













Contents

Section	Page Number
 About your policy	2
 What to do if you have a complaint	3
 Making a claim	4
 The Insurance Contract	6
 Words with special meanings	7
 Policy Conditions	10
 Cancelling the Policy	10
 Claims Conditions	11
 Policy Exclusions	13
 Buildings	15
 How we use your information	19
 How Accelerate use your information	25

About Your Policy

Understanding and using your Exchange to Completion policy.

This policy has been issued by Accelerate Underwriting Limited who are administering the policy on behalf of U K Insurance Limited trading as NIG.

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so **we** have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on page 7 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule whenever **you** or **we** make a change to the insurance.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what you need. If it isn't, **you** can send back **your** documents and ask us to make any necessary changes. Alternatively, you can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made and **your** contract to purchase the **property** insured has not completed.

If **you** have any questions please contact **us**.

What to do if you have a complaint

Our commitment to customer service

We are committed to going the extra mile for **our** customers. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right. **we** take all complaints seriously and following the steps below will help **us** understand **your** concerns and give **you** a fair response.

HOW TO COMPLAIN

- If **You** have an enquiry or complaint arising from your policy, please contact the broker, intermediary or agent who arranged the policy for **you**. If the broker is unable to resolve **your** complaint or it is regarding the terms and conditions of the policy, they will refer it to NIG.
- If **your** complaint is still outstanding **you** can write to NIG direct at the following address:

Post	Customer Relations Manager, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP
Email	complaints@nig-uk.com

- Please ensure that **you** quote **your** Policy Number in all correspondence. **You** will find this on **your** schedule.
- Details of NIG's complaints procedures including information on what **you** should expect in response to **your** complaint can be found on NIG's website at www.nig.com/contact-us/complaints.
- Once **you** receive a written response and if **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). They can be contacted at:

Post	Financial Ombudsman Service, Exchange Tower, Harbour, Exchange Square, London, E14 9SR
Telephone	0800 0234567 (for landline users) 0300 1239123 (for mobile users)
Email	complaint.info@financial-ombudsman.org.uk
Website	www.financial-ombudsman.org.uk (Their website has a great deal of useful information.)

DETAILS ABOUT OUR REGULATOR

- NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810.
- The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768.
- The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

FINANCIAL SERVICES COMPENSATION SCHEME

- Under the Financial Services and Markets Act 2000, should **we** be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.
- Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

- Whoever **you** are contacting, please always quote **your** Policy Number as it will help **your** enquiry or complaint to be dealt with promptly.



NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

HOW TO MAKE A CLAIM

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

When an accident happens, **you** should instruct the **seller/occupier** of the **property** insured to take any immediate action necessary to protect the **property** from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on the number shown on **your** schedule. Please have **your** policy number handy when **you** call. **we** will ask **you** to complete a claim form and provide **us** with further information and/or **we** may wish to arrange a visit and inspection.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Policy Conditions on page 8, the Claims Conditions on pages 11 to 12 and the Policy Exclusions on 13 to 14.

Guidance when making a Building claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise **yourself** with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- Your name, address, and **your home** and mobile telephone numbers
- Contact details for the **seller** or **occupier** of the **property** or their agent so that **we** may arrange to inspect the **property** if **we** require
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **we** may, however, request additional information depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, pre-purchase surveys, or plans or deeds of the **property**
- Purchase dates and location of lost or damaged **property**
- For damaged **property**, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service **we** offer to **our** customers. **our** philosophy is to repair or replace lost or damaged **property**, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The Insurance Contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **insurance period**;
- **you** must comply with all the conditions set out in this policy.

There are conditions of the insurance that **you** or **your** family will need to meet as **your** part of this contract on pages 8-12. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions and Claims Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

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. **We** have supplied this policy and other information to **you** in English and **we** will continue to communicate with **you** in English.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Words with Special Meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in bold type whenever it appears in the policy.

