



# Dynamo Cover

Gadget Insurance

## GADGET INSURANCE

### INTRODUCTION

This insurance is designed to protect **You** if **Your** gadget is accidentally damaged, stolen or lost. It also provides cover if **Your** gadget suffers a mechanical or electrical Breakdown outside of the manufacturer's guarantee period.

This Policy Document and **Your** Insurance Schedule are **Your** insurance documents and together they make up the contract between **You** and **Us**. It is important that **You** read this Policy Document carefully along with **Your** Insurance Schedule so **You** can be sure of the cover provided and to check that it meets **Your** needs.

This insurance is arranged by Strategic Insurance Services Limited & Dynamo Cover & underwritten by Astrenska Insurance Limited.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference No. 202846. Registered in England No. 1708613. Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU.

Strategic Insurance Services Limited & Dynamo Cover are authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services register by visiting the website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

### Eligibility Criteria/Conditions

- 1) To be eligible for this gadget policy, **You** must be a permanent resident of the United Kingdom and **You** must be over the age of 18 at the time the policy was taken out
- 2) **Your** Equipment must be less than 24 months old when **You** bought this insurance
- 3) **You** must have valid **Proof of Purchase** from a UK VAT registered company
- 4) **Your** Equipment must have been purchased within the United Kingdom
- 5) Within 7 days of taking out this policy, **You** must provide **Us** with:-
  - a) Photographic evidence confirming the insured **Electronic Equipment** is not broken and in an operation state,
  - b) A description of the **Electronic Equipment** **You** wish to cover under this policy
  - c) If **Your Electronic Equipment** is a mobile phone, we require a photograph of **Your** IMEI number clearly displayed on **Your** mobile phone. **You** can obtain **Your** IMEI number by dialling \*#06# on **Your** phone; If **Your Electronic Equipment** is a tablet, laptop or another gadget then **You** can access the serial number in the settings menu of the **Electronic Equipment**.

### REPLACEMENT CONDITION

This is not a replacement as new policy. If **Your Electronic Equipment** cannot be replaced with an identical item of **Electronic Equipment** 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 item of **Electronic Equipment**. Cover is limited per item up to the amount specified in **Your** policy schedule. The maximum cover for **Theft** and **loss** claims is two claims per **Electronic Equipment** item per year.

### HOW TO CLAIM

**You** must:

Contact *your* **Claims Administrator** as soon as reasonably possible following discovery of the incident (or in the event of an incident occurring outside of the United Kingdom as soon as reasonably possible following **Your** return to the United Kingdom):

- 1) Notify the **Claims Administrator**  
Online: claims: [www.eclaimcity.co.uk](http://www.eclaimcity.co.uk)  
Phone: 0333 999 7947 (local rate call)  
Email: [claims@citymain.com](mailto:claims@citymain.com)  
Post:  
Citymain Limited,  
3000 Lakeside,  
North Harbour,  
Western Road, Portsmouth, PO6 3FQ.
- 2) Report the **Theft** or **Loss** of **Your** mobile phone as soon as reasonably possible following 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 as soon as reasonably possible following 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. 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.

Before an approved claim can be processed, **You** must pay the **Excess** due.

## DEFINITIONS

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

### Administrator

Dynamo Cover Limited, Cardiff House, Cardiff Road, Barry, CF63 2AW

### Accessories

Means 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.

### Claims Administrator

Citymain Administrators Limited. 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3FQ.

### Claims Limit

The amount shown on **Your** policy schedule which is the most that **We** will pay during the **Period of Insurance**

### 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 or items owned by **You**, new or purchased as a refurbishment from a UK telecoms provider ,when purchased and currently in full working order, from a UK VAT registered company and for which **You** hold **Proof of Purchase**, and that 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, as detailed on **Your** policy schedule.

### Immediate Family

**Your** husband, wife, civil partner, partner, children or parents, who permanently live in **Your** home.

### 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.

**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**

**You** must not leave **Your** property unattended if it is in a place where it is accessible to the general public. 'Unattended' means 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.

**Replacement Item**

An identical item of **Electronic Equipment** of the same age and condition or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of **Electronic Equipment**.

**Theft**

Means 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 within **Your** sight at all times and out of **Your** arms-length reach.

**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.

**Waiting Period**

The first 14 days from the inception of **Your** policy.

**We, Us, Our, Insurer**

Astrenska Insurance Limited

**You, Your**

The insured person, who owns the specified **Electronic Equipment** as stated on **Your** policy schedule.

**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**. The most that **We** will pay during the **Period of Insurance** is the **Claims Limit** as shown on **Your** policy schedule. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.

**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:

- a) Deliberate damage or neglect of the **Electronic Equipment**;
- b) Failure on **Your** part to follow the manufacturer's instructions;
- c) Inspection, maintenance, routine servicing or cleaning.

**Theft**

**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**:

- a) Where the **Loss** 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;
- b) 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;

- c) Where the **Electronic Equipment** has been left **Unattended** when it is away from **Your** home;
- d) Where **Reasonable Precautions** have not been taken.

### Mechanical 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:

- a) Deliberate neglect of the **Electronic Equipment**;
- b) Failure on **Your** part to follow the manufacturer's instructions.

### 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.

### 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:

- A) Any **Unauthorised Calls, Texts or Data Use** where the **Theft** or **Loss** has not been reported to **Your** airtime provider within 12 hours of the **Theft** or **Loss** occurring.

