

COMBINATION VEHICLE REPLACEMENT INSURANCE (VRI)



RA Claims

POLICY SUMMARY / TERMS & CONDITIONS

Understanding your policy

Please read this document carefully and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to this Policy becoming void. Please ensure **You** keep it in a safe place so **You** can read it again if **You** need to.

The Insurer is Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar GX11 1AA

The Policy

We will provide the insurance as stated in this Policy. The **Proposal / Policy Schedule**, which includes the signed declaration and the undertaking to pay the premium, is the basis of the contract and forms part of this Policy. This Policy contains details of the insurance cover **You** have bought, what is excluded from it and the terms and conditions of the cover

Contract of insurance

This Policy is evidence of a contract of insurance. This Policy will only become effective when **We** have received payment of the premium in full and accepted **Your Proposal / Policy Schedule**.

Proposal / Policy Schedule

These must be kept with the Policy booklet and contains **Your** details, details of the **Vehicle** and the **Period of Insurance**. Please check that the information contained in the **Proposal / Policy Schedule** is correct and that it meets **Your** requirements. If it does not, please contact the **Introducer** who arranged this Policy for **You** or the **Administrator**.

Eligibility

You are eligible for this Policy if at the date of commencement of the **Period of Insurance**:

- You** are the owner of the **Vehicle** or in respect of contract hire and leasing contracts **You** are the authorised driver for the **Vehicle**;
- You** are the insured person and named as the policyholder in the **Motor Insurance Policy** for the **Vehicle**;
- Any finance agreement secured on the **Vehicle** is in **Your** name and that the original amount financed is less than or equal to the **Vehicle** purchase price;
- You** have notified **Us** of any **Vehicle** transfer and **Your** replacement **Vehicle** does not exceed 110% of the invoice price for the original **Vehicle** and if applicable,

- You** have paid the Administration fee due. **We** will issue with a revised **Proposal / Policy Schedule**. For information on this, please contact the **Administrator**.

Demands and needs

The customer named on the **Proposal / Policy Schedule** has purchased a **Vehicle** and believes that this Policy would be beneficial to them. The customer has been advised of the details of cover, including the main benefits and exclusions and limitations of cover and they are not aware of any other policy that they currently have that makes this cover unsuitable. The customer is aware of their obligation to provide all material information and has made a reasoned decision on the basis of the information provided in this Policy. The customer also has a period of 30 days after the commencement of the policy to cancel the contract if they wish to reconsider their decision.

Cancellation by You

You have the right to cancel this Policy at any time. If this policy is cancelled within the first 30 days, **You** will be entitled to a full refund providing no claims have been submitted.

If **You** wish to cancel **Your** Policy after 30 days and **You** do not wish to transfer it to a replacement **Vehicle**, **You** will be entitled to a pro-rata refund on the remainder of **Your** Policy which will be calculated monthly and is paid for each full month left to run. An administration fee of £35 will be applied if **You** decide to cancel **Your** policy which reflects the administrative cost of arranging and cancelling this Policy. Should **You** wish to cancel **Your** Policy **You** will be required to send the request in writing to the **Administrator** and the £35 administration fee will be deducted from **Your** refund. We also require a copy of **Your** original sales invoice confirming purchase of this Policy and **Your** cancellation will then be processed and the refund will be paid by cheque made payable to the policy holder.

If the purchase of this Policy was made by way of a **Premium Financing Agreement** and **You** wish to cancel, then in the first instance any rebate will be used to settle the **Premium Financing Agreement** and pay the administration fee and any amount remaining will then be rebated in the form of a cheque, made payable to the policy holder.

If **You** have submitted any claims against **Your** Policy **You** will not be able to request a refund. If **You** have transferred **Your** Policy to a replacement **Vehicle**, **You** will only be entitled to a refund of the original cost which does not include any administration fee paid for the transfer.

