



## Gadget Insurance Policy

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by Astrenska Insurance Limited. This cover is provided to **you** in return for payment of the premium.

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## Introduction

This **Policy** document and the **Schedule of Insurance** should be read as one document and together form the contract between **You** and **Us**. Please keep these documents together in a safe place.

It is important **You** read them carefully to make sure they meet **Your** needs. Please also check **Your Schedule of Insurance** carefully to make sure the information **You** have given **Us** is correct.

**You** must tell **Your Administrator** whose details will be found on **Your Schedule of Insurance** if this information is wrong, or if it changes. **You** have a responsibility to take reasonable care not to make a misrepresentation, should **You** be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects **Our** decision to pay a claim in part or not at all.

If any of the information **You** have provided to **Us** and **We** have recorded is incorrect, or if **You** have got any questions about this **Policy** **You** should refer to **Your Administrator** whose details will be found on the **Schedule of Insurance**. Provided **Your** Premium is paid, and **You** adhere to the terms and conditions of **Your Policy**, **We** will pay the agreed benefit in the event of a successful claim.

**We** will only insure **Your Gadget** if:

- it is in full working order and not already damaged at the **Start Date** of this **Policy**;
- it is no more than 36 months old at the **Start Date** of this **Policy** and **You** have **Proof of Purchase**;
- it was purchased as new in the UK directly from a manufacturer, network provider or retail store (high street or online) OR purchased as refurbished in the UK direct from the manufacturer or network provider;
- it was not purchased from an online auction.

## Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

## Definitions

Please see below definitions of words and terms which are used in **Your Policy** wording.

If **we** explain what a word means, that word has the same meaning wherever it appears in **Your Policy** or **Schedule of Insurance**. These words are highlighted in bold throughout **Your Policy**.

**Accidental Damage:** Physical damage caused by a sudden, external and unexpected event. This extends to include damage to screens and damage resulting from contact with water and other liquids.

**Accidental Loss:** Means that the **Gadget** has been accidentally left by **You** in a location and **You** are

permanently deprived of its use.

|                                   |  |
|-----------------------------------|--|
| <b>Administrator:</b>             | The <b>Administrator</b> of <b>Your Policy</b> as shown on <b>Your Schedule</b> .  |
| <b>Breakdown:</b>                 | The failure of any electrical or mechanical component in <b>Your Gadget</b> due to a sudden and unforeseen fault, which causes <b>Your Gadget</b> to stop working in the way the manufacturer intended, and which requires repair or replacement before the <b>Gadget</b> can be used again.   |
| <b>Claim Handler:</b>             | Coplus acting as the <b>Claim Handler</b> of <b>Your Policy</b> .  |
| <b>Evidence of Ownership:</b>     | A document to provide proof that the <b>Gadget You</b> are claiming for is owned by <b>You</b> . Such evidence may be any of the following (but not limited to) a copy of the receipt, a gift receipt or, if the <b>Gadget</b> is a mobile phone, confirmation from <b>Your</b> network provider that the mobile phone has been used by <b>You</b> .   |
| <b>Fraudulent Usage:</b>          | Any calls made or data used from <b>Your Gadget</b> after the time that it was lost or stolen, to the time that it was blocked by <b>Your</b> airtime provider.  |
| <b>Gadget/s:</b>                  | The portable items insured by this policy, which were purchased as new by <b>You</b> . The items can be any of the following; mobile phone (including iPhone), iPad, Tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, camera lenses, portable Blu-Ray/DVD player, portable gaming consoles, E-Readers including Kindles, smartwatches and headphones.  |
| <b>Criteria:</b>                  | <p><b>We</b> can only insure <b>gadgets</b> that are:</p> <ul style="list-style-type: none"> <li>• Purchased as new in the UK with <b>evidence of ownership</b>; or</li> <li>• Purchased as refurbished in the UK direct from the Manufacturer or Network Provider with <b>evidence of ownership</b>; or</li> <li>• Gifted to <b>you</b> as long as <b>you</b> are able to provide a Gift receipt or other <b>evidence of ownership</b>; and</li> <li>• Not more than 36 months old, at the time of policy purchase; and in good condition and full working order at the time this policy is purchased.</li> </ul> |
| <b>Home:</b>                      | <b>Your</b> permanent residence shown on <b>Your Schedule of Insurance</b> .   |
| <b>Immediate Family:</b>          | <b>You</b> and any member of <b>Your</b> immediate family permanently residing at <b>Your Home</b> , the address of which is shown <b>on Your Schedule of Insurance</b> .  |
| <b>Insurer:</b>                   | Astrenska Insurance Limited.   |
| <b>Period of Cover:</b>           | The period as stated on <b>Your Schedule of Insurance</b> .  |
| <b>Policy Excess:</b>             | The amount <b>You</b> must pay towards each and every claim as detailed on <b>Your Schedule of Insurance</b> .   |
| <b>Policy / Insurance Policy:</b> | The contract of insurance between <b>You</b> and <b>Us</b> .   |
| <b>Policyholder:</b>              | The person/s named on <b>Your Schedule of Insurance</b> .  |
| <b>Policy Limit:</b>              | The maximum amount <b>We</b> will pay in respect of any one claim as shown on <b>Your Schedule of Insurance</b> .  |
| <b>Precautions:</b>               | All measures that it would be reasonable to expect a person to take in the circumstances to prevent <b>Accidental Loss, Accidental Damage</b> or <b>Theft</b> of <b>Your Gadgets</b> .   |
| <b>Premium:</b>                   | The amount <b>You</b> pay for the <b>Policy</b> . This is shown on <b>Your Schedule of Insurance</b> .   |
| <b>Proof of Purchase:</b>         | Means an original receipt and any other documentation required to prove <b>Your Gadget</b> was purchased as new in the UK directly from a manufacturer, network provider or retail store (high street or online) OR purchased as refurbished in the UK direct from the manufacturer or network provider. This must show the date of purchase, make, model, IMEI/Serial number of <b>Your Gadget</b> . <b>Your Gadgets</b> must be  |

