

POLICY TERMS & CONDITIONS



DISCOUNT ■
insurance

STATIC CARAVAN INSURANCE

Discount Insurance

Thank you for choosing **Discount Insurance** to provide your Static Caravan Insurance.

This is your policy booklet, setting out your insurance protection in detail. The policy booklet must be read together with the policy certificate and statement of facts as one document. It is an important document so you should keep it somewhere safe – you will need it if you need to make a claim.

Please read it carefully to make sure that it meets your requirements and that the details on the policy certificate and statement of facts are correct. Your premium and level of cover has been based upon the information shown in the policy certificate and recorded in your statement of facts, therefore it is important the information we have is correct to ensure cover is valid.

If after reading your policy booklet you have any questions, any details are incorrect or the policy does not provide the cover you need, then you must contact your insurance adviser immediately.

You are insured under this policy by Ageas Insurance Limited, registered in England at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, registration number 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202039.

You as the Insured, having agreed to pay the premium, the **Underwriter** will indemnify the Insured as provided for in this policy document against loss, damage or liability occurring within the Territorial Limits during the period of the insurance and within the limits stated in the certificate or any subsequent endorsement thereto.

This policy document must be read in conjunction with the current certificate of insurance in the name of the Insured, and by itself does not constitute proof of valid insurance. Should a certificate not be attached to this policy document please contact **Discount Insurance** immediately.

Useful Telephone Numbers

How to make a claim

If you need to make a claim, please contact Ageas Insurance Limited straightaway by calling: 0370 241 2719

Please have **Your** policy number to hand when calling. **Your** policy number appears on the top of **Your** policy certificate and **Your** statement of facts.

How to discuss your policy

If **You** have any questions, wish to discuss the policy in greater detail, make a change or report any inaccuracies within the documents, please call the customer services team on 020 847 8000, or
Email: info@discountinsurance.co.uk, or

Write to

The Business Exchange,
26/28 Hammersmith Grove
London,
W6 7BA

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Definitions

In this Policy certain words are defined and whenever they are used will have the meaning shown below:

Accidental Damage

Unexpected and unintended damage caused by something sudden and external.

Caravan

Any static caravan/holiday home which is described in the certificate or a subsequent endorsement including its fixtures and fittings and equipment including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like of all which are your sole property.

Contents and Personal Effects

Articles of personal use, clothing, luggage and general household goods while contained within the **caravan** and belonging to **you** or **your family**.

Disablement

Means inability to engage in the usual occupation and not engaging in any paid occupation.

Discount Insurance

Home & Travel Limited trading as Discount Insurance as administrators and arrangers of this policy.

Family

The person you are married to, or live with as if you were married, your children and any person who permanently lives with you, other than lodgers and any other paying guests.

The Intermediary

Home & Travel Limited, The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA.

Period of Insurance

The period this insurance is valid between as described in the certificate and statement of facts.

The Premium

The amount shown in the schedule as the total Premium.

Risk Address

The address stated in the certificate where the **Caravan** is sited.

Territorial Limits

Great Britain.

Underwriter/We/Us/Our

Ageas Insurance Limited.

You/Your

The person named in the certificate.

Section A - The Caravan, Contents and Personal Effects

This policy will cover **Your Caravan**, its **Contents and Personal Effects** for loss or damage caused by **Accidental Damage**, Escape of Water, Fire, Theft, Vandalism, Storm or Flood only, as shown in the certificate within the **Territorial Limits**:

The policy will also cover, following such damage the cost of:-

1. Removal to the nearest repairers if necessary.
2. Delivery of the **Caravan** after repair to the **Risk Address**.
3. The disconnection and re-connection of services when the **Caravan** is removed for repair, where the **Caravan** is connected to services.
4. Any site clearance cost which **You** are liable for.
5. Repair to services such as, gas, water pipes, drains, sewage, telephone and electricity cables from the **Caravan** to the mains for which **You** are responsible subject to a limit of £2,500.

