



GADGET INSURANCE POLICY WORDING

This Evidence of Insurance is to confirm that those persons who have paid the appropriate premium are insured

*Insurancefair is a trading name of Infinity Insurance Solutions Limited. Infinity Insurance Solutions Limited is authorised and regulated by the Financial Conduct Authority:
FRN528912*

YOUR GADGET INSURANCE

This insurance is arranged and administered by Insurancefair which is a trading name of Infinity Insurance Solutions, administered by Supercover Insurance Ltd and underwritten by Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar

Supercover Insurance Ltd are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** against theft, damage, breakdown and for mobiles phones, tablets and smartwatches; **accidental loss**.

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

INTRODUCTION

You must read this policy document and the Schedule of Insurance together. The Schedule of Insurance tells **you** the period during which the policy is in force what items are covered and what level of cover applies to **your** insurance. Please check both documents carefully to make certain they give **you** the cover **you** want.

In return for the payment of **your** premium **we** will provide insurance for **your gadgets** during the **period of cover** as stated in **your** Schedule of Insurance. This policy only covers **your gadgets** when in the care of **you** or a member of **your immediate family**. Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

This is an annual policy that can be paid monthly or annually. If **you** pay annually then **you** will have paid for the full annual premium at point of sale. If **you** pay monthly, **your** premium will be charged monthly by Direct Debit for a minimum term of 12 months.

Automatic renewal of your policy

We will contact **you** up to 30 days before the annual renewal date of **your** policy and **we** will tell **you** then if there are any changes to **your** premium. To ensure continuation of cover, **we** will then renew **your** policy unless you advise us otherwise.

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

Your renewal premium will be taken by the same method used during **your** initial purchase. If **you** do not want to auto renew **your** policy, simply follow the instruction in **your** renewal notification. If **you** do nothing, then this policy will automatically renew for a further period of 12 months.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accessories – means items such as but not limited to, chargers, protective cases, headphones and hands free devices but excludes SIM cards and wearables. Evidence of ownership for accessories will need to be provided at point of claim.

Accidental loss/accidentally lost - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Commercial vehicle - any vehicle used wholly or partly for commercial or business purposes or any other vehicle that is being used for commercial or business purposes at the time of any loss or damage to the **gadget**.

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

Excess - An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim.

Gadget(s) – the portable electronic items insured by this policy and shown on **your** Schedule of Insurance which have been purchased by **you** in the UK and is no more than 18 months old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer.

Criteria: **We** can only insure **gadgets** that are:

Purchased as new in the UK; **or**
 Purchased as refurbished in the UK direct from the Manufacturer or Network Provider; **or**
 Gifted to **you** as long as **you** are able to provide a Gift receipt; and not more than 18 months old, when purchased as new or refurbished in the UK, at the time of policy purchase and **you** are able to supply **evidence of ownership** if requested.

Home – the permanent residence shown on **your** Schedule of Insurance.

Immediate family – your mother, father, son, daughter and spouse. **Immediate family** also includes **your** domestic partner (domestic partner is defined under this policy as someone **you** are living with in a long-term permanent relationship as if **you** are married to them).

Period of cover – A period of twelve months as stated in **your** Schedule of Insurance.

Precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadget(s)**.

Proof of usage – means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from your Network Provider. For other **gadgets**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

Territorial limits - The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

Terrorism - means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Unattended – not within **your** sight at all times and out of **your** arms-length reach.

We, us, our – Zenith Insurance Plc.

You, your – the person, who is over 18 years old, who owns the **gadget(s)** as stated on the Schedule of Insurance.

WHAT WE WILL COVER

A. Accidental Damage

We will arrange a repair if **your gadget** is damaged as the result of an accident or malicious damage. If **your gadget** cannot be economically repaired, it will be replaced.

B. Theft

If **your gadget** is stolen **we** will replace it. Where only a part or parts of **your gadget** have been stolen, **we** will only replace that part or those specific parts.

C. Accidental Loss

If **you** selected the option to pay an additional premium and insure **your** mobile phone, iPad, tablet or smartwatch for **Accidental loss** then if **you** accidentally or unintentionally lose **your** mobile phone, iPad, tablet or smartwatch **we** will replace it. If **you** have cover for **Accidental loss** this will be stated within **your** Schedule of Insurance. **Accidental loss** cover is only available on mobile phones, iPads, tablets and smartwatches.

D. Breakdown

If your **gadget** suffers electrical breakdown which occurs outside of the manufacturers guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops or PCs.

E. Unauthorised Call/Data Use

If **your** mobile phone is lost or stolen and is used fraudulently **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £2500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.

F. Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired, **we** will replace it.

