

Combined Purchase Price Protection and Finance/Contract Hire Shortfall Protection Gap

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IMPORTANT CONTACT DETAILS

For all Administration and General Enquiries:

Please contact Bettersafe on **020 3740 4431** or email enquiries@bettersafe.com

Claims only:

To notify a claim please call **0330 111 3093**. Lines are open between 09.00am and 17.00pm Monday to Friday (excluding bank holidays). Alternatively please send an email to info@notifyaclaim.co.uk or write to: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

IMPORTANT - Please do not accept a **motor insurance settlement** without first contacting the claims line on **0330 111 3093**.

Please see page 7 for more information on "Making a claim".

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

Bettersafe, a trading style of Commercial & General Limited, located at 17 Teddington Business Park, Station Road, Teddington, TW11 9BQ

Agent

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

Contract hire/lease agreement

The hire agreement between **you** and the **finance company** for the use of **your vehicle**.

Early settlement amount

The amount required to settle the **finance agreement** at the date of **total loss** excluding any amount carried over from a previous **finance agreement**, any insurance premiums, additional interest charges, rebates, discounts, incentives and cash backs, arrears, title discharge fees, and any other financed amount not relating specifically to the **purchase price** of **your vehicle**.

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.

Finance agreement

The credit agreement between **you** and the **finance company** relating to the **purchase price** of **your vehicle**.

Finance company

An authorised **United Kingdom finance company** **you** have the **finance agreement** or **contract hire/lease agreement** with relating to **your vehicle**.

GAP

Guaranteed asset protection.

Glass's Guide

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

Grey Import

New vehicle destined for other markets outside the **E.U.** and are being brought in to the **E.U.** by parties outside the manufacturers official distribution chain.

Insured value

The value of **your vehicle** excluding any contents as assessed by the insurer of the **motor insurance policy** on **your vehicle** or the **accident management company** at the date of the **total loss**.

IMPORTANT - Please do not accept a **motor insurance settlement** without first contacting the claim line on **0330 111 3093**.

Market value

The cost of replacing **your vehicle** with another of the same make, model, specification (for example, the level of equipment found in **your vehicle**), age, mileage and condition as **your vehicle** was just before the loss or damage **you** are claiming for by reference to **Glass's Guide**. **We** reserve the right to have an independent valuation undertaken should the specification not be available within **Glass's Guide** or it is suspected that the condition of the vehicle is such that this would affect the guide value.

Motor Insurance Policy

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

Motor Insurance Settlement

The money **you** receive from the **motor insurance policy** or from a third party through an **accident management company** following a **total loss** claim of **your vehicle**.

Negative Equity

Any finance carried over from a previous vehicle or **finance agreement**.

Net sales invoice

The invoice for **your vehicle** provided by an entity registered for VAT for the purpose of providing motor vehicles.

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 on which **your vehicle** is repossessed by the **finance company**;
- 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.

Purchase Price

The cost of **your vehicle** as confirmed in the **net sales invoice**, less any discount given for **your vehicle**, any government grants, finance deposit allowances and/or dealer contributions. The **net sales invoice** will include factory fitted accessories, delivery for a new vehicle and up to a maximum of £1,500 for dealer fitted accessories, but excludes warranty charges, insurance premiums, new vehicle registration fees, number plates, fuel, paintwork protection applications, road fund licence fee, arrears or **negative equity** transferred from a previous finance agreement.

In respect of vehicles used for mobility **we** will cover up to an additional £300 towards the modification.

Salvage Value

The amount deducted by the insurer of the **motor insurance policy** from a **motor insurance settlement**, to enable **you** to keep ownership of **your vehicle**.

Schedule

The document that names **you** as the policyholder and sets out what this policy covers **you** for. **We** will replace **your schedule** whenever **you** make any changes to the policy while **your** insurance applies.

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** as stated in the **schedule**.

Termination charge

The amount due to **your finance company** at the date of the **total loss**, less any rebates, refunds, arrears, maintenance charges, warranty charges, insurance premiums, road fund licence fee, number plates, fuel, paintwork protection applications, excess mileage charges, administration fees, loss of profits or recoverable VAT.