Extensions to Section A

1. This insurance, except for flood cover, is extended, to include the **Caravan** equipment and **Contents and Personal Effects** temporarily removed to an adjacent locked storage unit. The **Underwriters** will not pay more than £250 in respect of any single article and £500 in total.
2. The **Underwriters**, will also pay up to £500 if the said storage unit being damaged beyond economic repair caused by any **Accidental Damage**, fire, theft or vandalism.

Exceptions to Section A

The Underwriters will not pay for:-

1. For any claim arising out of Escape of water, if the **Caravan**, during the period between 1st November to 1st March inclusive is left unoccupied up to 48 hours, unless the water supply is turned off at the mains and all fixed water tanks and pipes are drained.
2. Loss or damage caused by flood within first 7 days from the original policy start date.
3. Loss or damage to money of any kind, credit or charge cards or business books or documents of any kind.
4. Loss or damage to watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description.
5. Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process.
6. Mechanical or electrical breakdown, failure or damage.
7. Theft from the **Caravan** or adjacent locked storage unit unless forcible or violent means are used to gain entry.
8. Theft or accidental loss from awnings or toilet tents.
9. Replacement of obsolete or unobtainable parts or accessories for the **Caravan**, following loss or damage. In such circumstances the **Underwriters** will pay up to the last known list price plus any appropriate fitting charge.

10. Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
11. Loss or damage over £1,500 in total in any one insurance year for electronic entertainment items such as, television sets, video and DVD recorders, computers, laptops, tablets, digital boxes, games consoles, music centres, radios and personal media players.
12. In excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games and digital downloads

Basis of Claims Settlement - Section A

When settling **Your** claim the **Underwriters** have the following options available to them and will decide which is most appropriate:

- Repair
- Replace
- Payment

The **Underwriters** may offer to repair or replace any loss or damage through one of their approved suppliers, however, should **You** prefer to use **Your** own supplier **You** may, providing **You** agree this with the **Underwriters** beforehand. Should **You** use **Your** own supplier, any payment made would not normally exceed the discounted amount the **Underwriters** would have paid their approved supplier.

How the **Underwriters** settle **Your** claim is dependent on the age of the **Caravan** as detailed below:

a) **Caravan** over 120 months old.

The maximum amount the **Underwriters** will pay **You** is the market value of the **Caravan** or the sum insured shown in the certificate at the time of its loss or destruction whichever is the lesser amount, or shall at their option repair or replace the **Caravan** or any part of it. The **Underwriters** will not be liable for repairs or replacement which improves the **Caravan** beyond the condition before the loss or damage occurred.

b) **Caravan** under 120 months old.

Where the **Caravan** suffers loss or damage beyond economic repair, the **Underwriters** will replace the **Caravan** with a new one of the same make and model, or pay the cash equivalent. The **Underwriters** liability will not exceed the sum insured as shown in the certificate.

Contents and Personal Effects

The **Underwriters** will pay **You** up to a maximum of £300 for any single item, unless specifically specified and up to the sum insured shown in the certificate in total for loss or damage.

If the **Underwriters** pay a claim for the same cause happening at the same time under more than one of the **Caravan** or **Contents and Personal Effects** sections, they will only take off one excess.

Section B - Freezer Contents

This section only applies if specified in the schedule.

The **Underwriters** will pay for, subject to a limit of £250, the contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction due to a change in temperature following:

1. Breakdown of the refrigeration machinery.

2. Failure of the public electricity or gas supply.
3. The action of refrigerant fumes escaping from the equipment, or
4. The blowing of domestic fuses.

Excluding

1. The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply.
2. Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority.
3. Frozen food cabinets or refrigerators greater than 10 years old.

Section C - Loss Of Keys

This section only applies if specified in the schedule.

The **Underwriters** will pay up to £250 to replace locks to doors and/or windows in the **Caravan** following loss or theft of keys.

Section D - Liability To The Public

All sums which **You** shall become legally liable to pay as damages in respect of:

1. Accidental death of or bodily injury to any person other than **You** or any employee or member of **Your Family** arising from use or ownership of the **Caravan**.
2. Accidental loss of or damage to property not belonging to, nor in the custody of, **You** or any employee or member of **Your Family** arising from use or ownership of the **Caravan**.