Cancellation by Us

In exceptional circumstances (for example, but not limited to: where **You** fail to pay premiums or where **You** are guilty of material misrepresentation whilst applying for this Policy) **We** may cancel this Policy by writing to **You** at **Your** last known address advising that all cover will end 14 days after the date of the letter. If there has been no claim (or claim pending) **We** will calculate the Premium for the period **You** have been insured and refund any balance less an administration charge. If a claim has been submitted during the current **Period of Insurance** no refund will be given.

Complaints

Acasta European Insurance Company Limited aims to provide a first class service at all times. The person who sold **You** the Policy should be able to address any issues or cause for concern in first instance, and will be able to provide **You** with a copy of their complaints procedure.

If **You** have a cause for complaint, **You** should contact the **Administrator**, as above. Should **You** be dissatisfied with their response **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. This right is in addition to **Your** legal right as a consumer.

The Financial Services Compensation scheme (FSCS)

The **Insurer** is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the **Insurer** is unable to meet their obligations under this insurance, an Insured Person may be entitled to compensation from the Compensation Scheme. The FSCS can be visited on the web at www.fscs.org.uk or contacted by telephone on 0207 892 7300.

Law Applicable

Unless specifically agreed to the contrary prior to Policy inception, this Policy shall be subject to English Law.

DEFINITIONS

The words below have a specific meaning and will appear throughout this document with a capital letter. For ease of reference these definitions have been placed in alphabetical order.

Administrator, Our, Us, We: The appointed **Administrator**, RA Claims Limited is appointed to administer this policy on behalf of the Insurer. Our address is V12 B Merlin Park, Ringtail Road, Burscough, Lancs, L408JY. Tel: 0161 505 1404. RA Claims Limited is an appointed representative of Rest Ashored Limited, which is authorised and regulated by the Financial Conduct Authority (FCA No 732530). This can be checked by visiting the FCA's website at www.fca.org.uk

Claims Office means the office which deals with claims matters arising from this Policy and the telephone number detailed in this Policy.

Date of Loss means the date of the incident to the **Vehicle** in respect of which a **Total Loss / Write Off** is subsequently paid under the **Motor Insurance Policy**.

Data Controller The Insurer, who determines the purposes and means of processing **Your** personal data.

Geographical Limits means the area in which the policy is effective and are Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, member countries of the European Community and any other country for which an International Motor Insurance Green Card in respect of the **Vehicle** is effective at the Date of Loss. The **Vehicle** can only be used outside of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands for a maximum of 60 days per year.

Grey Import means a **Vehicle** that was not built to European Union **Vehicle** type approved standards and/or was not sold as new in the European Union by the manufacturer's official

concessionaire or agent.

Hire & Reward means the use of the **Vehicle** as a Taxi, Driving School, Courier or racing, pace-making, speed testing, reliability trials, rallying, or **Vehicles** used for any other competitive event

Insured Value means the amount **You** received under the **Motor Insurance Policy** in respect of the **Vehicle** as a result of a **Total Loss / Write Off**, or the **Market Value** of the **Vehicle**, if you do not notify **Us** in advance of the offer of settlement.

Introducer means the party, person or company who has arranged this Policy on **Your** behalf.

Market Value is based on the retail value listed in Glass's Guide for a **Vehicle** of the same make, model, trim level, recorded mileage and overall condition. **We** reserve the right to have an independent valuation undertaken should the specification not be available within Glass's Guide or it is suspected that the condition of the **Vehicle** is such that this would affect the Guide value. There will be no value allowance for non-standard fittings, other than a reduction should any non-standard fittings be considered to have a detrimental effect on retail prospects and/or value. (Glass's Guide is a motor trade publication recognized and Used extensively throughout the motor **Vehicle** industry to value used **Vehicles**).

Motor Insurance Policy means a fully comprehensive policy of motor insurance which covers the **Vehicle** in respect of damage, fire and theft, and which is maintained in **Your** name throughout the **Period of Insurance** and is insured for the full invoice price.

