

# CERTIFICATE OF INSURANCE

## YOUR GADGET INSURANCE

Policy Wording (Scheme Reference Number 06532A)



### INTRODUCTION

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

Rock Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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

The administrator is Rock Insurance Services Limited. They will help **You** with any questions **You** may have and help **You** with any changes **You** need to make to **Your** insurance. Please also contact them if any details in **Your** insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to **You**. **You** can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, [admin@gadgetbuddy.com](mailto:admin@gadgetbuddy.com).

#### Cooling Off 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. **You** will receive a full refund of all premium paid provided that no claim has been made and **You** do not intend to make a claim.

#### Claims Helpline

To make a claim, please call Trent-Services (Administration) Ltd on 01285 626020 as soon as possible after any incident likely to result in a claim.

More details about what **You** need to do when making a claim and how the claims process will work can be found in the section "How to Claim".

#### Eligibility For Cover

**You** can purchase this insurance provided that **You** live permanently in the United Kingdom, the Channel Islands or the Isle of Man and you own the **Electronic Equipment**.

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### DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

- **Accessories**  
Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with **Your Electronic Equipment**
- **Accidental Damage**  
The unintentional and unforeseen breakage or destruction of **Your Electronic Equipment**, with visible evidence of an external force being applied and which results in the **Electronic Equipment** being unusable.
- **Annual Policy**  
Runs for 365 days from the **commencement date** as shown on your schedule and. **You** will receive a renewal notice within 21 days of **Your** policy end date where **you** will be advised of the following annual premium.
- **Breakdown**  
The failure of any electrical or mechanical component in **Your Electronic Equipment** due to a sudden and unforeseen fault, which causes **Your Electronic Equipment** to stop working in the way the manufacturer intended and which requires repair or replacement before the **Electronic Equipment** can be used again.
- **Commencement Date**  
The date **Your** cover begins with **Us**, as detailed in **Your** policy schedule.
- **Computer Virus**  
Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.
- **Cosmetic Damage**  
Any damage which is non-structural, for example scratches, dents and marks, which does not affect the usage of the **Electronic Equipment**.
- **Electronic Data**  
Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- **Electronic Equipment**  
The item(s) purchased and owned by **You**, as new and in full working order from a UK VAT registered company, for which **You** have valid **Proof of Purchase** and which is insured by **Us** as detailed in **Your** policy schedule.
- **End Date**  
The date that all cover under **Your** policy will cease unless **You** advise **Us** that **You** wish to renew **Your** insurance with **Us**.

- **Excess**  
The amount **You** will be required to pay towards each claim **You** make under this policy.
- **Immediate Family**  
**Your** husband, wife, civil partner, partner, children or parents, who permanently reside with **You**.
- **Loss**  
Where the **Electronic Equipment** has been accidentally left by **You** in a location and **You** are permanently deprived of its use.
- **Period of Insurance**  
The period of time between the **Commencement Date** and the **End Date** which is shown on **Your** policy schedule and that the policy will be in force for.
- **Premiums**  
If you pay this premium by credit card/debit card annually, your contract will be annually renewable. The policy will run for a period of 365 days unless advised otherwise. You will receive a renewal notice within 21 days of your policy end date where you will be advised of the following annual premium.
- **Proof of Purchase**  
An original receipt and any other documentation required to prove **Your Electronic Equipment** was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make, model, serial and IMEI number of **Your Electronic Equipment**, where applicable.
- **Reasonable Precautions**  
All measures that would be deemed appropriate to expect a person to take in the circumstances to prevent **Loss**, damage or **Theft** of **Electronic Equipment**.
- **Replacement Item**  
An identical item of **Electronic Equipment** of the same age and condition but not necessarily the same colour or, if not available, at **Our** discretion **We** will provide **You** with one of comparable specification or the equivalent value taking into account the age and condition of the original item of **Electronic Equipment**.
- **Terrorism**  
Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.
- **Theft**  
The unauthorised dishonest appropriation or attempted appropriation of the **Electronic Equipment** specified on **Your** insurance schedule, by another person with the intention of permanently depriving **You** of it.
- **Unattended**  
Not visible to **You** and not within **Your** arms' length reach. **We** will not pay any claims for property left **Unattended** in publicly accessible places. **You** must act as though **You** are not insured.
- **Unauthorised Calls, Texts or Data Use**  
Any calls, texts or data use made from **Your Electronic Equipment** after the time that it was lost or stolen, to the time that it was blacklisted by **Your** airtime provider.
- **We, Us, Our, Insurer**  
UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) Ltd.
- **You, Your, Insured**  
The insured person, who owns the specified **Electronic Equipment** as stated on **Your** policy schedule.