The limit of the **Underwriters'** liability in respect of all claims arising from one cause is the amount shown in the schedule plus legal costs recoverable by a claimant and costs and expenses incurred with **The Underwriters** written consent.

In the event of **Your** death **Your** legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the **Period of Insurance**.

For the purposes of this section the expression "**You**" will be deemed to include any persons using **The Caravan** with **Your** consent other than whilst let for reward.

Exceptions to Section D

This section does not indemnify **You** against any liability:

1. Arising while the **Caravan** is attached to a mechanically propelled vehicle.
2. Resulting from an accident caused by the **Caravan** or part thereof becoming detached from any towing vehicle.
3. That arises in connection with any vehicle being used for the transportation of the **Caravan**.
4. For the death or injury of any person arising out of or in the course of their employment by **You** or any member of **Your Family**.
5. Arising out of the use of any mechanically propelled vehicle/water craft.
6. Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident.

7. Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture.
8. Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
9. Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

Section E - Loss Of Use and Hiring Charges

If **The Caravan** is rendered uninhabitable;

1. by loss or damage for which a claim is payable under Section A, the **Underwriters** will pay:
 - a. Additional alternative accommodation cost, or the hire of a similar **Caravan**, where the **Caravan** is being used for holiday purpose or when holiday arrangements have been confirmed.
 - b. For the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid.

The maximum amount claimable under this section will be £50 per day and £1,500 in total.

2. If the **Risk Address**, is rendered uninhabitable or forced to close when it would normally be open, due to fire, storm and/or flood at any time when it would normally be open, this policy will pay a proportionate part of the ground rent, up to a maximum of £1,500, for that period.

Section F - Personal Accident Benefits

Benefits

1. Death - £20,000.
2. Loss of use of one or more limbs or total loss of sight in one or both eyes - £20,000.
3. Permanent total disablement from any occupation - £20,000.

The maximum age limit in respect of this cover is 70 and Benefit is reduced to £500 for persons under the age of 16.

Insured Person

You and any member of **Your Family** while:-

1. Within the **Caravan**.
2. Loading, unloading or directly working upon the **Caravan**.

Definition

Provisions

There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks.

Exceptions - Section F

No benefit shall be payable for an event caused directly or indirectly:

1. By narcotic or drug unless taken as prescribed by a registered Medical Practitioner.
2. By **You** or any member of **Your Family** participating in racing, criminal activity or banned activity

on the site **You** occupy.

3. Arising from the use of power driven wood or metal working machinery except portable tools applied by hand.
4. By pregnancy or childbirth.
5. By sickness or disease not resulting from bodily injury.
6. By self inflicted injury.

General Conditions

(Applicable to the whole Insurance)

1. Policy validation

This policy would be deemed valid if;

- a. All the information provided to **Us** found on the Statement of Facts and on any correspondence to **Us** is correct to the best of **Your** knowledge and belief.
- b. any person seeking benefit observing the all the terms and conditions of this Insurance policy as far as they can apply.

2. Claims Notification & Procedure

If **You** wish to make a claim under this insurance please contact Ageas Insurance Limited Telephone: 0370 241 2719. At the time of making a claim, **You** will be asked;

- The policy number stated on **Your** schedule.
- A brief description of the circumstances surrounding **Your** loss or damage.
- Supporting documents towards any claims.

It is a condition precedent to the liability of the **Underwriters** that following any happening likely to give rise to a claim **You** shall:

- a. as soon as reasonably possible notify and confirm to Ageas Insurance Limited through who effected the Insurance and give full details within 30 (thirty) days of discovering the incident together with such information and assistance as the **Underwriters** may reasonably require.
- b. immediately notify the Police following discovery of the loss or damage by theft, attempted theft, malicious damage, violent disorder, riot or civil commotion or the disappearance of valuable items.
- c. under no circumstances admit liability for nor offer to agree to settle any claim without the written consent of the **Underwriters**, who shall be entitled to take over and conduct in **Your** name the defence of any claim and to prosecute in **Your** name, for the **Underwriters'** benefit, any claims for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.