Negative Equity means any amount carried over from a previous finance agreement which is not directly linked to the purchase of the **Vehicle** insured by the Policy.

Period of Insurance means the dates shown in the **Proposal / Policy Schedule**.

Policy Limits / Sum Insured means the maximum amount that can be claimed in total during the **Period of Insurance** as shown in the **Proposal / Policy Schedule**.

Premium Financing Agreement means a loan arranged by Rest Ashored Limited for the specific purpose of spreading the cost of the premium for this Policy.

Proposal / Policy Schedule means any signed **Proposal** and declaration together with any additional information **You** may have supplied to **Us** in support of **Your** application for insurance.

Total Loss / Write Off occurs when the **Vehicle** is stolen and not recovered, or is deemed (following material damage, flood, vandalism or fire) beyond economic or constructive repair under **Your Motor Insurance Policy**.

Vehicle means any **Vehicle** registered and principally Used in the UK, having a maximum purchase price (including any manufacturer fitted accessories and dealer fitted accessories up to a maximum of £1,500) of £125,000 which is less than 60 months old on the date of purchase of the **Vehicle** / or the commencement of the finance agreement and has less than 50,000 recorded miles.

We/Us/Our/Insurer means Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar GX11 1AA.

You/Your/Yourself means the registered keeper of the **Vehicle** or in respect of contract hire and leasing contracts the authorised driver for the **Vehicle**.

COMBINATION VEHICLE REPLACEMENT INSURANCE (VRI)



RA Claims

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1. WHAT IS COVERED

If within the **Period of Insurance** an incident occurs within the stated **Geographical Limits** which results in a Total Loss under **Your Motor Insurance Policy**, this Policy will pay the difference between the Insured Value and the greater of:

1. The cost of replacing the **Vehicle** with a Vehicle of the same specification as the original **Vehicle**, or of similar age, mileage and specification if the **Vehicle** was not new when purchased. If the same **Vehicle** insured under this Policy is no longer available or has been replaced by a new model costing more than 115% of the original **Vehicle Purchase Price**. We will offer You the choice of an equivalent make or model of **Vehicle** or to accept a benefit calculated from and capped at 115% of the original **Vehicle purchase price**. We always reserve the right to supply the Replacement. or

2. The outstanding settlement value on Your finance agreement, subject to the original amount financed being less than or equal to the **Vehicle purchase price**.

This is subject to a maximum benefit not exceeding the Sum Insured shown on **Your Proposal / Policy Schedule**.

This will include **Motor Insurance Policy** excess up to an amount of £250. Only one claim can be made under this Policy during the **Period of Insurance**.

WHAT IS NOT COVERED

1. Vehicles:

1.1. which have been modified in any way from the manufacturer's specification where such modification a) increases the insurance group applicable to the vehicle and/ or b) decreases the value of the vehicle;

1.2. which are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor **Vehicles**;

1.3. used for **Hire and Reward**;

1.4. over 3500kg gross weight; Motorhomes over 5500kg

1.5. of the following makes are excluded: Bristol, Bugatti, Cosworth, DeTomaso, Dorchester, Ginetta, Hummer, Honda NSX models, Lamborghini, Lotus, Maserati, Maybach, Marcos, Noble and Vans above 3500kgs GVM. Kit cars, **Grey Imports** and any American make of **Vehicle** unless manufactured as right-hand drive for the UK market. Any **Vehicle** not mentioned in Glass's Guide, Commercial **Vehicles** over 3500kgs GVM, emergency **Vehicles**, taxis, driving school **Vehicles**, buses, invalid carriers or **Vehicles** which have been modified other than in accordance with the manufacturers specifications and any make of **Vehicle** not built for principle sale in the UK.