G. Accessories

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

If **we** replace **your** mobile phone with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

IMPORTANT: Where **your gadget** is a mobile phone, in the event of a claim **you** will be required to provide **proof of usage** which confirms **your** mobile phone has been in use between policy inception and the incident date.

WHAT WE WILL NOT COVER

Your gadget is not covered for:

1. Theft:

- from any **commercial vehicle**, convertible or soft top vehicle;
- from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle, must be supplied with any claim;
- from any building or premises (including your **home** or workplace) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- when away from **your home**, or when in **your** home with invited guests / tradesmen or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- where the **gadget** has been left **unattended** when it is away from your **home**;
- where **precautions** have not been taken.

2. Loss or damage caused by:

- **you** deliberately damaging, intentionally leaving or neglecting the **gadget**;
- **you** not following the manufacturer's instructions;
- the use of **accessories**;
- leaving the **gadget** on any motor vehicle roof, bonnet or boot.

3. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget**;
- repairs carried out by persons not authorised by **us**;
- wear and tear or gradual deterioration of performance;

- cosmetic damage of any kind including scratches and dents.
 - any claim if the serial number has been tampered with in any way
4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
 5. Any loss of a SIM (subscriber identity module) card.
 6. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for your mobile phone up to the maximum value of £2500.
 7. The policy **excess** - in the event that **you** make a claim, an **excess** fee applies which must be paid to **us** before **your** claim can be settled. This **excess** fee varies depending on the type of **gadget you** have insured with **us** and the type of claim **you** need to make. The fees are set out below:

If **your** claim is for a **gadget** up to the value of £250 (when new) the excess fee is £25 for any claim.

If **your** claim is for a **gadget** between the values of £251 - £999 (when new) the excess fee is £50 for any claim

If **your** claim is for a **gadget** over the value of £999 (when new) the excess fee is £75 for any claim.

Please see the No-Claims Bonus sections below which may apply to **you**.

NO-CLAIMS BONUS

As a thank **you** to **our** loyal customers, **you** will automatically be entitled to a reduction on **your** excess fee should **you** make no claims for one year or more. The No-Claims Bonus is applied as follows:

If **you** do not make a claim in the first year, **you** will be entitled to a discount of 25% off the excess fee if **you** subsequently make a claim. If **you** do not make a claim in the first two years, **you** will be entitled to a discount of 50% off the excess fee if **you** subsequently make a claim. If **you** do not make a claim in the first 3 years, **you** will be entitled to a discount of

75% off the excess fee if **you** subsequently make a claim. If **you** do not make a claim within the first 4 years, **your** excess fee will be entirely waived. This offer is still valid, even if **you** replace the **gadget you** have on cover with a different gadget.

8. Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy. If **your gadget** is less than 6 months old on the date **you** insure it, then this clause does not apply and **your** cover begins immediately.

9. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.

10. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

11. Any **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.

12. Any loss or damage caused by 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.

13. Reconnection costs or subscription fees of any kind.

Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

14. War Risk

Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

15. Nuclear Risk

Damage or destruction caused by, contributed to or arising from:

- a.** ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b.** the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

16. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

17. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.

18. Any indirect loss or damage resulting from the event which caused the claim under this policy.

19. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.

20. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

21. Any loss where your bank account/credit card details stored on your **gadget** are used to purchase goods or withdraw funds.

CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** 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 **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item. Where an equivalent refurbished item is not available, **we** will replace with new

2. Repairs will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.

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

CONDITIONS AND LIMITATIONS

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

2. This insurance only covers **gadgets** bought in the countries within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** of the policy and is also automatically extended to include use of the **gadgets** anywhere in the world up to a maximum of 90 days in total in any single 12 month period of insurance, subject to any repairs being carried out in the UK by repairers approved by **us**. No cover is provided for claims where **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.

3. The **gadget(s)** must not be more than 18 months old, must be purchased in the UK as new, or if refurbished, purchased directly from the manufacturer, and **you** must be able to provide **evidence of ownership** at inception of this insurance cover. **Evidence of ownership** should include the make, model and serial number of the **gadget** and must be in **your** name or **you** must be in possession of a gift receipt

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

5. This insurance may only be altered, varied or its conditions altered or premium changed by one of **our** authorised officials, giving **you** 30 days' notice in writing.

6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.

7. You must take all **precautions** to prevent any loss or damage.

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

9. In respect of **your** annual policy being paid by monthly premiums, if the Direct Debit premium payment is cancelled by **you** or collection of premium is unsuccessful at any given point, then **we** will write to you giving 30 days' notice of cancellation (see Cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is rectified when **we** next attempt to collect payment.

CANCELLATION

Your right to change your mind (withdrawal period)

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

On receipt of **your** written notice of cancellation **you** will receive a full refund of all premium paid provided that no claim has been paid by **us** and **you** do not intend to make a claim under this insurance.