## IMPORTANT - THE INITIAL EXCLUSION PERIOD

There is an initial 14 day period during which, if **Your Electronic Equipment** is stolen, lost, damaged or breaks down, **You** will not be able to claim and this is called the "Exclusion period". The Exclusion period is:

1. 14 days after the **Commencement Date** of **Your** policy;
2. 14 days after any change to **Your** policy in which **You** add an **Electronic Equipment** to **Your** policy or replace a current insured **Electronic Equipment** – the Exclusion period applies to the **Electronic Equipment** **You** add.

If **You** renew your policy, the Exclusion Period will not re-apply at renewal.

## WHAT IS COVERED

In return for **Your** premium payment, **We** will insure **Your Electronic Equipment** for the **Period of Insurance** as stated on **Your** policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by **Us**. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.

## BASIS OF COVER

### A) Accidental Damage

**We** will pay the costs of repairing **Your Electronic Equipment** as a result of **Accidental Damage**. If **We** are unable to economically repair **Your Electronic Equipment** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Accidental Damage** caused by:

1. Deliberate damage or neglect of the **Electronic Equipment**;
2. Failure on **Your** part to follow the manufacturer's instructions;
3. Inspection, maintenance, routine servicing or cleaning.

### B) Theft (this section only applies if shown on Your policy)

**We** will replace **Your Electronic Equipment** with a **Replacement Item** if it is stolen. Where only part or parts of **Your Electronic Equipment** have been stolen, **We** will only replace that part or parts.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Theft**:

1. Where the **Theft** has occurred from any motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Electronic Equipment** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. From any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. Where the **Electronic Equipment** has been removed from **Your** control or the control of a member of **Your Immediate Family** unless it was not left **Unattended** ;
4. Where the **Electronic Equipment** has been left **Unattended** when it is away from **Your** home;
5. Where **Reasonable Precautions** have not been taken.

### C) Loss (this section only applies if shown on Your policy)

If **You** lose **Your Electronic Equipment**, **We** will replace it with a **Replacement Item**.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Loss**:

1. Where the **Electronic Equipment** has been left **Unattended** when it is away from **Your** home;
2. Where **Reasonable Precautions** have not been taken.

#### D) Breakdown

If a Breakdown of **Your Electronic Equipment** occurs outside of the manufacturer's guarantee or warranty period **We** will pay the repair costs. If **We** are unable to economically repair **Your Electronic Equipment** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Breakdown** caused by:

1. Deliberate neglect of the **Electronic Equipment**;
2. Failure on **Your** part to follow the manufacturer's instructions.

#### E) Liquid Damage

**We** will repair or provide a **Replacement Item** for **Your Electronic Equipment** if it is damaged as a result of accidentally coming into contact with any liquid.

**We** will not pay for any **Liquid Damage** claims excluded under the "What is Not Covered" section.

#### F) Unauthorised Calls, Texts or Data Use

Where **Your** item of **Electronic Equipment** is a device where **You** are charged for **Unauthorised Calls, Texts or Data Use** and it is lost or stolen, **We** will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **Your** airtime provider. This is subject to **You** providing an itemised bill. The maximum **We** will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for:

1. Any **Unauthorised Calls, Texts or Data Use** where the **Theft** or **Loss** has not been reported to **Your** airtime provider within 24 hours of the **Theft** or **Loss** occurring;
2. Any amounts unless associated with a valid **Theft** or **Loss** claim.

#### G) Malicious Damage

Where **Your** item of **Electronic Equipment** is damaged through the intentional or deliberate actions of another party who is unknown to **You**, **We** will repair or replace it. Where only part or parts of **Your Electronic Equipment** have been damaged, **We** will only replace that part or parts.

#### H) Accessories

In the Event of a claim being agreed by Us in respect of Your Gadget, we will replace any Accessories damaged, stolen or lost at the same time as Your Gadget up to the maximum of £250 per 12 month period including VAT.

