

## DEVICE INSURANCE - for the Education Sector

This insurance is arranged and administered by Bastion Insurance Services Ltd and underwritten by Collinson Insurance.

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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 educational establishments that wish to insure their educational **devices** against **accidental damage**, liquid damage, malicious damage, and **breakdown**, and additional **theft** cover, if **you** selected the **theft** option. This will be shown on **your schedule of insurance**, and the **approved users schedule of insurance**.

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

## 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 devices** during the **period of cover** as stated in **your schedule of insurance**. This policy only covers **your devices** when in the care of **you**, an **approved user** or a member of an **approved user's 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. If **you** pay for **your** insurance monthly, then this is a monthly rolling policy.

### Automatic renewal of your policy

**We** will contact **you** with at least 30 days prior notification 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** advise **us** otherwise.

If **we** are unable to automatically process **your** renewal, **we** will contact **you** before **your** renewal date and invite **you** to renew **your** policy via 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.

## CONSUMER INSURANCE ACT

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

- Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- To make sure that all information supplied as part of **your** application for cover is true and correct.
- Tell **us** of any changes to the answers have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

## 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 device**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. **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 device**.

**Accidental loss/accidentally lost** - The **device/s** have been accidentally left in a location by **you** or an **approved user** and **you** are permanently deprived of its use.

**Approved Case** – A protective case or sleeve designed to protect the **device**. The retailer from whom **you** purchased the **device** can provide a full list of **approved cases**.

**Approved User** – An employee of **yours**, or a student or pupil of **yours** to whom the **device** has been allocated.

**Breakdown** - The breaking or burning out of any part of **your device/s** whilst in ordinary use arising from internal electronic, electrical or mechanical defects in **your device/s** and which causes a sudden stoppage to **your** ability to use **your device/s** in the way intended by the manufacturer of the **device/s**.

**Claims Administrators** – Davies Group Limited.

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

1. Purchased or leased by **you** as new in the UK, or;
2. Purchased or leased by **you** as refurbished in the UK as long as the refurbished **device** was sold with a minimum 12-month warranty (which **you** will be required to provide evidence of);
3. Are not more than 12 months of age at the time this policy is initially purchased unless **you** are arranging a multi-**device** insurance policy with **us** in which case if at least a minimum of one of the **devices** is under the 12 month age limitation, then the remainder can be up to a maximum of 36 months of age, and;
4. Are in **your** possession and in good working condition (not accidentally damaged) and;
5. Have not previously been repaired using non-manufacturer parts.

**Device(s)** – The portable electronic **device/s** that meet the **criteria**, are insured by this policy, and shown on **your schedule of insurance**. **Devices** include: iPads, Chromebooks, Tablets, Desktops, Smartwatches and Laptops.

**Evidence of ownership** - A document to evidence that the **device/s** **you** are claiming for belong to **you**. This can be a copy of the till receipt, delivery note, or, if the **device** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**Excess** - An amount the **approved user** has to pay towards the cost of any claim under this insurance. If there is an **excess** fee, this will be shown on the **schedule of insurance**.

**Home** – The permanent residence of the **approved user**.

**Immediate family** – The **approved user's** mother, father, son, daughter, spouse or domestic partner or other family members who resides with the **approved user** at their **home**.

**Limit of liability** - **Our** liability, in respect of any one claim in relation to **your device**, will be limited to the replacement cost of each **device** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your schedule of insurance**. A

maximum of 2 claims can be made in any one year on any one **device**.

**Period of cover** –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 damage** or **theft of your device/s**, such as keeping the **device** concealed when not in use when in a public place.

**Proof of usage** –Evidence that the **device/s** have been in use since policy inception. Where the **device** is a mobile phone, this information can be obtained from **your** Network Provider. For other **devices**, in the event of an **accidental damage** claim this can be verified when the **device/s** are sent to our repairers for inspection.

**Schedule of Insurance** - The document provided to **you** or the **approved user** following the purchase of this policy which includes the details of the **device/s** and which confirms the chosen level of insurance cover, the **period of cover**, the maximum sums payable under this policy and the **excess** payable.