If a claim has been made by **you** we will not refund any premium and if **you** are paying by monthly instalments **you** must still pay us the remaining annual premium.

If **you** do not exercise **your** right to cancel during the 14-day period, **your** policy will continue as normal.

If you cancel **your** direct debit this does not mean that **you** have cancelled **your** policy.

Cancellation by you after the withdrawal period

If **you** wish to cancel **your** insurance after the initial 14-day withdrawal period **you** can do so by writing to Infinity Insurance Solutions, 1 Tower View, Kings Hill, West Malling, ME19 4UY, or by telephoning **0203 8240 745**, or by emailing responses@insurancefair.co.uk.

If **you** pay **your** premium on a monthly basis **your** policy will be cancelled at the next monthly anniversary of the date **your** policy commenced. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If a claim has been made by **you** we will not refund any premium and **you** must still pay us the remaining annual premium. If **you** cancel **your** direct debit this does not mean that **you** have cancelled **your** policy.

If **you** pay **your** insurance premium annually and providing no claim has been made under the policy **you** will receive a proportionate refund of premium based on the unused period of

cover under the policy. Policy cover will cease from the date **we** receive **your** cancellation instructions or from a later date at **your** request.

If a claim has been made we will cancel your cover but not refund any premium.

Cancellation by us

We may cancel the policy by giving **you** 30 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

If **your** premium is being paid annually **we** will refund the premium relating to the remaining period of insurance on a proportionate basis. There will be no refund of premium allowable if **you** are paying **your** annual premium monthly.

CLAIMS PROCEDURE

1. You must:

- notify Supercover Insurance Ltd on **0203 794 9328** or by emailing **claims@supercoverinsurance.com** as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the UK, please notify Supercover within 48 hours of **your** return to the UK.
- report the theft or loss of any mobile phone, within 24 hours of discovery to **your** Airtime Provider and blacklist your handset;
- report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim and a lost property number in support of an **accidental loss** claim;
- provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers.
- return **your** completed claim form and **evidence of ownership** to Supercover Insurance within 30 days of the incident date along with any other requested information.

Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.

2. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if we ask **you** to.

This policy is administered by Supercover Insurance Limited on behalf of Zenith Insurance Plc. Please address all claims correspondence to:

Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF, or by emailing claims@gadget-cover.com

To help **us** improve **our** service **we** may record or monitor telephone calls.

WARNING

If you or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, we will not pay the claim and cover under this and all other insurances currently in force with us with which you are connected will cease immediately. You will not be entitled to any refund of premium under any policy.

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

CONSUMER INSURANCE ACT

You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell us of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

COMPLAINTS

If **you** have cause for complaint, it is important that **you** know that **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to Contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person, and;
- that **you** are giving them the right information.

When You Contact Us

- Please give **us your** name and contact telephone number.
- Please quote **your** policy and/or claim number.
- Please explain clearly and concisely the reason for **your** complaint.

Step One – Initiating Your Complaint

- If your complaint relates to the sale of your policy, you need to contact: Complaints Officer, Infinity Insurance Solutions Ltd, 1 Tower View, Kings Hill, West Malling, Kent, ME20 6AY
Tel: 0203 829 6604

Email: complaints@infinityinsurance.co.uk

- If your complaint relates to a claim on your policy, you need to contact: Supercover Insurance Limited, Waterside House, Riverside Way, Uxbridge, UB8 2YF.
Tel: 0203 794 9296
Email: complaints@supercoverinsurance.com

We will ensure that every effort will be made to resolve **your** complaint immediately. If **your** complaint cannot be resolved by the end of the third business day after receipt, it will be acknowledged within 5 days of receipt and **we** will do our best to ensure they resolve the problem within four weeks by them sending **you** a final response letter.

If they are unable to resolve **your** complaint in this time they will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If **you** are still dissatisfied after receiving their final response letter **you** may refer **your** complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0800 023 4567
www.financial-ombudsman.org.uk

You have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION ACT 1998

Supercover Insurance Ltd ("Supercover") does not pass any personal data about **you** to any third parties. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about yourself to Supercover or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide to Supercover may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Supercover its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

THE CHECKS WE MAKE AND SHARING INFORMATION WITH OTHER ORGANISATIONS

Under the Data Protection Act 1998 we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by Supercover Insurance Limited, your insurers and their agents and re-insurers. In assessing any claims made, we may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your

details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;

In addition, we may undertake credit searches and conduct additional fraud searches (this may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance).

Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

Other Insurers

Supercover Insurance Limited and your insurers may pass information about you and this policy to other insurance companies with which your insurers reinsure their business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you'd like to find out more about this notice you can write to the Data Protection Officer, Supercover Insurance Limited, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.