

Home Insurance Policy

Assurant Additions

Underwritten by: Accredited Insurance (Europe) Limited - UK Branch,
administered by Integra Insurance Solutions Limited

Policy Book

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Welcome to Your Home Insurance Policy

Guidance and Explanations

Please take time to read the full Policy document to make sure You understand the cover provided.

In return for the payment of Your premium We will provide the insurance cover detailed in Your Policy Schedule and this Policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the Period of Insurance.

Your Policy is valid for the Period of Insurance as shown on Your Policy Schedule.

Please refer to the Policy documents provided to You when the Policy was purchased or amended, for details of the type and level of cover Your Policy provides.

Information You have provided

You must take reasonable care to provide accurate and complete answers to all the questions You are asked when You take out, make changes to, or renew this Policy.

You must notify Your agent as soon as possible if any of the information in Your Policy documents is incorrect or if You wish to make a change to Your Policy.

If You do not provide accurate and complete answers to the questions You are asked, or You fail to notify Your agent of any incorrect information or changes You wish to make, Your Policy may not operate in the event of a claim, we may charge You an additional premium, We may not pay any claim in full or Your Policy could be invalid.

Changes that may affect your cover

You must tell Your agent as soon as possible about any changes to the information You provided when You purchased or renewed this Policy, for example:

- If You have any building work carried out
- If there is a change of occupancy
- If Your Property becomes Unoccupied
- If You change Your address

This is not an exhaustive list and any changes You tell Your agent about may affect Your cover or result in a change to Your premium. If You are unsure whether a change may affect Your cover, please contact Your agent.

Your Insurer

The name and regulator details of the underwriter 'Accredited Insurance (Europe) Limited - UK Branch' is:

Accredited Insurance (Europe) Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR021362.

Accredited Insurance (Europe) Limited - UK Branch (UK Establishment Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

Name and Regulator details of the administrator:

Integra Insurance Solutions Ltd authorised and regulated by the Financial Conduct Authority.

Financial Services Register No. 495111

Definitions

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule** and are highlighted in bold:

Accidental damage

Sudden and unintentional physical damage which happens unexpectedly.

Bedroom

A room used as or originally designed and built to be a bedroom even if now used for another purpose, or a room which was originally designed to be a bedroom even if now used for another purpose.

Bodily Injury

Death or identifiable physical injury resulting solely and independently from an accident.

Buildings

Used wholly, or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **You**, or for which **You** are legally responsible, all being situated at the address(es) in the **United Kingdom**.

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this **Policy**. For example, **We** will not pay mobile telephone call charges following the loss of a mobile telephone.

Contents

Contents are defined as household furniture; fittings; **Personal Effects** and Possessions including **Valuables**, **Money**, **Pedal Cycles**, plus TV aerials and masts which are the property of **You** or members of **Your Family** permanently residing with **You** or for which **You** are legally liable. Contents includes **Office equipment** and office furniture used by **You** or **Your Family** for business or professional purposes up to £5,000 when in **Your Home**, owned by, or the legal responsibility of **You** or a member of **Your Family**.

Cost of rebuilding

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

Credit Cards

Credit, cheque, debit, charge or cash cards held for personal or charitable purposes.

Endorsement(s)

A specific term, condition or variation to the **Policy**.

Excess

The first amount of any claim for which **You** are responsible.

Family

Your parents, spouse, domestic partner, son, daughter, including adopted and fostered children, who permanently reside with **You** at the **Home**.

Home

The **Property** shown at the address in the **Schedule**, fixtures and fittings that **You** are responsible for, and the **Property's** garages and outbuildings, all at the same address and all used by **You** for domestic purposes only. If there are no business visitors to the **Property** and no employees, one room may be used as an office. Unless **We** say otherwise in the **Schedule**, the main Building of **Your Property** must be made of brick, stone or concrete and have a slate, tile, metal or concrete roof.

Insured / You / Your

The person(s) as specified in the **Schedule**, or in the event of their death, their legally appointed representative.

Insurer / We / Us / Our

Accredited Insurance (Europe) Limited - UK Branch

Money

Personal **money** held for private purposes by **You** or **Your Family** including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques, including travellers' cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

Office Equipment

Office furniture and **Office Equipment**, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for business or professional purposes.

Pedal Cycle

Any bicycle including its accessories such as articles of specialist cycling clothing, protective headgear, cycle luggage, tools, locks, lights and GPS units. This includes electrically assisted pedal cycles providing they do not exceed 15.5mph, have pedals to propel it and is not subject to the requirements of the Road Traffic Act)

Period of Insurance

The period shown in the **Schedule**, for which **We** agree to grant cover, providing that the full premium has been paid to **Us**.