Territorial limits

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, any other 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

You have claimed under the **motor insurance policy** or through an **accident management company** for **your vehicle** as a result of accidental damage, fire or theft, where **your vehicle** is beyond economic repair resulting in a **motor insurance settlement**.

United Kingdom

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

We, us, our

Mean any, or all, of:

- Jackson Lee Underwriting ("Jackson Lee Underwriting")
- Ageas Insurance Limited ("Ageas")
- Commercial and General Ltd ("Bettersafe")

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 that is shown on **your schedule**.

Introducing your purchase price and finance/contract hire shortfall protection GAP insurance policy

This booklet 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 to read them if **you** want to make a claim.

Our contract with you

We will provide Purchase Price and Finance/Contract Hire Shortfall Protection **GAP** insurance under the terms, exceptions, conditions and **endorsements** of this policy, during any period 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.

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 30 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. (**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 9 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.

DO NOT ACCEPT A MOTOR INSURANCE SETTLEMENT WITHOUT FIRST CONTACTING THE CLAIMS LINE.

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

Call the claims line on **0330 111 3093**. Lines are open between 09.00am and 17.00pm Monday to Friday (excluding bank holidays).

Alternatively please send an email to info@notifyaclaim.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** personal 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.

We may at our option take over negotiations with the 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:

For complaints about the sale of the policy, you should contact or write to the selling 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@jlunderwriting.co.uk

We will acknowledge your complaint within three working days of receiving it.

We will look to:

- Try to resolve your complaint by the end of the third 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 purchase price and finance/contract hire shortfall protection GAP insurance cover

What we will cover

For vehicles purchased outright or on a **finance agreement**:

Following the **total loss** of **your vehicle**, **we** will pay up to the **sum insured** for the difference between the **insured value** and the greater of either the **purchase price** of **your vehicle** or the **early settlement amount** that **you** owe to **your finance company**.

For vehicles on a **contract hire/lease agreement**:

Following the **total loss** of **your vehicle** **we** will pay up to the **sum insured** the difference between the **insured value** and the **termination charge** applied by the **finance company**. In addition **we** will cover **your** initial deposit rental paid on **your vehicle** up to a maximum value of £2,000. This will form part of the maximum **sum insured**.

You must meet the following eligibility criteria throughout the **period of insurance**:

- **You** are the owner or the registered keeper of the vehicle or if a **contract hire/lease agreement** named on the agreement;
- **You** have paid the insurance premium for this policy;
- The value of **your vehicle** does not exceed £80,000 at the date of purchase;
- **Your vehicle** was under 8 years old at the **start date** of 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**;
- **Your vehicle** was not purchased via a private sale;
- **Your vehicle** is not used for rental purposes.
- **Your vehicle** was purchased within 60 days prior to the **start date** of this policy.

Please note: Any amount due will be paid to **you** where **your vehicle** is not subject to a **finance or contract hire/lease agreement**. If **your vehicle** is subject to a **finance agreement or contract hire/lease agreement** the benefit will be paid to the **finance company** and **we** will pay any excess over the **early settlement amount** or **termination charge** to **you**.

What we will not cover

- **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 is insured on any type of motor trade **motor insurance policy**.
- **Your vehicle** if it has been modified other than according with **your vehicle's** manufacturer's specification unless the modification is for mobility. **We** will cover up to an additional £300 towards the modification.
- **Your vehicle** if it is a **Grey Import**.
- **Your vehicle** if it has been declared a **total loss** prior to the **start date** of this policy.
- **Your vehicle** if it is a commercial vehicle.
- **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, courier, truck, heavy goods vehicle or invalid carrier or motorcycle.
- **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.
- **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 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 from **you** driving **your vehicle**, when intoxicated or under the influence of alcohol or drugs not prescribed by a medical practitioner or drugs prescribed by a medical practitioner where advice against driving has been given.
- **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**.
- **Your vehicle** when it has not been supplied to **you** by a VAT registered supplier.
- 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 amount of the **finance agreement** not related to the **purchase price** or **early settlement amount** of **your vehicle**. This policy only covers the part of the **finance agreement** relating to the purchase of **your vehicle** itself, all other elements of the **finance agreement** and its related interest charges are excluded.
- Any **negative equity**.
- Any **excess** deducted from **your motor insurance settlement total loss** claim on **your vehicle** above £250.00.
- Any percentage or amount deducted from **your motor insurance settlement total loss** claim because of contributory negligence or due to the condition of **your vehicle**.
- The **salvage value** of **your vehicle** if **you** are not required to transfer the ownership to the insurer of the **motor insurance policy**.
- Any claim 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 claim 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 earthquakes.

