

Total Loss “Top Up”

Insurance Policy (Cars & Light Vans up to 3.5t)

Protecting the value of your vehicle following a write off

Thank you for purchasing your Total Loss "Top Up" policy.

You have agreed to purchase this Insurance policy as you would like to protect the value of your vehicle in the event your vehicle is written off and not replaced by your motor insurer.

Statement of Fact:

Your policy and cover provided are based on the information provided by you.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out or make changes to your policy. If you fail to do so, your policy may be void, or may be cancelled, or your claim may be rejected or not fully paid. If you are in doubt as to whether you have answered any questions completely and accurately, you should check your records rather than guess.

As part of your application for this insurance you agreed to and accepted certain eligibility criteria. These are listed in your policy document on page 9. In addition to the information displayed on your Insurance Policy Schedule the answers you provided in your application for this insurance are as follows:

1. Your vehicle is a car or light van not exceeding 3.5t GVW.
2. You are the owner or the registered keeper of the vehicle or, if your vehicle is under Contract Hire you are named on the Agreement.
3. Your vehicle will be covered by a comprehensive motor insurance policy throughout the period of insurance.
4. Your vehicle is not used as a taxi for private hire or minicab use, for hire as a chauffeur or for driving school tuition.
5. Your vehicle is not used for rental purposes, track days, road racing, rallying, pace making, speed testing or any other competitive event.

Declaration:

I confirm that the information I have provided is both honest and accurate and that I have read and understood this Policy, the Insurance Product Information Document and my agents Terms of Business Document. I understand that if I deliberately or carelessly misinform insurers then a subsequent claim may not be paid.

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Definitions

Whenever the following words or expressions appear in bold in **your** policy they have the meaning given below.

Accident Management Company

A company instructed by **you** to recover **your** losses from a third party in circumstances of a non fault motor accident.

Acts of terrorism

Any act that the government of the **United Kingdom** considers to be an act of terrorism. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government for political, religious, ideological or similar beliefs. This includes trying to influence any government or intimidate the public.

Administrator

KGM Underwriting Services Limited.

Agent

The party, person or company who has arranged this insurance on **your** behalf.

Endorsement(s)

Statements, found in **your schedule**, that either show changes to the terms of **your** policy or terms that apply specifically to **you**.

E.U.

European Union member countries.

Excess

The first amount of any claim which **you** must pay if **your vehicle** is lost, stolen or damaged.

Glass's Guide

An independent vehicle value guide published monthly by Glass's Information Services Limited, used by the insurance industry in assessing vehicle values.

Grey Import

A new vehicle destined for other markets outside the **United Kingdom** which has been brought in to the **United Kingdom** by parties outside the manufacturers official distribution chain.

Market value

The **market value** based on **Glass's Guide** Retail Transacted value for a vehicle of the same make, model, trim level, recorded mileage as **your vehicle** at the date of **total loss**. There will be no value allowance for non standard fittings, other than a reduction should any non standard fittings be considered to have a detrimental effect on retail transacted value. **We** reserve the right to have an independent valuation undertaken should the specification not be available within **Glass's Guide** listings or it is suspected that the condition of **your vehicle** is such that this would affect the retail transacted value.

Motor Insurance Policy

A comprehensive motor insurance policy issued by an authorised **United Kingdom motor insurer** which insures against accidental damage and/or fire and theft to **your vehicle** throughout the **period of insurance**. Please note: Motor trade insurance policies of any type are excluded.

Motor Insurer(s)

The insurer of the **motor insurance policy** for **your vehicle** or a third party's insurer.

Period of insurance

The period of time between the **start date** of this policy and the earliest of the following dates:

- The period as shown on **your schedule**;
- The date **your vehicle** is declared a **total loss**;
- The date **your vehicle** is sold or transferred to a new owner.

Proposal

The document or declaration that records the information **you** gave **us** when **you** bought **your** policy and which **your** contract with **us** is based on.

Schedule

The combination of the insurance policy and welcome letter issued by KGM Underwriting Services Ltd, that names **you** as the policyholder and sets out what this policy covers **you** for.

Start Date

The date the insurance cover commences as shown on **your schedule**.

Sum Insured

The maximum amount that can be claimed in total during the **period of insurance** is up to £10,000.

Territorial limits

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, any country that is a member of the **E.U.** and any other country shown on an International Motor Insurance Card ("Green Card") indicating that cover is in force on the date of an incident that results in a **total loss**.