Policy

The policy incorporates the policy booklet, the **Schedule** and all terms, conditions and **Endorsements** of **Your** insurance contract with **us**.

Personal Effects

Clothing or other items normally carried on or about You, excluding the following:-

Valuables, Money, household goods, sports equipment, **Pedal Cycles**, items relating to business, camping equipment.

Personal Possessions

Jewellery, watches, **Valuables, Money**, household goods, sports equipment, items relating to business, camping equipment.

Property

The **Buildings** at the address (es) stipulated in the **Schedule**.

Schedule

The document which provides specific details of the insurance cover in force.

Sum Insured

The amount as shown in the **Schedule** and being the maximum amount **We** will pay in the event of any claim on this **Policy**.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Uninsurable risks

Wear and tear, depreciation, fungus, rot, vermin or insect damage, mechanical or electrical fault, process of cleaning, repairing, restoration, renovating or any gradually operating cause or process.

United Kingdom

Great Britain, Isle of Man and Northern Ireland.

Unoccupied

The **Property** is deemed to be unoccupied when it is **Unfurnished** or it is not lived in by **You**. Unoccupancy is deemed to start from the date that **You** last vacated the **Property**, which may pre-date the inception of the insurance granted by this **Policy**. Occasional overnight stays do not constitute a break in unoccupancy.

Valuables

Articles made from precious metals, jewellery, watches, stamps, medals, **Money**, photographic equipment, furs, curios, works of art and home computer equipment.

Vehicle

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered children's ride on toys
- Electrically assisted **Pedal Cycles**
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

Section 1 - Buildings

(This section is included if shown on the **Schedule**)

We cover **Your Buildings** against loss or damage caused by the following insured perils:

What is covered	What is NOT covered
1. Fire, smoke, explosion, lightning, or earthquake.	a) loss or damage caused by smog, industrial or agricultural output b) the Excess shown in Your Schedule .
2. Storm or flood.	a) loss or damage caused by frost b) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts c) loss or damage caused by rising water table levels d) the Excess shown in Your Schedule .
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.	a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped c) loss or damage caused by gradual emission d) the Excess shown in Your Schedule .
4. Damage to Your plumbing installation caused by freezing or bursting.	a) loss or damage to Your plumbing external to Your Home or in any outbuilding b) loss or damage caused by corrosion, wear and tear or rust c) loss or damage occurring after Your Home has been Unoccupied for more than 30 days or more d) the Excess shown in Your Schedule .
5. Theft or attempted theft caused by violent and forcible entry or exit.	a) theft or attempted theft by any person lawfully on the Property b) loss or damage whilst the Buildings are Unoccupied for 30 days or more c) loss or damage caused by deception, unless deception is used solely to gain entry to Your Property d) the Excess shown in Your Schedule .
6. Collision or impact by any animal, Vehicle , aircraft or aerial devices and including items dropped from them.	a) damage caused by domestic pets b) the Excess shown in Your Schedule .
7. Riot, civil commotion, labour and political disturbances.	a) the Excess shown in Your Schedule . b) losses not reported to the Police within 72 hours
8. Malicious damage or vandalism.	a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) malicious damage or vandalism by person lawfully on the Property c) the Excess shown in Your Schedule .

What is covered	What is NOT covered
<p>9. Subsidence, landslip or heave of the site upon which the Buildings stand.</p> <p>10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p> <p>11. Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.</p>	<p>a) loss or damage caused by erosion of any coast or riverbank</p> <p>b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time</p> <p>c) loss or damage caused by structural repairs, alterations, demolitions or extensions</p> <p>d) loss or damage arising from faulty or defective workmanship, designs or materials</p> <p>e) normal settlement, shrinkage or expansion</p> <p>f) loss or damage that originated prior to the start of this Policy</p> <p>g) loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause</p> <p>h) loss or damage to Buildings caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the Buildings</p> <p>i) the Excess shown in Your Schedule.</p> <p>a) loss or damage caused by maintenance to trees</p> <p>b) loss or damage to gates and fences</p> <p>c) loss or damage to aerials, dishes and masts</p> <p>d) the Excess shown in Your Schedule.</p> <p>a) loss or damage whilst the Buildings are Unoccupied for 30 days or more</p> <p>b) loss or damage caused by chipping, denting or scratching</p> <p>c) the Excess shown in Your Schedule.</p>
<p>12. Accidental damage to underground pipes, tanks, cables and services for which You are responsible.</p>	<p>a) loss or damage due to wear and tear or gradual deterioration</p> <p>b) loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs</p> <p>c) the Excess shown in Your Schedule.</p>
<p>13. Cost of alternative accommodation and lost rent incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.</p> <p>14. Increased metered water charges incurred by You, which result from the escape of water, for which a successful claim has been made under Section 1, Peril 3 of this Policy.</p>	<p>a) any amount in excess of £100,000</p> <p>b) losses incurred in any period exceeding 12 months from the date that the Property became uninhabitable, unless shown otherwise in the Schedule</p> <p>c) loss or damage where a valid claim has not been accepted by Insurers under section 1, perils 1-10</p> <p>d) any amount in excess of £25,000 for kennel or boarding fees.</p> <p>a) any amount in excess of £1,000 in any Period of Insurance.</p>
<p>15. Expenses incurred by You as a result of the removal of debris, compliance with Government or Local Authority requirements, architect and surveyor fees incurred in the reinstatement of the Building, following loss or damage caused by any of the perils listed in Section 1 of Your Policy.</p>	<p>a) any fees charged in the preparation of a claim.</p>