3. Fraudulent Claims

If **You** shall make any claim knowing the claim to be false, fraudulent or incorrect in regards to amounts, dates of incidents or description of events or otherwise this Insurance shall become void and all claims hereunder shall be forfeited.

4. Care of Property

It is a condition of this insurance that the property insured must be in good condition and so be maintained, with all reasonable precautions taken to prevent and minimise any claims.

5. Change in Risk

You must inform **Discount Insurance** of any changes to information provided as soon as reasonable possible.

6. Other Insurances

This policy will not cover any loss or damage which is specifically insured elsewhere. If when any claim arises under Sections A, B, C or E and there is any other insurance in force also covering such loss, or part of it, the **Underwriters** liability hereunder shall be proportionally limited to such loss. In the event of any liability which is the subject of a claim under Section D being insured under any other insurance, the **Underwriters** shall not be liable under this policy document except to the extent of any excess beyond the amount payable under such other insurance had this section not been effected.

7. Cancellation - Your Right to Cancel

We hope you are completely delighted with your **policy**; however if **you** decide **you** do wish to cancel it, please contact **us** immediately. **You** must do this in writing to either info@discountinsurance.co.uk or 27 Great West Road, Brentford, London, TW8 9BW. **You** have 14 days from the start of your **policy**, or from the day **you** receive **your** documents to decide if this product meets **your** needs. If **you** choose to cancel this **policy** within this period, and no claim has been made, **we** will refund the **policy**, charging **you** only for time on cover.

Cancellations made after 14 days of the start date will be subject to cancellation fee of up to £35. **We** will also retain a pro-rata premium for time on cover. For instance, if you paid £200 for a **policy** and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the **policy** less the cancellation fee of £35 (total refund in this instance would be £65).

Please note any administration fees charged for **policy** set up are non-refundable if cancelled after the 14 days cooling off period.

8. Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

9. The law applicable to this policy

Any reference to a statute in this policy shall also include any amendments to, or replacement of it and all subordinate legislation made under, or in connection with it.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **You** and **We** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **You** and **We** agree otherwise, **We** have agreed with **You** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **You** live, or, if **You** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **You** live. The contract and terms of this policy will be in English.

General Exclusions

(Applicable to the whole Insurance)

This Insurance does not insure:

1. Any loss that does not exceed £100 or the excess as stated in the certificate, whichever is higher.
2. Any liability arising or any loss or damage that occurs while the **Caravan** is being used other than for social, domestic and pleasure purposes.
3. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
4. (a) Loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom; or
(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. Any liability which arises only because **You** have entered into a contract which makes **You** legally liable.
6. Loss of or damage to the **Caravan** or **Contents and Personal Effects** arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the **Caravan** or any employee or agent of **You** or any member of **Your Family**.
7. Loss, destruction or damage to the **Caravan** or **Contents and Personal Effects** directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
8. Any liability, loss or damage which is caused by or results from riot, terrorism or civil commotion.
9. Loss of use with the exception of cover provided by Section E.
10. Any loss or damage that is not directly associated with the incident that caused **You** to claim, except where that loss or damage is expressly included within this insurance.

Electronic Data Exclusion Clause

The **Underwriters** will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom; or
2. Any legal liability of whatsoever nature;
Directly or indirectly caused by or contributed to by or arising from:-

- a. Computer viruses, erasure or corruption of electronic data or;
- b. The failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

Biological and Chemical Contamination Exclusion

The **Underwriters** will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom; or
2. Any legal liability of whatsoever nature; or
3. Death or injury to any person;

Directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- a. Terrorism; and/or
- b. Steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- a. The causing, occasioning or threatening of harm of whatever nature and by whatever means; or
- b. Putting the public or any section of the public in fear.

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Our Complaints Procedure

We are committed to treating **Our** customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

If **You** have a complaint about **Your** claim, please telephone **Us** on the number shown in **Your** claims documents. Alternatively **You** can write to **Us** at the address shown below or email **Us** through **Our** website at www.ageas.co.uk/complaints.