Total loss

When you have claimed under a **motor insurance policy** or via an **accident management company**, **your** claim has been agreed, **your vehicle** has been forfeited (title of the vehicle transferred to the **motor insurer**) and a payment made following accidental damage, fire or theft that has rendered **your vehicle** beyond economic repair. **We** shall not regard **your vehicle** as a **total loss** where the **motor insurer** has offered to repair **your vehicle** but **you** have requested **your** claim to be dealt with on a **total loss** basis.

Please note: **We** will not cover any claim where **you** have received a new replacement vehicle or cash equivalent of a new replacement vehicle under the terms of the **motor insurance policy** in respect of the **total loss of your vehicle**. (The balance of this cover can be transferred to the replacement vehicle on request).

Total Loss Valuation

The **motor insurers** valuation of **your vehicle** at the date of the incident which caused **your vehicle** to be declared a **total loss**. This will exclude contents or any compensation for third party claims, personal injury, vehicle rental charges or any other out of pocket expenses.

Where the **total loss valuation** exceeds the **market value of your vehicle**, **we** reserve the right to use **market value** at the date of **total loss**, instead of the **total loss valuation** provided by the **motor insurer**.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We, us, our

Mean any, or all, of:

- Virtual Insurance Products Ltd trading as Jackson Lee Underwriting ("VIP")
- Ageas Insurance Limited ("Ageas")
- KGM Underwriting Services Limited ("KGM")

You, your

The policyholder whose name is on the **schedule** or in the case of an individual if **you** die, **your** legal personal representatives.

Your vehicle

The car or light van up to 3.5t GVW that is shown on **your schedule**.

Introducing your Total Loss “Top Up” insurance policy

This booklet and **your schedule** gives full details of **your** cover.

Please read this booklet and **your schedule** carefully and make sure that they meet **your** needs.

If **you** have any questions, please contact the **agent** and they will help **you**.

Please keep all **your** insurance documents in a safe place, as **you** may need them if **you** want to make a claim.

Our contract with you

We will provide Total Loss ‘Top Up’ insurance under the terms, exceptions, conditions and **endorsements** of this policy, during the **period of insurance** for which **we** have accepted **your** premium.

This contract is based on the **proposal** (or any statement of facts or statement of insurance **we** prepare using the information **you** have provided), and any declaration **you** make. The **schedule** and any **endorsements** are all part of this policy. **You** must read all the documents that make up **your** policy as one document.

Your Duty of Disclosure if you are a commercial business

Under the Insurance Act 2015, **you** have a duty to make a fair presentation of the risk to **us** before this policy starts and when **you** make any amendment(s) to **your** cover. This means **you** must:

- a) Disclose all material facts which **you** know or ought to know.
- b) Make the disclosure in a reasonably clear and accessible way; and
- c) Ensure that every material representation of fact is substantially correct, and made in good faith.

A “material fact” is information that would influence **our** decision as to whether to insure **you** and if so, on what terms.

For the purposes of the duty of fair presentation, **you** are expected to know the following:

- a) If **you** are an individual (such as a sole trader or an individual partner):
 - what is known to **you** and anybody who is responsible for arranging this insurance; or

If **you** are not an individual (such as a limited company or a partnership):

- what is known to anybody who is part of **your** organisation’s senior management (this means those people who play significant roles in the making of decisions about how **your** activities are to be managed or organised), or anybody who is responsible for arranging this insurance;

b) What should reasonably be revealed by a reasonable search of information available to **you**. The information may be held within **your** organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the insurance is intended to insure subsidiaries, affiliates or other parties, **you** are expected to have included them in **your** enquiries, and inform **us** if **you** have not done so. The reasonable search may be conducted by making enquiries or by any other means.

If **you** breach **your** duty to make a fair presentation of the risk to **us**, then:

- where the breach was deliberate or reckless, **we** may avoid this policy and refuse all claims, and keep all premiums paid;
- where the breach was neither deliberate nor reckless, and but for the breach:
 - **we** would not have agreed to provide cover under this policy on any terms, **we** may avoid this policy and refuse all claims, but will return any premiums paid;
 - **we** would have agreed to provide cover under this policy but on different terms (other than premium terms), **we** may require that this policy includes such different terms with effect from its commencement, and/or;
 - **we** would have agreed to provide cover under this policy but would have charged a higher premium, **our** liability for any loss amount payable shall be limited to the proportion that the premium **we** charged bears to the higher premium **we** would have charged. For example if due to a breach of fair presentation **we** charged a premium of £40.00 but **we** should have charged £80.00, for a claim submitted and agreed at a settlement value of £4,000 **you** will only be paid £2,000.