What is covered	What is NOT covered
16. Expenses incurred by You in locating the source and subsequent making good of damage, following loss or damage for which a successful claim has been made under Section 1, Peril 3 or Peril 12 of this Policy .	a) any amount in excess of £5,000 b) loss or damage to the apparatus from which water or oil has escaped.
17. Purchaser's Interest If You have contracted to sell the Buildings and the purchaser has not insured the Property before completion, the purchaser will have the contractual right to benefit of Section 1 of this Policy between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.	
18. Emergency Access We will provide cover for damage to the Home caused by forced access by the fire, police or ambulance services as a result of an emergency.	a) any amount in excess of £5,000 b) the Excess shown in Your Schedule .
19. Replacement of Locks and Keys We will provide cover for replacement locks and keys if Your keys are lost or stolen or locks are damaged by a cause included in this section.	a) any amount in excess of £1,000.

Additional Cover

(This extension does not apply unless shown on the **Schedule**)

1. Accidental damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.	a) loss or damage caused by Uninsurable Risks b) loss or damage caused by vermin; fungus; insects or domestic pets c) loss or damage whilst the Buildings are Unoccupied for 30 days or more d) the cost of normal maintenance e) loss or damage caused by wet or dry rot; faulty workmanship or design. f) loss or damage as a result of any building alterations, renovations or repairs g) loss or damage specifically excluded from cover under Section 1 or General Exclusions of this Policy h) the Excess shown in Your Schedule .
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Conditions that apply to Section 1 - Buildings

Basis of claims settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement, as long as the **Buildings** are maintained in a good state of repair and they are **insured** for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **Policy**, **Our** liability will not exceed the proportion that the **Sum Insured** bears to the full cost of reconstruction of the **Property**, as shown in the **Schedule**

If the **Sum Insured** value **You** have chosen is less than the full replacement value of **Your Buildings**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the insured value was equal to the replacement cost of **Your Buildings**, **We** will pay no more than 75% of your claim.

It is **Your** responsibility to ensure that, at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the **Building** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Any work carried out by **Our** suppliers is guaranteed for 12 months. **We** don't provide a guarantee for any work carried out by a supplier chosen and instructed by **You**.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Schedule** to say otherwise.

If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

Section 2 - Contents

(This section is included if shown on the **Schedule**)

We will cover **Your Contents** against loss or damage caused by the following insured perils:

What is covered	What is NOT covered
1. Fire, smoke, explosion, lightning, or earthquake.	<ul style="list-style-type: none"> a) loss or damage caused by smog, industrial agricultural output b) the Excess shown in Your Schedule.
2. Storm or flood.	<ul style="list-style-type: none"> a) Contents in the open b) loss or damage caused by frost c) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts d) loss or damage caused by rising water table levels e) the Excess shown in Your Schedule.
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes. Including £1,000 of additional metered water charges incurred by You .	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped c) loss or damage caused by gradual emission d) loss or damage where a valid claim has not been accepted by Insurer's under Section 2, Peril 3 e) the Excess shown in Your Schedule.
4. Theft or attempted theft caused by violent and forcible entry or exit.	<ul style="list-style-type: none"> a) theft or attempted theft by any person lawfully on the Property b) loss or damage whilst the Buildings are Unoccupied for 30 days or more c) any amount in excess of £4,000 in respect of Contents contained within locked detached domestic outbuildings and garages d) any amount in excess of £1,500 in respect of Contents contained within unlocked detached domestic outbuildings and garages e) any amount in excess of £1,500 in respect of Contents in the garden f) loss or damage to Valuables or Pedal Cycles contained within unlocked detached domestic outbuildings and garages or in the garden g) the Excess shown in Your Schedule.
5. Collision or impact by any animal, Vehicle , aircraft or aerial devices and including items dropped from them.	<ul style="list-style-type: none"> a) damage caused by domestic pets b) the Excess shown in Your Schedule.
6. Riot, civil commotion, labour and political disturbances.	<ul style="list-style-type: none"> a) the Excess shown in Your Schedule.
7. Malicious damage or vandalism.	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) malicious damage or vandalism by any person lawfully on the Property c) the Excess shown in Your Schedule.