2. Any **Total Loss / Write Off**:

2.1. where the **Total Loss / Write Off** occurred before the inception of this Policy or a Policy Transfer;

2.2. of whatsoever nature arising directly or indirectly, in whole or in part, due to any actor omission which is wilful, unlawful or negligent on **Your** or the driver of the **Vehicle's** part.

2.3. any liability directly or indirectly caused by or contributed to by or arising from: ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component;

2.4. or damage or liability occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power;

2.5. or damage, liability or bodily injury arising directly or indirectly from pollution or contamination;

2.6. or damage, cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto. For the purpose of this exclusion, 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. Losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are also excluded hereunder.

3. VAT where **You** are VAT registered.

4. Any costs incurred in excess of or outside the liability under this Policy including any form of consequential loss.

5. If the **Vehicle** is stolen by any person having access to the

keys of the **Vehicle** unless taken by force or violence.

6. Any **Total Loss / Write Off** which is not subject of an indemnity settlement under the accidental damage, fire or theft sections of a Motor Insurance Policy.

7. Any **Total Loss / Write Off** by accident where the driver of the **Vehicle** is under the influence of alcohol, drugs not prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

8. Additional costs within the hire or lease contract or finance agreement settlement for anything other than the purchase of the **Vehicle**. This includes but is not limited to; motor insurance, warranty, payment protection, recovery, administration charges, option to purchase charges, late payment charges and arrears, or early settlement charges.

9. If any misrepresentation or concealment is made by or on **Your** behalf in support of obtaining this Policy or any claim on this Policy.

10. Any loss for additional purchases at the time of purchase of the **Vehicle** including but not limited to; road fund license, insurance premiums including the policy, optional extras - car mats, CD players etc.

11. Where there is **Negative Equity** included within the lease/finance value, any **Negative Equity** will be deducted from the settlement figure.

12. Where **You** have failed to notify **Us** of the transfer or where the **Vehicle** transfer has been rejected.

13. Where a claim is settled with an amount between the motor Insurer settlement and the purchase price, any additional finance and other charges which inflate the original purchase price of the **Vehicle** will be deducted e.g. insurance and warranty premium and fees.

14. If the same **Vehicle** insured under this **Policy** is no longer available or has been replaced by a new model costing more than 115% of the original **Vehicle Purchase Price**. We will offer You the choice of an equivalent make or model of **Vehicle** or to accept a benefit calculated from and capped at 115% of the original **Vehicle purchase price**. We always reserve the right to supply the **Replacement**.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of this Policy. If **You** do not comply with them **We** may at **Our** option cancel this Policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Duty of Care

You must not continue to drive the **Vehicle** after any damage or incident if this could cause further damage to the **Vehicle**. **You** have a duty of care to mitigate any loss following such incident.

2. Fraud

You must not act in a fraudulent manner. If **You**, or anyone acting for **You**, make a claim under this Policy knowing the claim to be false, or fraudulently exaggerated in any respect; or make a statement in support of a claim, knowing the statement to be false in any respect; or submit a document in support of a claim, knowing the document to be forged or false in any respect; or make a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, then:

- **We** shall not pay the claim or any other claim which has been made or will be made under this Policy;
- **We** may at **Our** option declare the Policy void and treat it as if it had never existed;
- **We** shall be entitled to recover from **You** the amount of any claim already paid under this Policy;
- **We** shall not make any return of premium; and
- **We** may inform the police of the circumstances.

3. Duty of Disclosure

This Policy has been issued based upon information, which **You** have given to **Us** about **Yourself**, and the **Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information in particular any of the following: change of address or any **Vehicle** modification. Failure to do so may invalidate **Your** cover under this Policy. **We** will then advise **You** of any changes in terms.

CLAIMS CONDITIONS

1. Making a Claim

All claims **MUST** be made within thirty days of the **Total Loss / Write Off** occurring. The claim notification telephone number is 0161 505 1404.