### REPLACEMENT CONDITION

This policy is not an old for new replacement policy. If **Your Electronic Equipment** cannot be replaced with an identical item of **Electronic Equipment** of the same age and condition but not necessarily the same colour, **We** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of **Electronic Equipment**.

### WHAT IS NOT COVERED

1. The amount of **Excess** which applies to each and every claim.
2. Repairs or any other costs for:
  - a) Cleaning, inspection, routine servicing or maintenance;
  - b) **Loss** or damage arising from a manufacturer's defect or recall of the **Electronic Equipment**;
  - c) Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - d) Any repairs carried out without prior authorisation from **Us**;
  - e) Wear and tear to the **Electronic Equipment** and/or gradual deterioration of performance;
  - f) **Cosmetic Damage**.
  - g) **Malicious Damage**. Where **Your** item of **Electronic Equipment** is damaged through the intentional or deliberate actions of another party who is unknown to **You**, **We** will repair or replace it. Where only part or parts of **Your Electronic Equipment** have been damaged, **We** will only replace that part or parts. In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for any malicious damage which has been caused by someone known to **You**.
3. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way;
4. Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the **Commencement Date** of the policy, or within 14 days of the change or addition of **Electronic Equipment** to **Your** policy for any **Electronic Equipment** added or amended during the **Period of Insurance**;
5. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **Your** policy, or since it was added to **Your** policy, as verified by **Your** airtime provider;
6. Any claim where the **Electronic Equipment** has not been used in the first 14 days after the **Commencement Date** or within 14 days of the change or addition of **Electronic Equipment** to **Your** policy for any **Electronic Equipment** added or amended during the **Period of Insurance**;
7. Any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone, iPhone or **Electronic Equipment** at the time of the **Accidental Damage, Theft, Loss, Breakdown, or Liquid Damage**;
8. Any loss of a SIM (subscriber identity module) card;
9. Any expense incurred arising from not being able to use the **Electronic Equipment**, or any costs other than the repair or replacement costs of the **Electronic Equipment**;
10. **Accidental Damage, Theft, Loss, Breakdown** or liquid damage to **Accessories** of any kind;
11. Any **Breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, **Accessories** or associated equipment to correctly recognise and process any calendar date or time;
12. Reconnection costs or subscription fees of any kind;
13. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software;
14. Items purchased from an online auction site unless from a UK VAT registered company;
15. Any costs for loss or damage to information, data or software contained in or stored on the **Electronic Equipment**, whether arising as a result of a claim paid by this insurance or otherwise;
16. Any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically covered by this policy;
17. Liability of whatsoever nature arising from ownership or use of the **Electronic Equipment**, including any illness or injury resulting from it;
18. Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for VAT;
19. Claims arising from **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;
20. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof;
21. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;

22. Claims for any **Electronic Equipment** used in connection with **Your** profession or trade.
23. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic Data** from any cause whatsoever (including but not limited to **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
24. However, in the event that a peril listed below results from any of the matters described in paragraph (23) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril. Listed Perils Fire, Explosion.

## POLICY CONDITIONS AND LIMITATIONS

1. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.
2. This insurance only covers **Electronic Equipment** bought and used in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the **Electronic Equipment** anywhere in the world up to a maximum of 90 days in total, in any single 12 month period. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by **Us**.
3. The **Electronic Equipment** must be less than 18 months old at the **Commencement Date** of the insurance, with valid **Proof of Purchase**. All items must have originally been purchased from a UK VAT registered company and must be in full working order at the **Commencement Date** of this policy.
4. **You** must provide **Us** with any receipts, **Proof of Purchase** or documents to support **Your** claim that are reasonable for **Us** to request. **Proof of Purchase** must include the make, model, IMEI number where applicable and serial number of the **Electronic Equipment** and must be in **Your** name. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
5. **We** may decide to change the terms and conditions of **Your** policy and or **Your** premium. **We** will give **You** 30 days' written notice of any change **We** intend to make. Only changes formally made by **Us** and advised to **You** in writing are accepted as terms under this policy; no other parties have any jurisdiction to change or agree any different terms.
6. **You** must take all **Reasonable Precautions** to prevent any **Loss** or damage to **Your Electronic Equipment**.
7. In respect of policies paid by monthly instalments, if the direct debit premium payment is cancelled or unsuccessful at any given point, no benefits under this policy shall be due whatsoever.
8. **We** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to **Us** for the claim. Please note that it may be necessary for **Us** to contact **Your** Airtime Provider in order to validate **Your** claim.
9. Cover for **Your Electronic Equipment** applies to **You** as the person who purchased the policy and **Your Immediate Family**.
10. The benefits of this policy cannot be transferred to someone else or to any other **Electronic Equipment** without **Our** written permission.