What is covered	What is NOT covered
<p>8. Subsidence, landslip or heave of the site upon which the Buildings stand.</p>	<ul style="list-style-type: none"> a) loss or damage caused by erosion of any coast or riverbank b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time c) loss or damage caused by structural repairs, alterations, demolitions or extensions d) loss or damage arising from faulty or defective workmanship, designs or materials e) normal settlement, shrinkage or expansion f) loss or damage that originated prior to the start of this Policy g) loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause h) loss or damage to Contents caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the Buildings i) the Excess shown in Your Schedule.
<p>9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p>	<ul style="list-style-type: none"> a) loss or damage caused by maintenance to trees b) loss or damage to gates and fences c) loss or damage to aerials, dishes and masts d) the Excess shown in Your Schedule.
<p>10. Accidental Damage to mirrors, fixed glass, glass topped furniture and ceramic hobs.</p> <p>11. Accidental Damage in the Home to: Desktop computers, Audio, hi-fi, television, telecommunication, video or DVD equipment, Satellite television receiving equipment or television and radio aerials but not mobile phones, laptop computers, Ipads and tablet computers, computer software, hand-held computers or electronic toys.</p>	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) loss or damage caused by chipping, denting or scratching c) the Excess shown in Your Schedule. <ul style="list-style-type: none"> a) loss or damage whilst the Buildings are Unoccupied for 30 days or more b) loss or damage caused by electrical or mechanical breakdown c) loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration d) any amount exceeding £1,500 for any single item or set e) the Excess shown in Your Schedule.
<p>12. Costs of alternative accommodation and lost rent incurred by You, as a result of Your Home becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy.</p>	<ul style="list-style-type: none"> a) any amount in excess of £15,000 b) losses incurred in any period exceeding 12 months from the date that the Property became uninhabitable, unless shown otherwise in the Schedule c) loss or damage where a valid claim has not been accepted by Insurers under section 2, perils 1-11.
<p>13. Deep Freezer Contents We will pay up to the £1,000 for food in a domestic deep freezer in the Home made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.</p>	<ul style="list-style-type: none"> a) loss or damage from fridges/freezers over 10 years from new b) deliberate act of the utility provider c) the Excess shown in Your Schedule.

What is covered	What is NOT covered
<p>14. Personal money and Credit Cards</p> <p>Loss of personal money belonging to You or Your Family. Your liability under the terms of the personal Credit Cards including cheque, debit, charge or cash cards, issued in the British Isles to You or Your Family.</p>	<p>a) any loss unless the terms and conditions under which the card is issued have been fulfilled</p> <p>b) losses not reported to the Police within 24 hours of discovery of loss</p> <p>c) any loss as a result of unauthorised use by a member of Your Family or a person residing with You</p> <p>d) loss caused by accounting errors or omissions</p> <p>e) depreciation in value</p> <p>f) any amount in excess of £750</p> <p>g) the Excess shown in Your Schedule.</p>
<p>15. Office Equipment</p> <p>We will pay up to the £5,000 for Office Equipment, computers, monitors, scanner and printers used for Your business.</p> <p>16. Valuables</p> <p>We will pay up to £2,000 any one item of Valuables, subject to a maximum of £20,000 in total, unless specifically noted on Your Schedule.</p>	<p>a) the Excess shown in Your Schedule.</p> <p>a) the Excess shown in Your Schedule.</p>
<p>17. Visitors' Personal effects</p> <p>We will pay up to £500 for visitors Personal effects whilst in Your Home unless otherwise insured.</p> <p>18. Weddings, Birthdays and Religious Festivals</p> <p>The Sum Insured shown in the Schedule for Contents in the Home will be automatically increased by 10%, subject to a maximum of £5,000</p> <p>a) during the month of any religious festival or celebration</p> <p>b) for 30 days before and after Your wedding day : and</p> <p>c) for 7 days after Family birthdays to cover wedding, birthday, Christmas or other gifts</p>	<p>a) the Excess shown in Your Schedule.</p> <p>a) the Excess shown in Your Schedule.</p>
<p>19. Replacement of Locks and Keys</p> <p>We will provide cover for replacement locks and keys if Your keys are lost or stolen or locks are damaged by a cause included in this Section</p> <p>20. Tenant's Liability (applicable if the Buildings are rented)</p> <p>Any amount which You become legally liable to pay as a tenant under the terms of Your tenancy agreement and not as an owner of the Buildings up to 20% of the Contents limit shown in the Schedule in respect of damage to the Buildings by any of the Causes 1-11 of Section 2 of this Policy.</p>	<p>a) any amount in excess of £1,000</p>