### Loss

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**:

- a) Where the **Electronic Equipment** has been left **Unattended** when it is away from **Your** home;
- b) Where **Reasonable Precautions** have not been taken;

### WHAT IS NOT COVERED

- a) Repairs or any other costs for:
  - Cleaning, inspection, routine servicing or maintenance;
  - **Loss** or damage arising from a manufacturer's defect or recall of the **Electronic Equipment**;
  - Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - Any repairs carried out without prior authorisation from **Us**;
  - Wear and tear to the **Electronic Equipment** and/or gradual deterioration of performance;
  - **Cosmetic Damage**.
- b) Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way;
- c) Any amount over the **Claims Limit**.
- d) Any claim occurring in the manufacturer's guarantee or warranty period where the manufacturer is responsible for repair.
- e) Any claim made, or any event causing the need for a claim to be made, that occurs within the **Waiting Period** of the **Commencement Date** of the policy.;
- f) Any claim made, or any event causing the need for a claim to be made before **You** have provided the required validation image of **Your Electronic Equipment**. For phones this would be an image of the device
- g) 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;
- h) Any claim where the **Electronic Equipment** has not been used in the **Waiting Period** after the **Commencement Date** or within the **Waiting Period** of the change or addition of **Electronic Equipment** to **Your** policy for any **Electronic Equipment** added or amended during the **Period of Insurance**;
- i) Any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone or **Electronic Equipment** at the time of the **Accidental Damage, Theft, Breakdown**, or liquid damage;
- j) Any loss of a SIM (subscriber identity module) card;
- k) 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**;
- l) **Accidental Damage, Theft, Loss, Breakdown** or liquid damage to **Accessories** of any kind.
- m) 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;
- n) Reconnection costs or subscription fees of any kind;



- o) Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software;
- p) Items purchased from an on-line auction site unless from a VAT registered supplier;
- q) Any costs for loss or damage to information or 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;
- r) Any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this policy;
- s) Liability of whatsoever nature arising from ownership or use of the **Electronic Equipment**, including any illness or injury resulting from it;
- t) Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for VAT;
- u) Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
- v) Claims for any **Electronic Equipment** used in connection with **Your** profession or trade.
- w) Any consequence, howsoever caused, including but not limited to **Computer Virus** in **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted.
- x) 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.
- y) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- z) 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.

## POLICY CONDITIONS AND LIMITATIONS

- 1) This insurance only covers **Electronic Equipment** bought and used in the UK, not the Isle of Man or 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**.
- 2) The **Electronic Equipment** must be less than 24 months old at the **Commencement Date** of the insurance, with valid **Proof of Purchase**. All items must have been purchased new from a VAT registered company or refurbished from a UK telecoms provider and must be in full working order at the **Commencement Date** of this policy.
- 3) **You** must provide **Us** with any receipts, **Proof of Purchase** or documents to support **Your** claim that are reasonable for **Us** to request. All **Proof of Purchase** must include the make, model 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.
- 4) You must take all **Reasonable Precautions** to prevent any **Loss** or damage to **Your Electronic Equipment**.
- 5) Where premium is owed to **Us** no benefits under this policy shall be due whatsoever.
- 6) The **Claims Administrator** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to them for the claim. Please note that the **claims administrator** will contact **Your** Airtime Provider in order to validate **Your** claim.
- 7) This cover is limited to two replacements per insured item per **Period of Insurance** in respect of claims for **Theft** or **Loss**.
- 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) Unless some other law is agreed in writing, this policy is governed by English law. 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.
- 11) If any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent claim shall be forfeited and recoverable. We shall not be liable to you in respect of a relevant claim occurring after the time of the fraudulent act. For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and
  - We need not return any Premiums paid
  - We may share information about the circumstances with other organisations, public bodies, authorities and law enforcement agencies for criminal investigation

## Cancellation Section

**We** hope **You** are happy with the cover this policy provides. However, if **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your Administrator** however no refund of premium will be payable.

**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 behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

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.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** administrator / **Your** agent with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

## Customer Service/Complaints

It is our 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 follow the Complaints Procedure below:

If **Your** complaint is regarding sale of the policy please contact:-

Dynamo Cover Limited – Complaints  
Cardiff House  
Cardiff Road  
Barry  
CF63 2AW

Tel: 0330 22 34 604  
Email: [complaints@dynamocover.com](mailto:complaints@dynamocover.com)

For complaints about the handling of a claim, please contact:

Citymain Administrators Limited,  
3000 Lakeside,  
North Harbour,  
Western Road, Portsmouth, PO6 3FQ

Tel: 0333 999 7947 (local rate call)  
Email: [info@citymain.com](mailto:info@citymain.com)

## The Financial Ombudsman

If **You** remain dissatisfied or fail to receive a final answer within 8 weeks of **Us** receiving **Your** complaint, **You** may have the right to refer **Your** complaint to an independent authority for consideration. That authority is a Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone: 0800 0234 567 or 0300 1239 123 More information can be found on their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Please note that if **You** wish to refer this matter to the FOS **You** must do so within 6 months of **Our** final decision. **You** must have completed the above Procedure before the FOS will consider **Your** case.

**Your** legal rights are not affected

## Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. 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.

### Your Responsibility

**You** must take reasonable care to:

- Supply accurate and complete answers to all the questions **Your** (administrator / agent) 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 **Your** (administrator / agent) of any changes to the answers **You** have given as soon as possible.

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

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

### 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; or
- If **Your** claim is in any way dishonest or exaggerated,

**We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

### Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Astrenska Insurance Limited 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).

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

### 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, 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: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU

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/>