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**:

- If the **theft** occurs from a motor vehicle where neither **you** nor someone acting on **your** behalf is present, unless the **gadget** was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and 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;
- If the **theft** occurs from premises, buildings, land, or vehicles without the use of force resulting in damage to the property. 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 £2,500.

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 **us** before **your** claim can be settled.

8. Loss of or damage to **accessories** that were not attached or connected 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**, 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 **gadget** that was sold with a minimum 12 months warranty

12. Any loss or damage to **your gadget** whilst in transit with a third party such as courier or the postal service.

13. Reconnection costs or subscription fees of any kind.

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

14. War Risk

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

15. Nuclear Risk

Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.

16. Sonic Boom

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

17. Loss of Data or Software

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

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

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

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

21. **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.

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

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

24. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the start of **your** policy

25. Any claim if **you** have not provided **photographic evidence**

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**.
5. **We** will ask **you** to block the IMEI number of any lost or **stolen gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, **we** will investigate this and seek to recover **our** property.

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, and is 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, must be purchased or leased in the UK as new, or if refurbished, purchased with a minimum of 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 UK gift receipt.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by **us** giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.
7. **You** must take all 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 Direct Debit premium payment is cancelled by **you** or collection of premium is unsuccessful at any given point, then **we** will write to **you** giving 30 days' notice of cancellation (see Cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is rectified when **we** next attempt to collect payment.

OUR RIGHT TO CHANGE THE COVER OR PRICE

ANNUAL POLICIES

If **we** change the terms of cover or price of **your** policy it will only be done on **your** next annual renewal date.

MONTHLY ROLLING POLICIES

You will receive at least two months written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance for any of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance.

If the changes are favorable for **you**, **we** may make them straight away and let **you** know within 30 days.

CANCELLATION

YOUR RIGHT TO CHANGE YOUR MIND (WITHDRAWAL PERIOD)

You may cancel the insurance, without giving reason, by sending **us** written 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** direct debit 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 to Suite 5, Floor 3, Kings Court, London Road, Stevenage, SG1 2NG, or by telephoning 0208 159 3480 (local rate call), or by emailing gadget@coverforyou.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 **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 US

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

Valid reasons may include but are not limited to:

a. Where **we** reasonably suspect fraud
b. Non-payment of premium
c. Threatening and abusive behavior
d. Non-compliance with policy terms and conditions
e. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

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

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

CLAIMS PROCEDURE

1. **You** must:
   - notify the claim administrators 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. To log **your** claim, please visit **our** online portal at https:// theoxfordclaimscompany.co.uk/make-a-claim/ where **you** can register **your** claim online. Alternatively **you** can log **your** claim by telephoning 01865 745566, or emailing claims@theoxfordclaimscompany.co.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 **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 60 days of the incident date along with any other requested information.
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 **excess** amount is shown in **your schedule of insurance**.

This policy is administered by Bastion Insurance with CoverForYou Limited on behalf of Collinson Insurance.

Please address all claims correspondence to the **Claims Administrators**:

The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford, OX24 2ER
To help **us** improve **our** service **we** may record or monitor telephone calls.

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.
- 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.

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 CoverForYou, who arranged this insurance on **your** behalf.

You can get in touch on complaints@coverforyou.co.uk or 0207 183 0885 (local rate call)

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
The Oxford Claims Company, Temple Court Mews,
109 Oxford Road, Oxford,
OX24 2ER

Email: complaints@theoxfordclaimscompany.co.uk Telephone: 01865 745566

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service Exchange Tower
1 Harbour Exchange Square, London E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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.

DATA PROTECTION

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, The Oxford Claims Company, 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: 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 **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/