What is covered	What is NOT covered
<p>21. Contents Temporarily Removed.</p> <p>We will pay up to £5,000 for loss or damage to Your Contents caused by any of the perils listed in 1 to 9 of this section whilst temporarily removed from Your Home and in occupied premises where You or a member of Your Family is residing or employed within the United Kingdom, including Your Contents belonging to Your offspring whilst at University or College and contained within halls of residence or private accommodation.</p>	<p>a) loss or damage from theft unless involving forcible and violent entry or exit</p> <p>b) loss or damage from a mobile home, motor home or caravan</p> <p>c) Contents removed for sale or exhibition or to furniture storage areas</p> <p>d) loss or damage in a furniture depository</p> <p>e) loss or damage caused by storm or flood to property not in a building</p> <p>f) loss or damage listed under other exclusions.</p> <p>g) the Excess shown in Your Schedule.</p> <p>The maximum payable under this section is £5,000 in total. The maximum payable per single item under this section is £1,000. The maximum payable per single item for Contents whilst at a halls of residence or private student accommodation is £500 and specifically excludes laptops, mobile phones and I-pads or tablet computers</p>

Additional Cover

(This extension does not apply unless shown on the **Schedule**)

<p>1. Accidental damage cover to the Contents contained within the Home in addition to those perils as listed in paragraphs 1 to 11 of this section.</p>	<p>a) loss or damage specifically excluded from cover under Section 2 Contents or General Exclusions of this Policy</p> <p>b) loss or damage caused by normal wear and tear</p> <p>c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions</p> <p>d) loss or damage caused by cleaning or making repairs or alterations</p> <p>e) loss or damage caused by pets</p> <p>f) loss or damage whilst the Buildings are Unoccupied for 30 days or more</p> <p>g) loss or damage as a result of mechanical or electrical breakdown</p> <p>h) the Excess shown in Your Schedule.</p>
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Section 3 - Personal Possessions

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
<p>1. We will cover Your Personal Possessions up to the amount shown in Your Schedule, against accidental loss or damage within the limits of the United Kingdom. Cover is provided worldwide for up to 30 days in any one Period of Insurance.</p> <p>Accidental loss or damage to Personal Possessions comprising of;</p> <ul style="list-style-type: none"> i. articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable Personal effects (except mobile telephones) up to £2,000 for any one item unless specified on Your Schedule ii. sports equipment, including sporting guns and wearing apparel used for amateur sports purposes up to a limit of £2,000 for any one loss; iii. mobile telephones up to £500 for any one item and any one loss unless specified on Your Schedule; iv. personal Money and Credit Cards up to £250 for any one loss; 	<ul style="list-style-type: none"> a) the Excess shown in Your Schedule b) any loss or damage to contact or corneal lenses c) loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container d) documents or securities e) household goods, foodstuffs and domestic appliances f) property more specifically insured g) sports equipment whilst in use h) activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering i) Pedal Cycles j) theft from unattended road vehicles (unless from a locked road vehicle and hidden away in a luggage boot, concealed luggage compartment or glove compartment) k) tools or instruments used or held for business or professional purposes.

Conditions that apply to Section 2 - Contents and Section 3 - Personal Possessions

Basis of claims settlement

In the event of loss or damage to **Your Contents** or **Personal Possessions**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents** as new. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new, or pay the cost of repairing the item.

If the **Sum Insured** **You** have chosen is less than the full replacement value of **Your Contents**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was equal to the replacement cost of **Your Contents**, **We** will pay no more than 75% of **Your** claim.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Schedule** to say otherwise.

If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

Section 4 - Pedal Cycles

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
1. Accidental loss or damage to Pedal Cycles owned by You or Your Family up to the Sum Insured as specified on Your Schedule , within the limits of the United Kingdom . Cover is provided worldwide for up to 30 days in any one Period of Insurance .	a) loss or damage listed under other exclusions b) loss or damage while being used for track racing or business purposes c) theft while away from the Home unless in a locked building or securely locked to an immovable object d) loss of or damage to accessories unless caused by an accident to the Pedal Cycle or unless the Pedal Cycle is stolen or destroyed by fire at the same time. e) the Excess shown in Your Schedule .

Basis of claims settlement

In the event of loss or damage to **Your Pedal Cycle**, **We** will replace the damaged **Pedal Cycle**, provided that the **Sum Insured** is at least equal to the cost of replacing the **Pedal Cycle** as new. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item or pay the cost of repairing the item. A deduction will be made for wear and tear.