The law that applies to this policy

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

The language used for this policy

The contractual terms and conditions and other information relating to this contract will be in the English language.

Cooling-off period

We hope that **you** will be happy with **your** insurance policy. However, if this policy does not meet **your** needs **you** have 14 days from the date **you** received **your** policy documents to cancel the policy and get a full refund. (**We** will not give **you** a refund if **you** have claimed for the **total loss** of **your vehicle** or an incident has happened where **you** could make a claim for a **total loss**.)

To cancel **your** policy, please contact the **agent** who sold **you your** policy. See page 11 for further details of cancellation.

Making a claim

If you consider your vehicle is likely to be declared a total loss, here's what to do.

We hope **you** will find **our** service fast, efficient and friendly.

You can call the claims team on **0330 111 3093**. Lines are open between 09.00 and 17.00 Monday to Friday (excluding bank holidays).

Alternatively please send an email to info@notifyclaim.co.uk or write to: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

You will need to tell us within 90 days of your total loss occurring. When notifying **us** you will need to have the following information:

- **your** policy number;
- **your** details.

The claims team will send **you** a claim form. **You** must complete the claim form in full and return it to them. **You** must supply all information and assistance which **we** may reasonably require in establishing the amount of any payment under **your** insurance.

We may arrange for one of **our** representatives to visit **you** to help **us** investigate **your** claim.

IMPORTANT – It is a condition of this insurance cover that **you** do not accept a **total loss valuation** without first contacting the claim line.

We may at **our** option take over negotiations with **your motor insurance policy** underwriter or **accident management company** with respect to **your total loss** claim.

Our customer-care policy

We are committed to treating **our** customers fairly, however, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list:

For complaints about the sale of the policy, **you** should contact or write to the **agent** that sold **you** this policy.

For complaints about claims, policy administration and documents, please write to the Managing Director at: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9, 6LR, phone 0330 111 3093 or email info@junderwriting.co.uk

We will acknowledge **your** complaint within three working days.

We will look to:

- Try to resolve your complaint by the end of the next working day. If we are unable to do this we will write to you within 5 working days
- Tell you the name of the person managing the complaint when we send our acknowledgement letter and
- Aim to resolve your complaint within 20 working days. If this is not possible for any reason we will write to let you know when we will contact you and provide you with our final response.

Financial Ombudsman Service

If you are still not happy with our final decision or if you have not received our final decision within 8 weeks of us receiving your complaint you can pass your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567

You can visit the Financial Ombudsman Service website at:
www.financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

Ageas Insurance Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

Your Total Loss 'Top Up' insurance cover

What we will cover

Following the **total loss** of **your vehicle** during the **period of insurance** we will make a payment to **you** that increases the **total loss valuation** of **your vehicle** by 25% - up to the maximum **Sum Insured** of £10,000.

Where the **total loss valuation** exceeds the **market value** of **your vehicle**, we reserve the right to use **market value** at the date of **total loss**, instead of the **total loss valuation** provided by the **motor insurer**.

Provided **you** meet the following eligibility criteria throughout the **period of insurance**:

- **You** are the owner or registered keeper or person/company named in the contract hire/leasing agreement of the vehicle;
- **You** have paid the insurance premium for this policy;
- **Your vehicle** is covered by a comprehensive **motor insurance policy** throughout the **period of insurance**;
- **Your vehicle** is registered in the **United Kingdom**;
- **You** are a permanent **United Kingdom** resident;
- **Your vehicle** is under 10 years of age;
- **Your vehicle** is not a commercial vehicle over 3.5t GVW;
- The value of **your vehicle** does not exceed £75,000;
- **Your vehicle** is not used for rental purposes.