2. Protect the Damaged **Vehicle**

You must take all reasonable steps to safeguard the **Vehicle** in the event of any damage occurring to the **Vehicle** and minimise the potential loss.

3. Malicious Damage and Theft

In the case of malicious damage or theft, **You** must report the incident to the Police and advise **Us** of **Your** valid crime reference number.

4. Claims Procedure

A detailed claims procedure is shown herein. **You** must follow this procedure, failure to do so may result in non-payment of **Your** claim.

5. Salvage

We accept no liability for the responsible disposal of the **Vehicle** or its salvage in any event.

6. Use of Engineers

At notification of any claim **We** reserve the right to instruct an independent engineer to inspect the **Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received. When this right is exercised **We** shall have no liability for any loss to **You** arising from any possible delay.

7. Subrogation

We may at **Our** sole option take any steps in **Your** name against any person including but not limited to **Your Motor Insurance Policy** insurer to recover any money **We** pay in settlement of **Your** claim. **You** must give **Us** all assistance necessary. **We** may also at **Our** option take over negotiations with **Your Motor Insurance Policy** Insurer with respect to **Your Total Loss / Write Off** claim.

8. Offer of Settlement

If **You** accept an offer of settlement in respect of a **Total Loss / Write Off** claim from **Your Motor Insurance Policy** without gaining acceptance from the **Administrator** **We** will settle **Your** claim using the **Market Value**.

9. Policy Transfer

This Policy only applies to **You** and is not transferable to any other person or business.

HOW TO MAKE A CLAIM

If **Total Loss / Write Off** occurs please help the **Claims Office** by reporting **Your** claim according to the following procedure.

1. Contact the **Claims Office** prior to accepting an offer of settlement from **Your** Motor Insurer. The claim notification telephone number is 0161 505 1404.

2. For Claims Authorisation, **You** must:

- provide **Your** Policy number and **Vehicle** details; and
 - advise the cause of **Total Loss / Write Off**.
3. No benefit shall become payable under this Policy until **We** have received proof to **Our** satisfaction of:
- payment of the appropriate premium in respect of the Policy;
 - the payment of the claim for **Total Loss / Write Off** under the **Motor Insurance Policy**;
 - evidence of the **Total Loss / Write Off** and the **Insured Value** as at the date of **Total Loss / Write Off**;
 - **Your** Policy number and **Vehicle** details;
 - cause of **Total Loss / Write Off**;
 - a valid crime reference number in the case of malicious damage or theft;
 - **Your** contact and payment details for reimbursement;
 - Details of the outstanding contract, lease or finance arrangement including the outstanding balance, remaining term, interest charges etc;
 - **Your** original invoice detailing the purchase price; and
 - any other evidence which may be reasonably required by **Us**.

4. The Policy will be terminated in the event of any of the following:

- this Policy reaches natural expiry;
- the **Vehicle** is no longer in **Your** possession and **You** do not notify **Us** of a transfer;
- **You** submit a valid claim against this Policy;
- payment for this Policy is not made in full;
- **You** choose to cancel the Policy.

5. If the purchase of this Policy was made by way of a **Premium Financing Agreement** and there is a valid claim, then in the first instance any benefit due will be used to settle the **Premium Financing Agreement** and any surplus amount remaining will then be rebated in the form of a cheque, made payable to the policy holder.



RA Claims

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POLICY TRANSFER

This Policy only applies to **You** and is not transferable to any other person or business.

If during the first year of cover, the **Vehicle** is involved in an incident causing it to be declared a **Write Off** by **Your** motor insurer and **You** get a replacement **Vehicle** on a "New for Old" basis, **You** can transfer the remaining duration of this Policy to **Your** replacement **Vehicle** free of charge, but subject to the conditions and eligibility criteria laid out in this Policy.

You may, at any time, transfer any remaining **Period of Insurance** on this Policy due to a change of **Vehicle**, on payment of an administration fee and subject to the replacement **Vehicle** purchase price not exceeding 110% of the original **Vehicle** purchase price and meeting all other conditions and eligibility criteria laid out in this Policy.