If the **Sum Insured** **You** have chosen is less than the full replacement value of **Your Pedal Cycle**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was equal to the replacement cost of **Your Pedal Cycle**, **We** will pay no more than 75% of **Your** claim.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Section 5 - Liabilities

<p>1. Legal liability to the public, subject to a limit of indemnity of £2,000,000 (unless shown otherwise on the Schedule) in respect of all sums for which You are legally liable, as the owner of the Buildings or for defective work carried out by You or on Your behalf to any private residence within the United Kingdom that You used to own, to pay as compensation for accidental death or Bodily Injury to any person, or loss or damage to third party property, including defence costs and expenses incurred with Our prior consent.</p>	<ul style="list-style-type: none"> a) Bodily Injury or death to any person who is engaged in Your service, or is a member of Your Family or household b) damage to property belonging to or being looked after by You, Your Family or Your domestic staff c) any claim arising directly or indirectly from the transmission of any communicable disease d) damage to property under Your custody or control e) any claim arising out of any profession, occupation or business, other than through private letting of the Property f) any claim arising out of the ownership, possession or operation of: <ul style="list-style-type: none"> i. any mechanically propelled Vehicle (other than a private garden Vehicle) operated within Your Property ii. any power operated lift iii. any aircraft or watercraft iv. a caravan, whilst being towed v. any dogs designated as dangerous under the Dangerous Dogs Act 1991 g) any claim arising out of pollution or contamination h) any claim where You are entitled to indemnity under any other insurance i) any cost or expense not agreed by us in writing.
<p>2. Accidents to Domestic Employees</p> <p>We will pay for damages and claimants' costs and expenses which You or a member of Your Family become legally liable to pay as compensation for accidental death or Bodily Injury to or illness or disease of any domestic employee up to £5,000,000 in connection with any one claim or series of claims made against You or Your Family arising out of any one event occurring during the Period of Insurance and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p> <p>We will also pay legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family</p>	<ul style="list-style-type: none"> a) liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family b) any agreement unless You would have been liable had the agreement not been made c) any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom d) liability arising from any business or profession e) liability for death of, Bodily Injury to, or illness or disease of any member of Your Family f) liability for which compulsory insurance or security is required by any road traffic legislation.
<p>3. Occupier's and Personal Liability</p> <p>This section covers liabilities arising from You occupying Your Property. Any liability that arises solely from you owning Your Home, not as occupier of the Property, is not covered under this section. However, if You have Our Buildings cover, this covers liabilities arising from You owning Your Home.</p> <p>Up to £2,000,000 to cover Your legal liability for damages You have to pay if someone makes a claim against You or Your Family for:</p> <ul style="list-style-type: none"> • accidental death or illness of, or Bodily Injury to, any person • accidental loss of or damage to property. <p>that happens within the Period of Insurance on your Schedule. This will also include costs, expenses and legal fees for defending You, if We have agreed this in writing beforehand.</p>	<ul style="list-style-type: none"> a) death or illness of or Bodily Injury to You, Your Family or Your domestic staff b) damage to property belonging to or being looked after by You, Your Family or Your domestic staff c) death, illness, injury, loss or damage caused by: <ul style="list-style-type: none"> i. You owning or occupying any land or building except Your Home or temporary holiday accommodation ii. any Business iii. an agreement, unless that liability would have existed anyway. d) You owning, keeping or using any: <ul style="list-style-type: none"> i. Vehicles ii. drones or model aircraft iii. hoverboards, airboards, self-balancing boards or scooters iv. animals except domestic pets v. horses, ponies, donkeys or mules vi. dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation. e) any claim arising directly or indirectly from the transmission of any communicable disease f) any claim where You are entitled to indemnity under any other insurance

General Conditions – Applicable to all sections of this insurance

Claims Underwriting Exchange

We may use Your personal information to prevent crime. In order to prevent crime We may:

share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass Your personal information to the operators of these registers, including but not limited to information relating to Your insurance Policy and any incident (such as an accident, theft or loss) to the operators of these registers.

Duty of Care

You must take actions to prevent loss or damage to Your Property and ensure that Your Property is maintained in a good state of repair. All protections installed for the protection of the Building must be regularly maintained and be in use when the Building is left unattended, or when any occupants have retired for the night.

Changes in circumstances

It is important that You keep Your agent advised of any change in Your circumstances. Your Policy has been based on the information You have given Your agent in the proposal and You must advise Your agent immediately of changes such as:

- Your Property becoming Unoccupied for more than 30 days
- You or any member of Your Family being convicted of any criminal offence
- You or any member of Your Family being declared bankrupt, or served with a County Court Judgement
- The Property being used for any commercial use
- You or any member of Your Family using the Home for Business or professional purposes.