What we will not cover

- Any claim where **you** have received a new replacement vehicle or cash equivalent of a new replacement vehicle under the terms of the **motor insurance policy** in respect of the **total loss** of **your vehicle**. (The balance of this cover can be transferred to the replacement vehicle on request).
- **Your vehicle** if **you** have not claimed under the **motor insurance policy** or from a third party through an **accident management company** or **your** claim has not been settled as a **total loss**.
- **Your vehicle** if it has been modified other than according with **your vehicle's** manufacturer's specification unless the modification is for mobility.
- **Your vehicle** if it is a **Grey Import**.
- **Your vehicle** if it is classified as a **total loss** prior to the **start date** of this policy.
- **Your vehicle** if it is an Aston Martin, Bentley, BMW Alpina, Cadillac, Corvette, Ferrari, Hummer, Lamborghini, Lotus, Maserati, Mercedes Brabus, Mitsubishi Evolution, Nissan GT-R, Noble, Rolls Royce, Subaru Impreza, TVR.
- **Your vehicle** if it is used as an emergency vehicle, bus, or invalid carrier.
- **Your vehicle** if it is used for track days, road racing, rallying, pace making, speed testing or any other competitive event or as a taxi for private hire or minicab use, for hire as a chauffeur or for driving school tuition use.
- **Your vehicle** if it is a commercial vehicle over 3.5t GVW.
- **Your vehicle** if it is driven by any person not holding a valid current licence to drive **your vehicle**.
- **Your vehicle** if it is used for daily rental purposes.
- **Your vehicle** if the **total loss** occurred after it was taken or driven without **your** consent by a family member, spouse or partner.
- **Your vehicle** if the **total loss** occurred when being driven with **your** consent by any person who is not authorised under the **motor insurance policy**.
- **Your vehicle** if the **total loss** occurred when unoccupied (that is, nobody is inside it) and left:
 - unlocked; or

- with the windows or roof open; or
- with the keys inside (or on) **your vehicle**.
- Any loss of use of **your vehicle** or any other direct or indirect losses (such as travel costs or loss of earnings).
- Any theft or malicious damage claim which is not accompanied by a valid and substantiated crime reference number.
- Any recoverable VAT where **you** are VAT registered.
- Any **excess** on **your motor insurance policy**.
- Any **total loss** where the insurer of the **motor insurance policy** has offered to repair **your vehicle** but **you** have requested the claim to be dealt with on a **total loss** basis.
- Any **total loss** where the **total loss** occurred before the inception of this insurance.
- Any **total loss** where the application or premium has not been received by the **Administrator**.
- The **total loss** if it occurs outside the **territorial limits**.

General exceptions under this policy

1 Contracts

This policy does not cover any liability **you** have under an agreement or contract, unless **you** would have had that liability anyway.

2 Earthquake

We will not cover any **total loss** if the loss or damage to **your vehicle** is caused by earthquake.

3 Fraud

We will not pay any claim and all cover under the policy will end from the date **you** (or anyone acting for **you**):

- make a false or exaggerated claim; or
- attempt to support **your** claim with forged or fraudulent documents or evidence; or
- deliberately cause the loss or damage.

4 Radioactivity

This policy does not cover any **total loss** caused by:

- ionising radiation or radioactive contamination from nuclear fuel or from burning nuclear fuel; or
- radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

5 Riot

We will not cover any **total loss** if the loss or damage to **your vehicle** happens outside the **United Kingdom** that is caused by riot or civil commotion.

6 War

This policy does not cover any **total loss** caused by war, invasion (whether or not war is declared), revolution, military force, or other hostile events, unless **we** must provide cover under the Road Traffic Act.

7 Acts of terrorism

This policy does not cover any **total loss** caused by **acts of terrorism**, unless **we must** provide cover under the Road Traffic Act.

Conditions that apply to this policy

1 Cancelling your cover

If this policy does not meet **your** needs, **you** have 14 days from the date **you** received **your** policy documents or from the purchase date, whichever is later, to cancel the policy and get a full refund. To cancel **your** policy within this 14-day period, please contact the **agent** who sold **you your** policy.

If **you** wish to cancel **your** policy after this 14-day period, please contact the **agent** who sold **you your** policy. The **agent** will provide **you** with a refund that is calculated on the basis of a refund proportionate to the unexpired term of the policy provided **you** have not had a successful claim.

Any instructions to cancel must be provided in writing and the refund will be calculated from the date of receipt of **your** written request to cancel. (**We** will not give **you** a refund if **you** have successfully claimed for the **total loss** of **your vehicle** or an incident has happened where **you** could have a successful claim for a **total loss**.)

The Insurers' Cancellation Rights

We reserve the right to cancel this policy by giving **you** seven days' notice in writing, which **we** will send by recorded delivery to the most recent address **we** have for **you**. Examples of when **we** might do this includes **you** not paying a premium instalment when due or **us** discovering that **your vehicle** is no longer eligible for cover.

We reserve the right to cancel this policy immediately if **you** commit fraud.

2 Claims which may be made against us

You must give **us**, as soon as possible, full details of any event that could lead to a claim under this policy.

You must not:

- negotiate to settle any claim; or
- offer or promise anything without **our** permission in writing.

We may, in **your** name, take over and deal with a claim and try to recover from others any money **we** have paid out under this policy. At all times **you** must give us whatever help **we** need.

For more information on how to claim please refer to page 7 under 'making a claim'.