Please tell **Us** **Your** name and **Your** claim number or policy number and the reason for **Your** complaint.

We may record phone calls.

Customer Service Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If **Your** complaint is about the way **Your** policy was sold to you, please contact **Your** insurance agent to report **Your** complaint.

We promise to:

- Try to resolve your complaint by the end of the next working day. If **We** are unable to do this, **We** will write to **You** within five working days;
- Tell **You** the name of the person managing **Your** complaint when **We** send our acknowledgement letter; and
- Aim to resolve **Your** complaint within 20 working days. If this is not possible for any reason, **We** will write to let **You** know when we will contact **You** and provide **You** with **Our** final response.

Financial Ombudsman Service

You may be able to pass **Your** complaint to the Financial Ombudsman Service if **You** are not satisfied with **Our** final response, or if **We** have not issued **Our** final response within 8 weeks from **you** first raising the complaint. The Financial Ombudsman Service is an independent organisation and will review **Your** case.

Their address is:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 if calling from a land line or 0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.financial-ombudsman.org.uk

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from **Us** or the ombudsman.

If **You** take any of the actions mentioned above, it will not affect **Your** right to take legal action.

Prudential Regulation Authority & Financial Conduct Authority

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202039. **You** can check the Financial Conduct Authority website at www.fca.org.uk, which include a register of all the firms they regulate. Or **You** can phone them on 0800 111 6768.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet our obligations **You** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

Privacy Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information.

In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the **personal information** that **we** ask **you** to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your personal information** with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your personal information** to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your personal information** to assess **your** insurance application and provide information to credit reference agencies. **Discount Insurance** may also use **your personal information** to handle **your** needs in connection with **your** policy.

We may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share **your personal information** with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your personal information** with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims;
- for underwriting purposes, such as assessing **your** application and arranging **your** policy and at renewal stage;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your personal information** to prevent crime. In order to prevent and detect crime **we** may:

- check **your personal information** against our own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your relevant personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below;
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers;

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We and **Discount Insurance** may use **your personal information** and information about **your** use of products and services to carry out research and analysis.

We will only use **your personal information** to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of any of **your personal information** **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **personal information**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

You have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information please go to www.ico.org.uk.

Policy administration

In order to administer your insurance policy and any claims made under this policy we may share personal data provided to us with other companies and with business partners including overseas companies. If we do transfer your personal data including where we propose a change of underwriter we make sure that it is appropriately protected.

Claims history

Under the conditions of this policy you must tell us about any insurance related incidents such as fire, water damage, theft or an accident whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud prevention & detection

In order to prevent and detect fraud we may at any time:

- a) Share information about you with other organisations including the police;
- b) Undertake credit searches;
- c) Check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- a) Checking details on applications for credit and credit related or other facilities;
- b) Managing credit and credit related accounts or facilities;
- c) Recovering debt and tracing beneficiaries;
- d) Checking details on proposals and claims for all types of insurance;
- e) Checking details of job applicants and employees.

Please contact us if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Discount Insurance is a leading provider of insurance products and services to the commercial and residential lettings market and provides this policy on behalf of leading UK Insurers.

With our expertise, commitment to customer care and consistent quality service, you can rely on Discount Insurance for lasting security and comprehensive products.



Ask about our Discounted Insurance products & services; which include:

LANDLORD BUILDINGS AND CONTENTS INSURANCE

OWNER OCCUPIER INSURANCE

TRAVEL INSURANCE

LANDLORD RENT & LEGAL PROTECTION

COMMERCIAL PROPERTIES INSURANCE

COMMERCIAL BUSINESS OWNER INSURANCE

TENANT CONTENTS INSURANCE

UK & EU HOLIDAY HOMES

CARAVAN INSURANCE

BREAKDOWN INSURANCE

PET INSURANCE

TENANT REFERENCING

DISCOUNT INSURANCE

The Business Exchange,
26/28 Hammersmith Grove
London, W6 7BA
Tel: 020 8847 8000
Fax: 020 8847 8001

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The policy is administered and serviced by Home and Travel Ltd.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

May 2017