less than 36 months old at the **Start Date** of **Your Policy** as shown on **Your Schedule of Insurance**.

|                               |   |
|-------------------------------|---|
| <b>Proof of Usage:</b>        | Means evidence that the <b>Gadget</b> has been in use since <b>Policy</b> inception. Where the <b>Gadget</b> is a mobile phone, this information can be obtained from <b>Your</b> network provider. In the event of an <b>Accidental Damage</b> claim, this can be verified if requested by <b>Us</b> when the <b>Gadget</b> is sent to <b>Our</b> repairers for inspection.  |
| <b>Replacement Item:</b>      | A <b>Gadget</b> of the same age and condition and specification ( <b>We</b> cannot guarantee that it will be the same colour as the original <b>Gadget</b> ) or, if not available, one of comparable specification or equivalent value taking into account the age and condition of the original <b>Gadget</b> . For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification. |
| <b>Schedule of Insurance:</b> | The document providing <b>Your</b> details and details of the cover <b>You</b> have selected.   |
| <b>Start Date:</b>            | The date cover starts, as shown on <b>Your Schedule of Insurance</b> .  |
| <b>Terrorism:</b>             | Means any act, including but not limited to the use of force or violence of or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.                                    |
| <b>Theft:</b>                 | The unlawful taking of <b>Your Gadget</b> against <b>You</b> will by another party, with the intent to permanently deprive <b>You</b> of that property, or burglary by forcible and violent entry, or the removal of <b>Your Gadget</b> by forcible and violent means against <b>You</b> .  |
| <b>Unattended:</b>            | Not within <b>Your</b> sight at all times, and out of <b>Your</b> arms-length reach.  |
| <b>Virus:</b>                 | Means any Trojan horses, worms, logic bombs or any program or software which prevents the <b>Gadget</b> from working properly or at all.  |
| <b>We, Us, Our:</b>           | Motorplus Limited t/a Coplus acting on behalf of Astrenska Insurance Limited.   |
| <b>You, Your:</b>             | The person, who owns the <b>Gadget(s)</b> and named as the <b>Policyholder</b> on the <b>Schedule of Insurance</b> .  |

#### Am I eligible for cover?

**You** are eligible for cover if:

- a. **You** are a permanent UK resident; and
- b. **You** as the **Policyholder** are over 18 years of age.

#### What am I covered for?

The cover type and **Policy Limit** inclusive of the **Policy Excess** as shown on **Your Schedule of Insurance**.

**We** will cover **your gadgets** up to a maximum sum per **gadget** depending on the level of cover **you** choose. The maximum sum per claim can be found on **your** Insurance Certificate. A maximum of 2 claims can be made in any 12 month period for the following:

#### Accidental Damage

**We** will pay the costs of repairing **Your Gadget** as a result of **Accidental Damage**. 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.

If **Your** Gadget cannot be repaired then a **Replacement Item** will be provided up to the **Policy Limit**.

#### Theft

If **Your Gadget** is stolen **We** will provide a **Replacement Item** up to the **Policy Limit**. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace that part or parts.

### Accidental Loss

If **You** lose **Your** mobile phone or tablet **We** will provide a **Replacement Item** up to the **Policy Limit**.

### Breakdown

**We** will pay repair costs if **Your Gadget** is damaged as a direct result of electrical or mechanical **Breakdown** occurring outside of the manufacturer's guarantee period. If **Your Gadget** cannot be economically repaired, **We** will provide a **Replacement Item** up to the **Policy Limit**.

### 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.

### Worldwide Cover

**Your Gadget** is covered for up to 90 days in total worldwide in any 12 month **Period of Cover**. Replacement or repair can only be dealt with once **You** are back in the UK.

### Fraudulent Usage Cover

If **Your Gadget** is accidentally lost or stolen and is used fraudulently, **We** will reimburse **You** for the costs up to a maximum value of £2500 and £500 for data upon receipt of **Your** itemised bill. This is in addition to the **Policy Limit** stated on **Your Schedule of Insurance**.

### What am I not covered for?

1. **Your Gadget** is not covered for:
  - a. The **Policy Excess** as stated on **Your Schedule of Insurance** for each and every claim.
2. **Theft or Accidental Loss**  
**You** will not be covered for **Theft or Accidental Loss**;
  - a. From any motorbike or motor vehicle where **You** or someone acting on **Your** behalf is not on or in the vehicle, unless the **Gadget** has been concealed in a closed boot, locked pannier, 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. Damage must be caused by the thief, and evidence provided with **Your** claim; or
  - b. Where **your gadget** has been left unattended, from any building, land or premises, unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with **Your** claim; or
  - c. From **Your** control or the control of any member of **Your Immediate Family**, except where it has been concealed either on or about the person and not left **Unattended**, or the use of physical force or violence against the person has been used or threatened; or
  - d. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**; or
  - e. Where the **Gadget** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event; or
  - f. Where the circumstances of the **Accidental Loss** cannot be clearly identified, i.e. where **You** are unable to confirm the time and place **You** last had **Your** Gadget, or any claims for **Accidental Loss** of **Your Gadget** in **Your home**.
3. **Accidental Damage, Breakdown or Liquid Damage**  
 If this type of cover is shown in **Your Schedule** **You** will not be covered for **Accidental Damage** or **Breakdown** caused by;
  - a. **You** deliberately damaging or neglecting the **Gadget**; or
  - b. **You** not following the manufacturer's instructions; or
  - c. Routine servicing, inspection, maintenance or cleaning; or
  - d. Loss or damage caused by a manufacturer's defect or recall of the **Gadget**; or
  - e. Repairs carried out by persons not authorised by **Us**.
  - f. As a result of the use of non-original accessories
4. **Fraudulent Usage Cover**  
**We** will not pay for any **Fraudulent Usage**;
  - a. Unless it results from a **Theft or Accidental Loss** claim that is covered by this insurance; or
  - b. Where the **Theft or Accidental Loss** of **Your Gadget** has not been reported to **Your** airtime provider within 24 hours of **You** being aware of the **Theft or Accidental Loss** occurring; or
  - c. **Your** network provider fails to properly block **Your** service.
5. Repair or other costs for:
  - a. Routine servicing, inspection, maintenance or cleaning; or
  - b. A manufacturer's defect or recall of the **Gadget**; or
  - c. Repairs carried out by persons not authorised by **Us**; or
  - d. Wear and tear to the **Gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions; or
  - e. Cosmetic damage of any kind - including scratches, chips or dents; or

- f. Any damage, breakdown or loss of use caused by a **Virus**; or
- g. Any **Gadget** which has had its serial number tampered with in any way.
- h. **Breakdown** or **Accidental Damage** to **Gadgets** which have previously had repairs carried out by non-manufacturer approved repairers.

### General Exclusions

Cover will not be provided for;

1. Any **Gadget** for which **You** cannot provide **evidence of ownership**. This must show the date of purchase, make, model, IMEI/Serial number of **Your Gadget**. **Your Gadgets** must be less than 36 months old when the **Policy** is started;
2. This insurance only covers **Gadgets** bought and used in the UK. Cover is extended to include use of **Gadgets** anywhere in the world up to a maximum of 90 days in total, in any single 12 month **Period of Cover**, subject to any repairs being carried out in the UK by repairers approved by **Us**. No cover is provided for claims if **You** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the latest FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk);
3. **Your** SIM card, or the **Theft, Accidental Loss** or **Breakdown** of a **Gadget** designed to use a SIM card if a SIM card registered to **You** was not in **Your Gadget** at the time of the incident;
4. Where all **Precautions** to prevent any loss or damage have not been taken;
5. 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**;
6. **Accidental Loss, Accidental Damage, Theft** or **Breakdown** to Accessories of any kind unless the **Gadget** itself is subject to a successful claim;
7. Reconnection costs or subscription fees of any kind;
8. The cost of any **Fraudulent Usage** following the **Theft** or **Accidental Loss** of **Your Gadget** unless the **Theft** or **Accidental Loss** of the **Gadget** has been reported to the airtime provider within 24 hours;
9. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **You** are unable to confirm the time and place where **You** last had **Your Gadget**;
10. Any claim where **Proof of Usage** cannot be established
11. **Terrorism** and 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;
12. Claims arising from damage or destruction caused by, contributed to, or arising from:
  - i. Ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; or
  - ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
13. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
14. Any loss of or damage to information, data, apps or software contained in or stored on the **Gadgets** whether arising as a result of a claim paid by this **Policy** or otherwise;
15. Any indirect loss or damage resulting from any event which caused a claim under this **Policy**. The only exception to this is **Fraudulent Usage** (up to a maximum of £2500 for calls and £500 for data) provided the **Theft** or **Accidental Loss** of a **Gadget** has been reported to the airtime provider within 24 hours;
16. Liability of whatsoever nature arising from ownership or use of the **Gadgets**, including any illness or injury resulting from it;
17. Value Added Tax (VAT) where **You** are registered with HM Revenue and Customs for VAT;
18. Any Gadget that is not less than 36 months old (with valid **Proof of Purchase**) when the **Policy** is started. This insurance does not cover **Gadgets** purchased outside of the UK or purchased second hand;
19. **Your Gadget** must be in good condition and in full working order prior to taking out this **Policy**. If there is evidence that the **Accidental Damage, Theft** or **Accidental Loss** occurred prior to the **Policy Start Date**, **Your** claim will be refused and no Premium refund will be due.
20. If **Your Gadget** has previously been repaired using non original equipment manufacturer parts.
21. Any claim made, or any even 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.
22. 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**. The fees are set out below:
  - a) If **your** claim is for a **gadget** up to the value of £250 (when new) the excess fee is £25 for any claim.
  - b) If **your** claim is for a **gadget** between the values of £251 - £749 (when new) the excess fee is £50 for any claim.
  - c) If **your** claim is for a **gadget** over the value of £750 (when new) the excess fee is £75 for any claim.

### How do I make a change to the Policy?

If **You** need to make a change to **Your Policy**, **You** should contact **Your Administrator** as shown on **Your Schedule of Insurance**, as soon as possible.

### How do I make a claim?

If **You** need to make a claim, **You** should contact the **Claim Handler** as soon as possible and follow the steps below.

#### 1. Notify the relevant people

**Theft** and **Accidental Loss** claims

- a. Report the **Theft** or **Accidental Loss** of any **Gadget**, within 24 hours of discovery, to **Your** airtime provider and blacklist **Your Gadget**.
- b. Report the **Theft** or **Accidental Loss** of any **Gadget** to the Police within 48 hours of discovery, and obtain a crime reference number (in support of a **Theft** claim), or a lost property number (in support of an **Accidental Loss** claim).

All claims including those for **Theft** and **Accidental Loss**

- c. Contact Coplus as soon as possible (and in any event within 7 days) of any incident in order to:
  - i. notify them and provide them with details of the incident likely to give rise to a claim under this **Policy**; and request a claim form.
  - ii. Telephone: **0333 241 3400**
  - iii. Email: [gadgetclaims@coplus.co.uk](mailto:gadgetclaims@coplus.co.uk)

If the incident occurred outside the UK, please notify Coplus within 48 hours of **Your** return to the UK.

#### 2. Gather information

To process **Your** claim quickly, **We** will need information about the circumstances that led to **Your** claim. The information required will be detailed when **You** contact the **Claim Handler** and will include any of the following:

- a. Police report/crime reference, where the claim is for **Theft**.
- b. Police report/lost property number, where the claim is for **Accidental Loss**.
- c. Evidence of ownership.
- d. Proof of purchase.
- e. Blocking confirmation from your network including date last used, where claim is for **Theft** or **Accidental Loss**.
- f. Photographic evidence of the damage to the **Gadget** where the claim is for **Accidental Damage**.

#### 3. Submit your claim

Please return the requested claim form as soon as possible, making sure **You** have enclosed all the requested documents (and any additional information) to support **Your** claim.

The completed claim form, **Proof of Purchase** and any additional information that maybe required from **You** is to be returned as instructed by the **Claim Handler**.

All access blocks must be removed from **Your Gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone or other remote location device/app. Failure to do so will result in **Your** claim being delayed and/or **Your Gadget** being returned to **You**.

**Note:** 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.

**Important:** **We** will process **Your** claim under the terms and conditions of this **Policy** 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 reason, **We** may consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

### General Conditions

Applies to all sections of this **Policy**.

#### 1. Keeping to the terms of the Policy

**We** will only give **You** the cover described in the **Policy** if:

- a. **You** pay the **Premium** by the agreed date; and
- b. when making a claim **You** meet all of the conditions as far as they apply; and
- c. declarations made, information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true.

#### 2. Cancelling Your Policy

**You** can cancel **Your Policy** within 14 days from:

- a. the day of the conclusion of the contract; or

- b. the day on which **You** receive the contractual terms and conditions, if that is later than the date referred to above.

**We** will refund any **Premium You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

If **you** wish to cancel **your** insurance outside the first 14 days **you** can do so in writing to **your** Insurance Broker, or by telephoning. Provided no claims have been made on the cover during the current period of insurance, **you** will be entitled to a refund of the unused premium.

**We** may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- a. If **We** suspect fraudulent activity.
- b. If **You** are not complying with the terms and conditions of the **Policy**.
- c. If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **You** at **Your** last known address, and:

- a. any **Premium You** have paid for the period after the cancellation will be refunded to **You**; and
- b. **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, please contact **Your Administrator** whose details are shown on **Your Schedule of Insurance**.

### 3. Fraud

If **You** or anyone acting on **Your** behalf make a claim **which** is at all false or fraudulent, or supports a claim with any false or fraudulent document, device or statement, this **Policy** will be void and **You** will lose all benefit and Premiums **You** have paid for this **Policy**. In addition, **We** may recover any sums paid for any claim already paid to **You**.

If **You** fraudulently provide **Us** with false information, statements or documents, **We** may record this on anti-fraud databases and **We** may also notify other organisations.

### 4. Choice of law

All aspects of this contract of insurance - including negotiation and performance - are subject to English law and the decisions of the English courts.

### 5. Rights of Parties

A person or company who was not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy** but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such Act.

### 6. Other insurance

If **You** have other insurance that provides the same or similar types of cover, **You** must tell **Us** when **You** make a claim.

### Transfer of Policy

**You** cannot transfer this **Policy** to someone else without notifying the **Administrator** in writing and receiving confirmation from them.

### Financial Services Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Astrenska Insurance Limited cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

### Sanctions

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

### How to make a complaint

**We** hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please follow the procedure below.



If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint relates to a claim, please contact **us** at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA  
Telephone: **0333 241 3400**

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
**Telephone: 0800 023 4567 or Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Astrenska Privacy Notice

#### How we use the information about you

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have
- service your policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure. We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

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

#### Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest; or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

#### How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

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We also have security measures in place in our offices to protect the information that you have given us.

**How you can access your information and correct anything which is wrong**

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: Cutlers Exchange, 123 Houndsditch, London EC3A7BU

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.