3 Motor insurance

Your vehicle must be covered under a comprehensive fire and theft **motor insurance policy** throughout the **period of insurance** by an authorised **United Kingdom motor insurer**.

We reserve the right to subject **your vehicle** to independent inspection.

4 Telling us about changes in your circumstances

Please tell **us** immediately about any changes which may affect **your** cover. If **you** fail to do so, **your** policy may not be valid and **we** may not pay **your** claim.

For example, **you** must tell us if:

- **you** move house or change the place **you** keep **your vehicle**;
- **your** name changes (for example, by marriage);
- **you** change **your vehicle** or the owner of **your vehicle** changes;

- **you** change what **you** use **your vehicle** for (for example, **you** start using it for business purposes);
- **you** make changes to **your vehicle**; or
- **you** change **your** registration number to a cherished number plate.

This is not a full list. If **you** are not sure whether **you** need to tell **us** about a change in circumstances, please contact the **agent** who sold **you your** policy.

5 Your duty

All the information **you** give to us must be complete and correct to the best of your knowledge.

If **we** discover that **you** (or someone acting for **you**) deliberately gave us incomplete or false information, all cover under this policy will end. **We** may treat the policy as though it never existed and **we** will not pay **your** claim.

We may also recover any money **we** may have paid under this policy.

6 Contracts (Rights of Third Parties) Act

Under the Contracts (Rights of Third Parties) Act 1999 or any other relevant laws, only **you** and **we** may enforce any of the terms of this policy. This will not affect any rights other people or organisations have under other laws.

7 Transferring your policy

If **you** sell **your vehicle**, provided that no claims have been made under this Insurance, **you** may transfer the remaining cover to a replacement vehicle, subject to **our** prior agreement. A new **schedule** will be issued confirming the replacement vehicle details. Where the replacement vehicle is deemed to be of a higher risk an additional premium may be required.

Should **you** wish to transfer cover, please contact **your agent**. Continuation cover will only apply from the issue date of the new **Schedule**.

8 General

We will only provide the cover set out in this policy if **you** keep to all the terms and conditions of the policy.

No alterations, variations, or relaxation of any of the terms of this contract can be made except in writing by one or more of **our** authorised officials.

9 Other insurance

If **you** are covered by any other policy for any claim covered under this policy, **we** will pay only **our** share of the claim (unless **we** say otherwise in this policy).

10 Paying your premium

If **you** have not paid **your** premium, **we** will not provide cover from the date the premium was due.

11 Your Personal Information

We (defined in the policy wording as Jackson Lee Underwriting) collect and maintain personal information in order to administer this policy and provide the service detailed within this policy wording. All personal information is safeguarded with appropriate levels of security.

We will only share **your** information in the following circumstances:

- It is with the underwriter of this policy
- It is with the agents which sold this policy
- It is allowed by law
- It has been authorised by **you**
- It is provided to recovery operators, claims administrators and investigators, credit reference agencies, anti-fraud databases, solicitors, public and regulatory bodies or other suppliers as required to fulfil **our** obligations in this policy wording. **Your** information will be limited to the minimum information ordinarily required.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given consent.

You have the right to ask for a copy of any personal information **we** hold about **you**. **You** also have the right to ask **us** to correct mistakes, change the way **we** use **your** information, or even delete it. **We** will either do what **you** have asked, or explain why **we** are unable to do so – usually because of a legal or regulatory reason.

In most cases, **we** only keep **your** information for as long as the regulations say **we** have to. **We** typically keep policy and claims records for up to 8 years from the end of **our** relationship with **you**.

Enquiries in relation to data held by **Jackson Lee Underwriting** or for a full copy of our privacy policy please contact: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR. Email: info@jlunderwriting.co.uk

For more information please contact Jackson Lee Underwriting for a copy of our full Privacy Policy.

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for **your** personal data. Please ask **your** insurance adviser if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** such as **your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

We collect **your** personal and/or special categories of personal information because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which

profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

Please note if **you** have given **us** information about someone else, **you** would have confirmed that **you** have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal, regulatory, tax and accounting obligations. **We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom (UK). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**. These rights include but are not limited to: asking for access to and a copy of **your** personal information; objecting to the use of **your** personal information or to an automated decision including profiling; asking **us** to correct, delete or restrict the use of **your** personal information; withdrawing any previously provided permission for the use of your personal information; and complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information. For a full list of **your** rights please refer to the full Privacy Policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfill a request **we** will always let **you** know **our** reasons.

To make a claim, phone the claims line on 0330 111 3998.

It is important that **you** only use this number to claim.

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