If **You** wish to transfer this Policy to a replacement **Vehicle** **You** must contact the **Administrator** within 7 days of purchasing the replacement **Vehicle** with the following information:

- details of the supplying dealer of the replacement **Vehicle**;
- a copy of the dealer sales invoice; (You cannot transfer this Policy to any **Vehicle** not purchased from a Motor Dealer)
- a copy of **Your** comprehensive **Motor Insurance Policy**;
- a copy of **Your** original policy documentation;
- a covering note detailing **Your** request to transfer this Policy along with any information that needs to be taken into consideration such as personalised number plates.

Please note that any transfer is invalid unless the replacement **Vehicle** is purchased from a motor dealer.

The **Sum Insured** on any Policy transfer will be the **Sum Insured** on the original **Vehicle**. An administration fee of £35 applies, made payable to the **Administrator** and is subject to approval by **Us**. If **You** have submitted any claims against **Your** Policy **You** will not be able to request a transfer.

CANCELLATION

Cancellation by Us

In exceptional circumstances (for example, but not limited to: where **You** fail to pay premiums or where **You** are guilty of material misrepresentation whilst applying for this Policy) **We** may cancel this Policy by writing to **You** at **Your** last known address advising that all cover will end 14 days after the date of the letter. If there has been no claim (or claim pending) **We** will calculate the Premium for the period **You** have been insured and refund any balance less an administration charge. If a claim has been submitted during the current **Period of Insurance** no refund will be given.

Cancellation by You

You have the right to cancel this Policy at any time. If this policy is cancelled within the first 30 days, **You** will be entitled to a full refund providing no claims have been submitted.

If **You** wish to cancel **Your** Policy after 30 days and **You** do not wish to transfer it to a replacement **Vehicle**, **You** will be entitled to a pro-rata refund on the remainder of **Your** Policy which will be calculated monthly and is paid for each full month left to run. An administration fee of £35 will be applied if **You** decide to cancel **Your** policy which reflects the administrative cost of arranging and cancelling this Policy. Should **You** wish to cancel **Your** Policy **You** will be required to send the request in writing to the **Administrator** and the £35 administration fee will be deducted from **Your** refund. **We** also require a copy of **Your** original sales invoice confirming purchase of this Policy and **Your** cancellation will then be processed and the refund will be paid by cheque made payable to the policy holder.

If the purchase of this Policy was made by way of a **Premium Financing Agreement** and **You** wish to cancel, then in the first instance any rebate will be used to settle the **Premium Financing Agreement** and pay the administration fee and any amount remaining will then be rebated in the form of a cheque, made payable to the policy holder.

If **You** have submitted any claims against **Your** Policy **You** will not be able to request a refund. If **You** have transferred **Your** Policy to a replacement **Vehicle**, **You** will only be entitled to a refund of the original cost which does not include any administration fee paid for the transfer.

POLICY ENQUIRY PROCEDURE

If **You** have an enquiry or wish to notify **Us** of a change of address for instance, please contact the **Administrator**: RA Claims Limited, V12 B, Merlin Park, Ringtail Road, Burscough, Lancs, L408JY. Tel: 0161 505 1404

DATA PROTECTION NOTICE

We are the Data Controller for the data **You** provide to **Us**. We need to use **Your** data in order to arrange **Your** insurance and associated products.

You are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by the Insurer in relation to **Your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity.

The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We and other organisations may use these records to:

- Help make decisions on insurance proposals and insurance claims, for **You** and members of **Your** household
- Trace debtors, recover debt, prevent fraud, and manage **Your** insurance policies
- Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with satisfactory proof of identity.

We process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons).

We will not make **Your** personal details available to any companies to use for their own marketing purposes. If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter.

If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, SK9 5AF Tel: 0303 123 1113.