**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 **your device/s** by another person with the intention of permanently depriving **you** of it.

**Unattended** – Not within the sight of an **approved user** at all times or out of an **approved user's** arms- length reach when away from their **home**

**We, us, our** – Collinson Insurance

**You, your, yourself** – The educational establishment in the UK which owns or leases the **device(s)**, or an employee thereof.

## WHAT WE WILL COVER

### A. Accidental Damage / Malicious Damage

We will arrange a repair if **your device/s** are damaged as the result of an accident or malicious damage. If **your device/s** cannot be economically repaired, they will be replaced.

### B. Theft

If **your device/s** are **stolen**, we will replace them. Where only a part or parts of **your device/s** have been **stolen**, we will only replace that part or those specific parts. **You** only have cover for **theft** if **you** selected the option and it is shown on **your Schedule of Insurance**.

### C. Breakdown

If **your device/s** suffers electrical **breakdown** which occurs outside of the manufacturers guarantee period, we will repair it. If **your device/s** cannot be economically repaired, they will be replaced.

## D. Liquid Damage

If **your device/s** suffer damage as a result of accidentally coming into contact with any liquid, **we** will repair them. If they cannot be repaired, **we** will replace them.

## E. Accessories

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

If **we** replace **your device** 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 device** is a mobile phone, in the event of a claim **you** may 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 device/s** are 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 **device** 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 any **unattended** building or premises (including **your home** or workplace) unless the **theft** involves the use of force, resulting in damage to the building or premises. A copy of the receipt for any repairs made following damage in gaining entry must be supplied with any claim;

- When away from an **approved user's home**, or when in an **approved user's home** with invited guests / tradesmen or other people; unless the **device/s** are concealed on or about an **approved user's** 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 device/s** were in the possession of a third party (other than a member of an **approved user's immediate family**) at the time of the event giving rise to a claim under this insurance;

- Where the **device/s** have been left **unattended** when away from an **approved user's home**; or

- Where all available **precautions** have not been taken to prevent **theft**;

### 2. Loss or damage caused by:

- An **approved user** deliberately damaging, intentionally leaving or neglecting the **device/s**;
- 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 **device/s**;
- 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:

- Unless the damaged **device/s** are provided for repair,
- If the **device** was not protected in an **approved case** at the time of the incident. The retailer who supplied **your device** can provide a list of **approved cases**.

### 5. Any loss of a SIM (subscriber identity module) card.

### 6. Any expense incurred as a result of not being able to use the **device/s**, or any loss other than the repair or replacement costs of the **device/s**.

The policy **excess** - if **you**, or the **approved user** make a claim, an **excess** fee may apply which must be paid to **us** by the **approved user** before the claim can be settled. **Your excess** fee, if applicable will be shown on **your schedule of insurance**.

### 7. Loss of or damage to **accessories** that were not attached or connected to **your device** at the time of the incident.

### 8. Any claim for a **device** where **proof of usage** cannot be provided or evidenced if requested.

### 9. Any claim for **accidental loss**.

### 10. Any loss or damage to **your device** whilst in transit with a third party such as a courier or postal service.

### 11. Any claim for any **device** which does not meet the **criteria**.

### 12. Any claim over and above the **limit of liability**.

### 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 occasioned 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 **device** 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 **device/s**, including any illness or injury resulting from such ownership or use.

20. Value Added Tax (VAT) where **you** can reclaim VAT under section 33 of the Value Added Tax Act 1994 or **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.

### 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 **device** cannot be replaced with an identical **device** 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 **device**. **We** cannot guarantee that the replacement **device** 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 device/s** 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 **device/s**, the cost of posting **your device** for repair will be borne by **you**.

3. In the event of a valid claim resulting in the replacement of the **device/s**, this policy will automatically cover the replacement **device/s**.

4. All blocks must be removed from **your device/s** 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 device/s** being returned to **you**.

### CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

2. **You** must make a fair presentation of the risk which **you** wish to insure with **us**. This condition applies before both the start and renewal of **your** policy, and if any changes are required during the period of insurance. If **you** do not make a fair presentation, **we** may take the following action:

a. If the failure was deliberate or reckless: **we** can treat **your** policy as if it never existed and keep the premium.

or

b. If the failure was not deliberate or reckless and  
i) **we** would not have provided cover had **you** made a fair presentation:

ii) **we** can treat **your** policy as if it never existed and return **your** premium;

or

iii) **we** would have issued cover on different terms had **you** made a fair presentation:

iv) **we** can reduce any claims payment by the proportion that the correct premium had been underpaid and/or apply any additional terms that **we** would have imposed had **you** made a fair presentation of the risk.

These entitlements will apply either from the start of the policy, the date of variation, or from the date of renewal, depending on the nature and timing of the misrepresentation

3. This insurance only covers **devices** 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 **devices** by an **approved user** 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 **your device** is in or being taken to or from a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel. FCDO travel advice can be checked at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

4. The **device/s** must not be more than 12 months of age unless **you** are arranging a multi-**device** insurance policy with **us** in which case if at least a minimum of one of the **devices** is under the 12 month age limitation, then the remainder can be up to 36 months of age, and, must be purchased in the UK as new, or if refurbished purchased with a minimum of 12 month warranty (which **you** will be required to provide an evidence of), when first insured by this policy 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 **device/s** and must be in **your** name.

5. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.

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

7. **You** cannot transfer the insurance to someone else or to cover any other **device/s** without **our** written permission.

8. **You, approved user(s)** and their **immediate family** must take all available **precautions** to prevent any loss or damage.

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

10. In respect of **your** policy being paid by monthly premiums, 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.

## CANCELLATION

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

**You** may cancel the insurance, without giving reason, by sending **us** notice within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents if **you** are a new customer or 14 days from the renewal date if **you** are an existing customer.

**You** can do so by writing to Bastion Insurance, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818 927, or by emailing [cancellations@bastioninsurance.co.uk](mailto:cancellations@bastioninsurance.co.uk).

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 Bastion Insurance, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818 927, or by emailing [cancellations@bastioninsurance.co.uk](mailto:cancellations@bastioninsurance.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.

## 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 at **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.

## CLAIMS PROCEDURE

1. **You** or an **approved user** must:

- Notify the **claim administrators** on 0345 0744828 or by emailing [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com). as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance. To log **your** claim, please visit **our** online portal at [www.devicecover.co.uk/make-claim/](http://www.devicecover.co.uk/make-claim/) where **you** can register **your** claim online. If the incident happened outside of the UK, please notify the **claim administrators** within 48 hours of the **approved user's** return to the UK;
- Report the **theft** of any **SIM connected device/s**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- Report the **theft** of any **device/s** 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 **evidence of ownership** to the **claim administrators** within 30 days of the incident date along with any other requested information.

2. If **we** replace **your device/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 may be a policy **excess** for claims which must be paid before **the** claim can be approved. The **excess** amount is shown in **your Schedule of Insurance**.

This policy is administered by Bastion Insurance on behalf of Collinson Insurance

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

Davies Group,  
Unit 8  
Fulwood Business Park  
Caxton Road  
Preston  
PR2 9NZ  
Email: [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com)

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.

## COMPLAINTS

Complaints regarding:

### SALE OF THE POLICY

Please contact Bastion Insurance who arranged this insurance on **your** behalf. **You** can get in touch by emailing [complaints@bastioninsurance.co.uk](mailto:complaints@bastioninsurance.co.uk) or telephoning 01865 818 927.

Complaints regarding:

### CLAIMS / SERVICE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact The Customer Services Director. The contact details are:

#### Claims Administrators

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

Email: [devicecomplaints@davies-group.com](mailto:devicecomplaints@davies-group.com)

Telephone: 0345 074 4788

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

**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](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

## 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](http://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, Davies Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://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](mailto: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/>