Unoccupancy

- a) If the Buildings as specified in the Schedule will be left Unoccupied for 14 days or more during the period 1st November to 31st March You must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 14 degrees Celsius.
- b) You must notify Your agent if the Buildings as specified in the Schedule are to become Unoccupied for more than 30 days in any single period.

Failure to comply with the above conditions may affect Your eligibility to make a claim under this insurance.

Notice of Building Works

You must notify Your agent prior to the start of any conversions, alterations and extensions to any Buildings specified in the Schedule.

Contracts (Rights of Third Parties Act)

No person, company or entity who is not party to this Policy shall have any rights to enforce any terms or conditions of this Policy. This shall not affect the right or remedy of the third party that exists or is available apart from this act.

Other Insurance

If there is any other insurance Policy covering the same loss, damage or liability we will not pay more than our rateable share.

Your Right to Cancel

You have the right to cancel this **Policy** within 14 days of the date **You** purchased the **Policy** or when **You** received the **Policy** documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the **Policy** after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **You** pay for **Your Policy** by monthly instalments **You** must pay the remainder of **Your** monthly instalments or pay the remainder of the annual premium in full.

We may at any time cancel any insurance **Policy** by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with **Policy** terms and conditions.
- e) a change in your circumstances means that **We** can no longer provide cover
- f) where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime

If **We** cancel your **Policy**, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud.

Fraudulent/False claims

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- Making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- Sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- Making a claim for any loss or damage **You** caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

- a) Are not liable to pay the claim: and
- b) May recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) May by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

Misrepresentations

If you and/or any person acting for you fail to answer all questions honestly and knowingly provide inaccurate or misleading information when obtaining, amending or renewing your policy with us; Then we:

- a) may void the policy from the inception date of the policy with no return of premium given;
- b) may cancel the policy from the date of the misrepresentation;
- c) update your policy with the correct information and apply the correct premium and terms.

Any return of premium will depend on whether any incident giving rise to a claim occurs during the period of insurance.

General Exclusions – Applicable to all sections of this insurance

This **Policy** does not cover the following:

a) **Radiation**

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter. War loss or damage occasioned by the consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction or seizure to property under the order of any government or public or local authority or other body.

b) **War**

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction or damage to property by or under the order of any government, local or public authority.

c) **Terrorism**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

d) **Deliberate Acts**

Loss or damage caused intentionally by You, or anyone working on **Your** behalf.

e) **Existing damage**

Loss or damage occurring prior to the commencement of **Your** insurance **Policy**.

f) **Sonic Pressure**

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

g) **Consequential Loss**

Consequential Loss as a result of any claim under this **Policy**. For example, the cost of phone calls following the theft of a mobile phone

h) **Wear and Tear**

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

i) **Computer data recognition and viruses**

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this **Policy**, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this **Policy**, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

j) **Vehicles**

Loss or damage caused to any **Vehicles** (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.

k) **Domestic Pets**

Loss or damage caused by domestic pets, insects or vermin.

l) **Infectious or Contagious Disease**

Notwithstanding any other provision herein, **Your Insurance Policy** does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

- (a) Infectious or contagious disease;
- (b) any fear or threat of (a) above; or
- (c) any action taken to minimise or prevent the impact of (a) above

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Claims Procedure and Conditions – Applicable to all sections of this insurance

If **You** need to make a claim under this **Policy**, **You** must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event. In the first instance, please call 01274 700810

The claims helpline is open 24 hours a day, 365 days a year.

Alternatively, report your claim online - www.integra-ins.co.uk

- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number
- c) Take all steps necessary to reduce further loss, damage or injury
- d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request
- e) Do not, under any circumstances effect full repairs without **Our** prior written consent
- f) Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing

On receipt of a notification of a claim, **We** may do the following:

- a) Enter any **Building** following loss or damage
- b) Negotiate, defend or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the **Building** and/or any other property or item and handle any salvage appropriately.

Complaints Procedure & Regulatory Information

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on **Your** behalf.

CLAIMS

If **Your** complaint is about the handling of a claim:

Tel: 01274 700 810

Email: integra.claims@crowco.co.uk

Online: www.integra-ins.co.uk/complaints

UNDERWRITING

For complaints relating to underwriting:

Tel: 01274 700 820

Email: home@integra-ins.co.uk

Online: www.integra-ins.co.uk/complaints

UNRESOLVED COMPLAINTS

If **We** have not completed **Our** investigations into **Your** complaint within 8 weeks of receiving **Your** complaint or if **You** are not happy with **Our** Final Response, **You** may ask the Financial Ombudsman Service (FOS) to look at **Your** complaint. If **You** decide to contact them, **You** should do so within 6 months of receiving **Our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Financial Services Compensation Scheme

If Accredited Insurance (Europe) Limited - UK Branch cannot meet their obligations, You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Governing law

This Policy is governed by English law.