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 Acts.

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 Acts.

Conditions that apply to this policy

1 Cancelling your cover

If this policy does not meet **your** needs, **you** have 30 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 30-day period, please contact the **administrator**.

If **you** wish to cancel **your** policy after this 30-day period, please contact **your agent**. **Your agent** will provide **you** with a refund that is calculated on the basis of a refund proportionate to the unexpired term of the **period of insurance** provided **you** have not had a successful claim. No refund will be provided if **you** are in the last 6 months of **your** policy. Please note: An insurer cancellation fee of £7.50 will be deducted from the calculated amount prior to any refund being paid in addition to an administration fee charged by the **administrator** of £17.50.

Any instructions to cancel must be provided in writing or by calling **your agent** and the refund will be calculated from the date of **your** request to cancel. **We** may also ask for **your** written confirmation of a cancellation requested over the phone. (**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, if **we** have reason to believe this policy is not being used in the spirit it was designed for, **us** discovering that **your vehicle** is no longer eligible for cover or it becomes apparent there is a breakdown in the relationship between **us** and **you**. In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

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 **motor insurance policy** throughout the **period of insurance** by an authorised **United Kingdom** motor insurer and the policy must cover loss or damage to **your vehicle** caused by accidental damage, fire or theft. Please note: Motor trade insurance policies of any type are excluded.

If **your motor insurance policy** has a new replacement vehicle provision or **you** are eligible for a new replacement vehicle provision under **your motor insurance policy** but **you** choose to pursue **your** claim via an **accident management company** and they settle **your** claim using the **market value** of **your vehicle** instead of providing **you** with a new replacement vehicle, **we** will settle the claim based on the **Glass's Guide** Cost New value of **your vehicle** and not the **insured value**. Note this may result in no **sum insured** being paid.

In the event of a **total loss**, **you** must not accept any offer from the insurer of the **motor insurance policy** or **accident management company** without **our** approval.

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, tell **us** anyway.

5 Your duty

All the information **you** give to **us** must be complete and correct as far as **you** know.

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

This policy cannot be transferred from **your vehicle** to any other vehicle, unless **your vehicle** is replaced under the replacement as new extension of the **motor insurance policy**, in which case **you** need to request **us** to transfer this policy to **your** new vehicle and **we** will provide cover for the replacement for the full term of the original **period of insurance**; Or **your vehicle** is replaced under a manufacturers or dealers warranty, in which case **you** need to request **us** to transfer the balance of this policy to **your** new vehicle. This policy is not transferable to a new owner if **you** sell **your vehicle**. If this occurs **your** policy will have to be cancelled as listed in 'Cancelling **Your** Cover' on page 11.

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 and Bettersafe) 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 and Bettersafe 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@jlundertwriting.co.uk

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

Privacy Notice

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 information about **you** including personal information such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect sensitive personal information such as details regarding **your** health, credit history and/or criminal convictions.

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

The main reason **we** collect **your** personal and/or sensitive information is 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.

There may be situations where **we** will only use **your** information if **you** have given **us** permission such as using or collecting sensitive information. If **you** have given **Us** such 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; 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 and regulatory obligations. 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 the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm 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: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** 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 3093.

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

This insurance is underwritten by Ageas Insurance Limited Registered in England and Wales No 354568.

Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. www.ageas.co.uk

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