

CERTIFICATE OF INSURANCE

YOUR GADGET INSURANCE

Policy Wording (Scheme Reference Number 06532B)



INTRODUCTION

This insurance is arranged by Rock Insurance Services Limited and underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct 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, 01293 665946, 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.
- **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 **You** cover begins with **Us**, as detailed in **Your** policy schedule.
- **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.
- **Premium(s)**
If **You** pay by direct debit the premium will be payable monthly and **Your** contract will be monthly renewable. The amount **You** pay may change within the duration of this policy term, this may be due to unexpected changes or future costs. **Your** premium will be reviewed on a monthly basis from the monthly commencement date. Other changes that can affect **Your** premiums include tax, regulatory, legislative requirements or any changes to **Your** circumstances that **You** have notified **Us** of.
- **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 Limited on behalf of Watford Insurance Company Europe Limited.
- **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

Please take time to read your policy documents in full to make sure you understand the cover provided.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your** policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**.

Your policy is valid for the **period of insurance** as shown on **your** policy schedule.

Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type and level of cover **your** policy provides.

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 £10,000.

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 Electronic Equipment**, we will replace any **Accessories** damaged, stolen or lost at the same time as **Your Electronic Equipment** up to the maximum of £250 per 12 month period including VAT.

I) E-Wallet

If **Your Electronic Equipment** is stolen or lost and **You** have an accepted claim under this policy, **We** will refund the cost of any unauthorised transactions made either using **Your** e-wallet facility or using **Your Electronic Equipment**, up to a maximum of £500 (including vat), this is subject to **You** providing an itemised bill.

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

1. Any **unauthorised transactions** where the **Theft** or **Loss** has not been reported to **Your** bank or card provider within 24 hours of the **Theft** or **Loss** occurring;
2. Any unauthorised transactions where **You** have not set up an e-wallet PIN, password or fingerprint ID;
3. Any unauthorised transactions where **You** have written down the pin number/password and left this with **Your Electronic equipment**;
4. Any unauthorised transactions that occur outside of the first 24 hours of discovering the **Theft** or **Loss** of **Your Electronic Equipment**;
5. Any amounts unless associated with a valid **Theft** or **Loss** claim;
6. Any claim where such transactions are covered by **Your** bank or card provider.

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 any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
20. Claims arising from any direct or indirect consequence of **Terrorism** as defined by the Terrorism Act 2000 and any amending or substituting legislation;
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. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
23. Any consequence, howsoever caused, including but not limited to Computer Virus of **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted.
 - For the purposes of this Policy, **Electronic Data** shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
 - For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
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.
25. Claims for any **Electronic Equipment** used in connection with **Your** profession or trade.
26. Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
 - a) Infectious or contagious disease;
 - b) any fear or threat of (a) above; or
 - c) any action taken to minimise or prevent the impact of (a) above. Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
27. Anyone that is not a resident of the United Kingdom and has not been living permanently in the United Kingdom six months prior to the purchase of this policy.

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. **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.
8. Cover for **Your Electronic Equipment** applies to **You** as the person who purchased the policy and **Your Immediate Family**.
9. The benefits of this policy cannot be transferred to someone else or to any other **Electronic Equipment** without **Our** written permission.
10. If there is any other insurance policy covering the same loss, damage or liability **we** will not pay more than **our** rateable share.

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. 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 each and every claim under this policy 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.

We may at any time cancel any insurance policy 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) non-payment of premium;
- b) threatening and abusive behaviour;
- c) failure to provide documents;
- d) non-compliance with policy terms and conditions;
- e) a change in **your** circumstances means that **we** can no longer provide cover;
- f) where **we** identify **your** involvement in, or association with, insurance fraud or financial crime;
- g) where **you** have misrepresented or provided false information to the questions asked **you** when purchased, renewed or amended **your** policy.

If **we** cancel your policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 5.

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

Complaints regarding claims:

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

Financial Ombudsman

If **we** have not completed **our** investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Online Dispute Resolution Portal

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

COMPENSATION SCHEME

If Watford Insurance Company Europe Limited cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- acting dishonestly or exaggerating a claim.

We;

- a) are not liable to pay the claim: and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

YOUR RESPONSIBILITY

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify **your** administrator as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your** administrator of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim, **we** may charge **you** an additional premium, **we** may not pay any claim in full or **your** policy could be invalid.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this policy, for example:

- A change of phone/laptop.

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact **your** administrator.

UK GENERAL INSURANCE LIMITED

We are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for us to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide us with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to us so that **we** can administer **your** insurance policy and fulfil **our** contract of insurance.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with us. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to us at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG