

## Mobile device Insurance Cover Provided by InsureandGo

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### **Introduction**

This policy document will outline everything **you** need to know about **your** cover. Please read this document carefully and make sure **you** fully understand what is covered and what is not covered. **You** should also ensure **you** comply with all of the policy conditions as a breach of a condition can invalidate **your** policy and may mean that any claims will not be paid.

**There are some exceptions or exclusions relating to the cover provided by this policy and it is therefore important that you read the section headed "What is not covered".**

Please keep all of **your** insurance documents safe as **well** as this policy wording document in case **you** need to read it again or make a claim.

### **About your insurance**

This insurance policy provides insurance for **your mobile device**, as detailed on **your validation certificate**, subject to the terms, conditions and limitations set out below.

**This insurance is offered to you by:**

Insure & Go Insurance Services Limited registered in England and Wales (Company Number 04056769) and whose registered office is at One Victoria Street, Bristol Bridge, Bristol, United Kingdom, BS1 6AA.

**This insurance is underwritten by:**

MAPFRE Asistencia Compañía Internacional De Seguros y Reaseguros, S.A. (MAPFRE). MAPFRE is authorised by the Dirección General de Seguros y Fondos de Pensiones and is subject to limited regulation by with the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 203041), with a branch registered in England and Wales with company name MAPFRE Assistance (Company Number FC021974. Branch Number BR008042) and registered office at Dixon House, 72-75 Fenchurch Street, London EC3M 4BR.Details about the extent of **our** regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

**Your policy is administered by:**

Citymain Administrators Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, which is authorised and regulated by the Financial Conduct Authority under registration number 306535. **You** can visit the FCA **website**, which includes a register of all regulated firms, at [www.fca.org.uk/register/](http://www.fca.org.uk/register/) or by contacting them on 0800 111 6768.

**Levels of cover – what is included**

Standard	Elite
Accidental damage	Accidental damage
Mechanical breakdown	Mechanical breakdown
Water damage	Water damage
Cracked screen	Cracked screen
45 days Worldwide cover	Theft*
£50 Accessories cover	Loss*
Choice of excess	90 days Worldwide cover
	£150 Accessories cover
	Choice of excess

\* Loss and Theft cover only applies when you have purchased the Elite level of cover and this is shown on your validation certificate.

**Key information**

**Period of cover – Annual payments**

If **you** purchase this policy on an annual basis, provided that **you** pay **your** premium, **your** cover under this policy starts on the policy start date shown on **your validation certificate** and runs for a period of **twelve** months. The annual premium **you** pay is confirmed at the time **you** purchase **your** policy.

**Period of cover – Monthly payments**

If **you** purchase this policy on a monthly basis, **your** policy cover starts on the policy start date as shown on **your validation certificate** and lasts for a period of one month. Provided that **you** continue to pay **your** monthly premiums as and when they become due, cover under this policy will continue for further consecutive monthly periods. **Your** monthly premiums along with the due dates for payment are set out in **your validation certificate**. Cover under this policy ends if **you** stop paying **your** monthly premium and **your** policy will be cancelled in accordance with the Cancellation after the cooling off period conditions section on page 8 of this policy.

If **you** make a claim within a 12 month (annual period) **we** will deduct an amount for any outstanding premium due before **your** claim can be settled.

Any premiums that are collected by direct debit in respect of **your** monthly policy will be collected by **your** policy **administrator**. Any other method of premium collection (other than direct debit) will be collected by InsureandGo.

### Cooling off period

**You** may cancel this policy for any reason within 14 days of receiving the insurance documents in relation to this policy. If **you** cancel this policy within this period and **you** have not made any claims, **we** will provide **you** with a full refund of all premium paid.

### Disclosure of important information

It is important that the information **you** provide **us** is true, complete and up to date. If there are any changes in **your** circumstances and/or the information **you** have provided **us** is no longer true, valid or up to date, **you** must tell **your** policy **administrator** as soon as reasonably possible. Failure to do so may affect **your** rights under this policy including **your** ability to make a claim.

When completing an application for this policy, making a mid-term change or renewing this policy, **you** must take reasonable care that **you** respond fully and accurately to any questions or requests for information **we** or **your** policy **administrator** may make. The information **you** provide to **us** may affect **our** ability to offer this policy or the terms at which this policy is renewed or vary the terms on which **we** are able to provide cover.

### Eligibility requirements

**You** can buy or renew **your** policy provided:

- a) **You** are a permanent resident in the **United Kingdom**;
- b) **You** are over the age of 18 years old at the time **you** purchase this policy;
- c) **You** own the **mobile device** detailed on **your validation certificate**; and
- d) The **mobile device** must be no more than 12 months old when **you** purchase this policy.

### Geographical area

This policy covers a **mobile device** bought and used in the **United Kingdom**. Cover is also provided under this policy whilst using **your mobile device** anywhere in the world up to a maximum of 45 days on Standard and 90days on Elite in any one policy year. If **you** pay **your** insurance premium monthly and cancel the insurance prior to completion of the full year, then the amount of days allowed will be a pro-rata calculation based on the amount of time **you** have paid for in full.

### Limit of cover

This policy covers each insured **mobile device** up to the value of £1000 including VAT which must be verified with **proof of purchase**. In respect of **accessories**, the limit of cover will be £50 on Standard and £150 on Elite cover including VAT. This is subject to a valid claim being accepted.

## Definitions

The following words or phrases defined below have the same meaning wherever they appear in **your** policy document and are shown in **bold italics** throughout.

### Accessories

Means hand portable ancillary items; carry cases, battery chargers, hands-free and mounting kits, connection cables, and earpieces purchased at the same time as **your mobile device** and evidenced on the same **proof of purchased** as **your mobile device** subject to a maximum overall limit of £50 on Standard or £150 on Elite including VAT.

### Accidental damage

Means the sudden and unforeseen **accidental damage** to **your mobile device** not otherwise specifically excluded under this policy. This also includes **accidental damage** caused by water damage or a cracked screen.

### Administrator

Means Citymain Administrators Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN. Tel No: 0333 999 7916 (local rate call).

### **Breakdown**

Means the internal failure or burning out of any part of **your mobile device** whilst in ordinary use arising from internal electronic, electrical or mechanical defects causing sudden stoppage of the function of **your mobile device** and necessitating immediate repair before it can resume normal operation.

**Commercial Vehicle** - any vehicle used wholly or partly for commercial or business or any other vehicle that is being used for commercial or business purposes at the time of any **theft** of the **mobile device**.

### **Computer virus**

Means a self-replicating program that spreads by inserting copies of itself into other executable code or documents that is loaded onto **your mobile device** without **your** knowledge and runs against **your** wishes.

### **Excess**

Means the amount **you** must contribute towards any claim. The **excess** must be paid by **you** if **your** claim has been approved and is applicable in respect of each **mobile device you** are claiming for. The **excess** options that apply are £25, £50, £75 or £100. The **excess** amount **you** have chosen will be shown on **your validation certificate**.

### **IMEI/Serial number**

Means the unique **serial number** for **your mobile device**. For mobile phones, **you** can find it by inputting **\*#06#** into **your** phone. It should also be noted on the documentation that came with **your mobile device**. **Your** airtime provider may also be able to provide it to **you**.

### **Immediate family**

Means **your** spouse, partner, parents, children, brothers and sisters, who permanently reside with **you** at the address registered with **us**. Cover is extended to include **your** children under 21years who are at university as long as their main address is the same as the one shown on **your validation certificate**.

### **Loss**

Means that the **mobile device** has been accidentally lost by **you** and **you** are now permanently deprived of its use. Valid **loss** claims only apply if **you** have chosen the Elite level of cover as shown on **your validation certificate**.

### **Mobile device**

Means the mobile phone (including iPhones) or a tablet (including iPads) as evidenced by an original **proof of purchase** or exchange, showing details of the device purchased as new from a **UK** VAT registered company supplied with full **UK** consumer rights and warranties (excluding online auctions), which is no more than 12 months old at the time of the initial purchase of this insurance.

Where **your mobile device** is a mobile phone **we** will provide cover if the device has a functioning SIM registered at **your** address. **We** will request **your** call records to prove that the **mobile device** was being used at the time of the claim.

### **Number of claims**

**You** are covered for up to two successful claims in any one year of cover.

### **Proof of purchase**

Means the original purchase receipt provided at the point of sale that gives details of the **mobile device** purchased from the **UK** (excluding online auctions), or similar documents that provide proof that **you** own the **mobile device** which is no more than 12 months old at the time of purchasing this insurance. The value of each insured **mobile device** should not exceed £1000 per item.

### **Proof of usage**

Means evidence that shows the **mobile device** has been in use since policy inception and up to the event giving rise to the claim. Where the **mobile device** is a mobile phone this evidence can be obtained from **your** Network provider.

For other **mobile device**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairer.

### **Theft**

Means the unauthorised dishonest taking of the **mobile device** by a third party with the intention of permanently depriving **you** of it, as confirmed by a Police crime report. **Theft** claims must be accompanied by a valid Police crime reference. **Loss** property reports and numbers will not be accepted in support of a **Theft** claim. Valid **theft** claims only apply if **you** have chosen the Elite level of cover as shown on **your validation certificate**.

### **United Kingdom (UK)**

Means England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the **UK** does not include the Channel Islands.

### **Validation certificate**

Means the document that shows the names and other details of all the people insured under this policy. The **validation certificate** proves **you** have the cover shown in this document.

### **We, us, our**

Means the insurer which is MAPFRE Asistencia Compañía Internacional De Seguros y Reaseguros Sociedad Anonima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR.

### **You, yourself, your**

Means the person aged 18years or over who purchased the **mobile device** which is covered by this policy as stated on **your validation certificate**.

## **What you ARE covered for**

### **Accessories**

In the event of a claim being agreed by **us** in respect of **your mobile device**, **we** will replace any original **accessories** damaged at same time as **your mobile device** up to a maximum limit of £50 on Standard and £150 on Elite including VAT. Where Elite cover is chosen **we** will also replace any original **accessories** that are lost or stolen at the same time as **your mobile device** up to a maximum limit of £150 including VAT.

### **Accidental damage**

**We** will repair or replace **your mobile device** if it is damaged as a result of **accidental damage**, providing the **mobile device** is returned to **us**.

### **Breakdown**

**We** will repair or replace **your mobile device** if it suffers **breakdown**, providing the **mobile device** is returned to **us**. Please note that this cover only applies if the **breakdown** occurs outside of the manufacturer's guarantee period.

### **Territorial limits**

This insurance covers a **mobile device** bought and used in the **United Kingdom** and cover is extended to use anywhere in the world up to a maximum of 45 days on Standard or 90 days on Elite in any 12 month period as long as **you** pay the premium in full.

**You will only be covered for the following sections if you have selected and purchased the Elite level of cover and this is shown on your validation certificate.**

### **Loss**

In the event **you** accidentally lose **your mobile device** **we** will replace it (in respect of a valid **loss** claim).

### **Theft**

In the event of **theft** of **your mobile device** **we** will replace it (in respect of a valid **theft** claim).

**NOTE: Important Information:** Where the *mobile device* is a mobile phone, cover under this policy is only provided where the handset is fitted with an active functioning SIM. In the event of a claim **you** will be required to produce **proof of usage** which confirms the handset has been in use since inception of **your** policy and up to the event giving rise to the claim. **Proof of usage** can be obtained by **you** from **your** Network provider.

### **What you are NOT covered for**

1. The policy **excess** as shown on **your validation certificate**.
2. Any claim within a 12 month (annual) period where the insurer has already authorised 2 successful claims within the same 12 month (annual) period of insurance commencing at insurance purchase or renewal date.
3. Any claim within a 12 month (annual) period unless the 12 month (annual) premium has been paid in full. If **you** pay **your** insurance premium monthly, **you** must pay for any outstanding premium due for the rest of the annual period before a claim can be settled.
4. Where Elite cover is selected, **we** will not pay any claims for **theft**:
  - a. Unless a Police crime report is provided in support of the **theft**. Lost property reports will not be accepted in support of **theft** claims;
  - b. Where the *mobile device* has been stolen from any motor vehicle, unless the vehicle is locked and all protections are in operation and the *mobile device* is concealed and out of sight so that forced and violent entry into the vehicle is required. Evidence of damage to the vehicle caused by the **theft** must be provided with **your** claim;
  - c. Where the *mobile device* has been stolen from a **commercial vehicle**;
  - d. Where the *mobile device* has been stolen from any premises unless force, resulting in damage to the premises, was used to gain entry or exit. A copy of the repairer's account for such damage must be supplied with any claim.
5. Any claim when the *mobile device* was in the possession of any third party (other than a member of **your immediate family**) at the time of the event giving rise to the claim.
6. Any **theft, loss** or damage claim whilst left on any motor vehicle roof, bonnet or boot.
7. Any claim where the original **proof of purchase** cannot be provided.
8. Any claim where the **IMEI/Serial number** cannot be determined for **your mobile device**.
9. Any kind of damage whatsoever unless the damaged device is provided for repair.
10. The VAT element of any claim if **you** are registered for VAT.
11. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **computer virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
12. Any **loss, theft** or damage to SIM or memory cards in isolation (unless it accompanies a valid claim for **your mobile device**).
13. Any unauthorised usage charges unless associated with a valid **theft** or **loss** claim.
14. Any claim for a *mobile device* which was more than 12 months old at the time of the initial purchase of the policy as evidenced by the relevant **proof of purchase**.
15. Any **theft, loss** or **accidental damage** to any **accessories** that **were** not attached to **your mobile device** at the time of the incident occurring and subject to the total limit of £50 for Standard cover and £150 for Elite cover.
16. Cosmetic damage only to the *mobile device* that has no effect on the functionality of the *mobile device*, to include marring, scratching and denting.
17. Any software or firmware failures.
18. Damage or destruction caused by, contributed to or arising from
  - Wear and tear or gradual deterioration of performance;
  - A lack of reasonable care from **you** or **your immediate family**
19. Any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.

20. Any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

## **Conditions and limitations**

### **Claims procedures**

#### **How to make a claim**

##### **Online:**

In the event of any incident likely to give rise to making a claim, **you** can notify the **Administrator** through their online claims portal as soon as reasonably possible following the discovery of the incident.

**Online Claims:** [www.eclaimcity.co.uk](http://www.eclaimcity.co.uk)

##### **Telephone:**

Alternatively you can notify the **Administrator** on 0333 999 7916 (local rate) within 2 days of discovering the incident. If the event occurred outside of the **UK**, **you** must report this to the **Administrator** within 2 days of **your** return to the **UK**. Exceptional circumstances causing **your** delay in reporting **your** claim and where there is no additional loss to **us** may be considered.

##### **Post:**

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

You must: **(failure to observe these may invalidate your claim)**

1. Where Elite cover is chosen, **you** must report the **theft** or **loss** of **your mobile device** within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
2. Where Elite cover is chosen, **you** must report the **theft** or **loss** of **your mobile device** to the Police within 24 hours of discovery and obtain a crime reference number in support of a valid **theft** claim and a lost property number in support of a valid **loss** claim along with a copy of the police report.
3. Complete and return any claim form or documents required by the **Administrator** within 30 days of the incident date with any other requested documentation.
4. Provide details of any other contract, guarantee, warranty or insurance that may apply to the **mobile device**. Where appropriate a rateable proportion of the claim may be recovered directly from these insurers.
5. Provide the original **proof of purchase** of the **mobile device** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own the particular **mobile device**, including the **IMEI** number (in respect of mobile phones) or **Serial number** and other identifying details where appropriate.
6. Provide the **proof of usage** (in respect of mobile phones) from **your** Network that confirms the mobile phone has been in use since policy inception and up to the event giving rise to the claim.
7. All repairs to **mobile devices** are issued with a 3 month warranty (the **mobile device** must be returned to the Administrators in the event of a claim under that warranty).

#### **Replacement equipment**

- In the event that **your** claim is authorised and **your mobile device** is deemed beyond economical repair and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished or new (where a refurbished item is not available) item. This is not a new for old insurance policy. Should this not be possible the **Administrator** will replace it with a fully refurbished or new (where a refurbished item is not available) item of a comparable specification or the equivalent value.

- It may not always be possible to replace **your mobile device** with the same colour or finish, where this is not possible an alternative colour will be provided.
- Where replacement equipment has been issued and the original **mobile device** is recovered, the original mobile device becomes the property of the insurer and must be returned to the **Administrator** immediately. Please call the **Administrator** on 0333 999 7916 (local rate) and they will provide details for its return.
- If **your** existing **accessories** are not compatible with the replacement item we have provided, **we** will cover the cost of replacing the **accessories** up to the limit of £50 on Standard and £150 on Elite including VAT, on production of **your** original **proof of purchase** for these.

## Policy Cancellation

### Cooling off period

**You** may cancel this policy for any reason within 14 days of receiving the insurance documents in relation to this policy. If **you** cancel this policy within this period and **you** have not made any claims, **we** will provide **you** with a full refund of all premium paid.

### Policy cancellation after the cooling off period

If **you** have a monthly policy:

**You** can cancel cover at any time by contacting the **Administrators**. If **you** cancel following the 14 day cooling-off period **your** cover will continue until the end of the period for which **you** have already paid.

If **you** have an annual policy:

**You** may cancel your insurance at any time by contacting the **Administrator** and cover will terminate upon receipt of **your** notice of cancellation. **We** will then calculate the proportionate premium for the period **you** have been insured and refund the balance provided **you** have not made a claim during the period of insurance. If a claim has been made during the period of insurance no refund of premium will be given.

### Cancellation by us

**We** may cancel this insurance by giving **you** at least 30 days written notice at **your** last known address. Reasons **we** may cancel the policy are, but not limited to:

- If **we** have reason to suspect **you** of fraud;
- Where **we** have been unable to collect a premium payment from **you**. In this case, **we** will contact **you** by email after the first missed collection requesting payment of the premium. If **we** do not receive payment by the next collection date and the next payment is also missed, **we** will cancel **your** policy with immediate effect and send **you** an email confirmation of the cancellation.

If any of the above reasons should occur, **we** and/or the **Administrator** will write to **you** with **our** concerns and ask **you** to redress them. Where this redress does not happen, **we** will then issue cancellation. If **we** cancel cover under **your** policy then no further premium will be payable by **you**. **You** will continue to receive any benefits for a valid claim if **your** claim date was prior to the date the policy was cancelled.

## Policy amendments and renewal

### Mid-Term adjustments

Should **you** decide to replace **your mobile device** with a new **mobile device** whilst **your** insurance is in force, **we** will consider transferring the benefit of the insurance subject to the item being insured up to the value of £1000 and the **mobile device** is less than 12 months old. **You** must advise the **Administrator** of the make and model before **you** make any subsequent claim and in the event of such a claim **you** will need an official **proof of purchase** showing details of the new **mobile device**. The **mobile device** must be in good condition and full working order at the time of adding the new **mobile device** to the policy.

**NOTE:** When replacing an existing insured **mobile device** with a new **mobile device** the terms and conditions of the insurance policy for the new **mobile device** will apply exactly the same as if you were purchasing a brand new policy.



Where **you** have multiple items registered on **your** policy and **you** wish to remove one of **your mobile device(s)** from cover, **we** will calculate the revised premium and in respect of an annual contract **we** will provide **you** with a pro-rata refund. In respect of a monthly contract **we** will recalculate the premium and confirm the revised premium in writing to **you** in good time before **your** next direct debit collection.

Should **you** wish to consider covering additional **mobile device(s)**, please contact InsureandGo on **0330 400 1383**.

In the event that any of **your** personal details change, such as address, email or contact numbers, please ensure **you** contact InsureandGo or the **Administrator** as soon as possible in order for **your** details to be updated to prevent any delays when making a claim.

## **What to do if you have a complaint**

It is always our intention to provide **you** with a first class service. However, if **you** are not happy with the service please write to us at the following addresses:

<b>Complaints Contact details</b>	
<b>Regarding the sale of your policy</b>	<b>Regarding the policy or claims process</b>
Customer Relations Manager One Victoria Street Bristol Bridge Bristol BS1 6AA Tel: 0330 400 1420 Email: <a href="mailto:complaints@insureandgo.com">complaints@insureandgo.com</a>	Customer Relations Manager Citymain Administrators Ltd 3000 Lakeside North Harbour Western Road Portsmouth PO6 3EN Tel: 0333 999 7916 (local rate call) Email: <a href="mailto:customerrelations@spbuk.com">customerrelations@spbuk.com</a>

## **Financial Ombudsman Service**

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks **you** have the right to ask the Financial Ombudsman Service to review **your** complaint: **You** are able to refer **your** complaint to the Financial Ombudsman Service at any time for an independent review.

Their contact details are:

Financial Ombudsman Service  
 Exchange Tower  
 London  
 E14 9SR  
 Tel: 0800 023 4567\*.

\*Calls to this number are free if **you** are calling from a 'fixed line' (e.g. a landline at home). Alternatively, contact them on 0300 123 9123 - Calls to this number are charged the same rate as 01 or 02 numbers on mobile phone tariffs.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web address: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

These procedures do not affect **your** legal rights.

If **you** wish to complain about an insurance policy purchased online **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>.

## **Financial Compensation**

**You** may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the **UK** if **your** insurer cannot meet its liabilities under this policy. The level of compensation provided will depend upon the circumstances of the claim. Further information is available from FSCS by writing to 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by phone on 0800 678 1100 or from their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **Fraud**

**We** employ a dedicated team of fraud specialists. If any fraudulent or misleading claim is made or if any fraudulent or misleading means or **mobile devices** are used under this insurance, **you** will not be allowed to continue with **your** claim and **your** policy will be cancelled with immediate effect and no refund will be returned.

**We** and/or the **Administrator** will be entitled to instruct an investigation into **your** claim and recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** and/or the **Administrator** may also inform the police and/or any law enforcement agency about the circumstances of any fraudulent claims. **We** may also prosecute those who make fraudulent or misleading claims.

## **Law**

The laws of England and Wales govern this insurance, unless we agree otherwise.

## **Data Protection**

When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about **yourself** to **us** and the **Administrator** or their agents, including data which is deemed special category of personal data under the Data Protection Legislation. **Your** explicit consent to the processing of this data, which is required under the Data Protection Legislation, will be requested at the time of purchase or when **you** make a claim.

In assessing any claims made, **we**, or **our** associated companies or agents, may undertake checks against publicly available information (such as electoral roll, County Court Judgments, bankruptcy or repossessions).

Please note that any information that **you** provide may be shared with other insurers, for the purpose of crime prevention. All information provided by **you** will be used by **us** and the **Administrator** and their agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and handle claims relating to this insurance and prevent fraud.