Privacy Notice

THE FOLLOWING DEFINITIONS APPLY TO DATA PROTECTION AND HOW WE USE YOUR DATA:

PERSONAL INFORMATION

Any information given to us about you, by you or anyone else in connection with this insurance.

SENSITIVE PERSONAL DATA

Some of the personal information that we ask you to provide is known as sensitive personal data. This may include information relating to convictions such as county court judgments. We need to use sensitive personal data to arrange and manage your policy, and to provide the services described in your policy documents such as dealing with claims.

WE/OUR/US

Accredited Insurance (Europe) Limited - UK Branch as the underwriter and Integra Insurance Solutions Ltd., as the administrator of your policy.

We take appropriate security measures to safeguard all information supplied whether personal or non-personal. The details provided below are a summary of how we collect, use, share, transfer and store your **personal information**. The collection and subsequent processing of your **personal information**, how it is held and used by us meets all relevant data protection legislation.

Secure technology and procedures are used to help protect your information from inappropriate use and these are revised and updated as new technology becomes available. We also take reasonable security measures to protect your **personal information** in storage.

For full details of our privacy policy, please go to www.integra-ins.co.uk/privacy-policy or contact:

Data Protection Officer, Integra Insurance Solutions Ltd, 13 Currer Street, Bradford BD1 5BA. dpo@integra-ins.co.uk

HOW WE OBTAIN AND USE YOUR PERSONAL INFORMATION

You provide **personal information** to your broker as part of your application for home insurance cover either in writing or by phone. We use this information combined with data from third parties, such as credit reference agencies, in order to underwrite, manage and administer your insurance policy and/or any claims that you may make under the terms of your policy. We may also keep information contained in any correspondence you may have with us by post or by email and we may record telephone conversations. The information we hold may include:

- your name, address and contact details and date of birth;
- your property construction details, details of what you want to insure, your occupation, and your claims history;
- **sensitive personal data**, where you have provided us with **sensitive personal data** relating to someone else, you confirm you have informed them that you have shared this data with us.

This information is necessary for us to be able to provide you with a home insurance policy.

DO WE USE YOUR PERSONAL DATA FOR MARKETING PURPOSES?

Any information that you choose to give us will not be used for marketing purposes by us. We will hold your personal information only for the purposes of managing and administering your insurance policy and/or any claims that you may make under the terms of your policy. In the event of a claim we may use your contact details to issue you with a claims survey.

SHARING YOUR INFORMATION

We will keep information about you confidential and for the purpose of administering your insurance policy and any claims made against the policy we will from time to time share your **personal information** with a number of different organisations, such as:

- other companies within the Group - for the purpose of statistical analysis, audit and compliance monitoring;
- other insurers, via the Claims & Underwriting Exchange Register, run by Insurance Database Services Ltd;
- lawyers, loss adjusters, claim management agencies and/or third parties providing a service to us or on our behalf;
- organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies, or where we have a duty to, or are permitted to disclose your personal information to them by law;
- fraud prevention and credit reference agencies.

We will never sell your personal information. Additionally we will never share your personal information without the appropriate and necessary care and safeguards being in place.

KEEPING YOUR INFORMATION

We will keep your personal information only for as long as is reasonably necessary in order to:

- provide our services to you; and
- fulfil our legal and regulatory obligations.

For more information about this, please see our privacy policy www.integra-ins.co.uk/privacy-policy

TRANSFER OF YOUR PERSONAL DATA OUTSIDE OF THE EUROPEAN ECONOMIC AREA (EEA)

We do not currently transfer your personal information outside the EEA. If in the future we transfer your personal information, in accordance with the terms of this policy outside of the EEA, we will make sure that the receiver agrees to provide the same or similar protection as we do and they will only use your **personal information** in accordance with our instructions.

DEALING WITH OTHERS ACTING ON YOUR BEHALF

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions.

YOUR RIGHTS

You have a number of rights in relation to the information that we hold about you, including:

- the right to access **personal information** we hold about you, known as a subject access request;
- asking us to correct, delete or restrict processing of your personal information;
- withdrawing the permission that you previously provided for us to use your personal information;
- the right to receive your personal information which you provided, in a commonly used and machine- readable format for onward transmission by you;
- the right to object to processing based on the legitimate interests grounds, unless our reasons for that processing outweigh any prejudice to your data protection rights;
- complaining to the Information Commissioner's Office (ICO) at any time if you object to the way we use your **personal information**. For more information, please see www.ico.org.uk or call the ICO on 0303 123 1113.