## HOW TO CLAIM

**You** must:

1. Notify Trent-Services (Administration) Ltd on 01285-626020 as soon as possible after any incident likely to result in a claim under this insurance. Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Tel 01285-626020 Email [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk). Fax 01285 626031.
2. Report the **Theft** or **Loss** of **Your** mobile phone or iPhone within 24 hours of discovery of the **Loss** or the occurrence of the **Theft**, to **Your** airtime provider and instruct them to blacklist **Your** handset;
3. Report the **Theft** or **Loss** of **Your Electronic Equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item and a lost property number in relation to the **Loss** of the item;
4. If **We** replace **Your Electronic Equipment** the ownership of the damaged or lost item is transferred to **Us** once **You** have received the Replacement Item **We** have supplied **You**. If the **Electronic Equipment** **You** have claimed for is returned or found **You** must notify **Us** and send it to **Us** if **We** ask **You** to.
5. Before **Your** claim can be approved, **You** must pay the **Excess**. The **Excess** for an I-Phone X is £100; the **Excess** for an I-Phone 8 & 8+; A Galaxy Note 9, A Galaxy 8 & 8+ is £75. For all other Gadgets the **Excess** is £50.

If the above terms are not adhered to, then **Your** claim may not be paid or paid in full.

UK General Insurance Ltd is an insurer's agent and in the matters of a claim, act on behalf of the **Insurer**.

## CANCELLATION

**We** hope **You** are happy with the cover this policy provides. However, if after reading this policy this insurance does not meet with **Your** requirements, please return it to Rock Insurance within 14 days of issue and **We** will refund **Your** premium. Thereafter **You** may cancel the insurance cover at any time by writing to Rock Insurance and cancellations will not be backdated. Where **You** have made a claim and wish to cancel **Your** policy **You** will not be entitled to a pro-rata refund. **We** will apply an administration fee of £10 to all policy cancellations made after the initial 14 days which will be deducted from any refund given. If the pro rata refund is less or equal to £10 the refund value of the policy will be £0.

The **Insurer** 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 the **Insured** at their last known address. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud;
2. Non-payment of premium;
3. Threatening and abusive behaviour;
4. Non-compliance with policy terms and conditions;
5. **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.

## MAKING YOURSELF HEARD

**We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

### **Complaints regarding the sale of the policy:**

Please contact Rock Insurance Services Limited:

Griffin House,  
135 High Street  
Crawley  
West Sussex RH10 1DQ  
Telephone: 0800 091 2832  
Email: [Admin@gadgetbuddy.com](mailto:Admin@gadgetbuddy.com)

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, Rock Insurance Services Limited will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds LS10 1RJ  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

#### Complaints regarding claims:

Please contact Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Tel 01285-626020  
Email [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk). Fax 01285 626031.

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06532A.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, Trent-Services (Administration) Ltd will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

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 £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

Exchange Tower,  
Harbour Exchange Square,  
London, E14 9GE.  
Telephone: 0800 023 4567  
Mob: 0300 123 9 123  
Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.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 authority Trading Standards Service or Citizens Advice Bureau.

### COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### IMPORTANT NOTICE TO CUSTOMERS

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

1. fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
2. fails to reveal or hides a fact likely to influence the cover **We** provide;
3. makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
4. sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
5. makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
6. 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.

The terms and conditions of this insurance policy do not affect **Your** statutory rights relating to faulty or mis-described goods. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

### CONSUMER INSURANCE ACT

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

1. Supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy;
2. Make sure that all information supplied as part of **Your** application for cover is true and correct;
3. Tell **Us** of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

### DATA PROTECTION 1998

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