Word	Meaning
Buildings	The insured property at the address shown on the schedule, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates. Buildings does not include aerials and satellite receiving equipment, solar panels or any part of a solar panel installation.
Completion date	The point at which your contract to purchase the insured address shown on your insurance schedule is fulfilled and the title and possession of the property is transferred to you .
Excess	The first part of any claim which you must pay
Heave	The upward and/or lateral movement on the site on which the buildings stand caused by swelling of the ground.
Home / property	The house or flat at the address shown on your schedule, its garages, greenhouses and outbuildings, all used for domestic purposes only.
Insurance period	The period of cover shown as Cover start date and Cover end date on your schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
Landslip	Downward movement of sloping ground
Seller/occupier	The person or persons selling the property for which contracts have been signed and exchanged with you as the buyer
Subsidence	Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves
Unoccupied	When the home is not lived in by the occupier . Lived in means slept in regularly.
We/our/us	U K Insurance Limited trading as NIG and/or such other authorised insurer as U K Insurance Limited may contract to underwrite any part of this policy.
You/your/policyholder	The person named as Policyholder and any joint Policyholders as shown on your schedule.

Policy Conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Changes in your circumstances

Using the address on the front of **your** schedule, you must tell us as soon as **you** know about any of the following changes:

- someone other than the **seller** is going to live in **your home**;
- **your home** is going to be **unoccupied**;
- The **home** is going to be used for short periods each week or as a holiday home;
- work is to be done on the **home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to the **home**;
- **you** have received a conviction for any offence except for driving;
- any part of the **home** is going to be used for any trade, professional or business purposes;

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances.

Important: If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

You must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud **We** have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Transferring your interest in the policy

You cannot transfer **your** interest in this policy, or any right or obligation under this policy, to anyone else without our prior express written permission.

Financial sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **insurance period** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 11 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Cancelling the Policy

Your right to cancel the policy within the statutory period

If having examined **your** policy documentation **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive the policy documentation.

We will refund any premiums already paid, except in the following circumstances:

- when **you** have already made a claim under **your** policy;
- if a claim has been made against **you** during the **insurance period**;
- when **your** contract to purchase the property has already completed.

Cancellation by you after the first 14 days

You may cancel the contract by giving **us** 14 days' notice in writing.

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Where we cancel your policy

Please also refer to the Fraud condition on page 8 of this policy and to the Changes in **your** circumstances condition on page 8 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as:

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

We will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days' notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Claims Conditions

These are the claims conditions **you** and **your** family will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 4.

You should also check the information on 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. **buildings**.

What you must do

If there is an incident of theft, riot, a malicious act or vandalism at the **home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in case of riot tell **us** immediately.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen **property**.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, pre-purchase surveys, or plans or deeds of the **property**;
- Purchase dates and location of damaged **property**;
- For damaged **property**, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon the **property** to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.'

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy Exclusions

These exclusions apply to all the sections of **your** policy

This insurance does not cover:

Radioactive contamination

Any expense, legal liability or any loss or damage to **property** directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation in the **home**, and which was not the result of an intentional act,

and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **you** or the **occupier**.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Wear and tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Infectious or Contagious Disease

- a) loss, destruction or damage, to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom; or
- b) any other losses, costs or expenses whatsoever; or
- c) any legal liability of whatsoever nature,

directly or indirectly caused by or contributed to by or in any way arising from infectious or contagious disease and/or the fear or threat (actual or perceived) of infectious or contagious disease.

In this General Exclusion, the expression "infectious or contagious disease" shall mean any such disease whatsoever without limitation based upon its nature or characteristics (including, without limitation, the nature of any infective agent, any means of infection or transmission and/or any effects of the disease).

Buildings

This part of the policy sets out the cover **we** provide for **your buildings**, unless **your** schedule states 'Not insured under this policy'.

What is covered

Damage to the **buildings** caused by the following:

Fire, lightning, explosion, earthquake or smoke.

Storm or flood

Freezing of water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.

Oil escaping from a fixed heating system

Riot, civil unrest, labour disturbances or political disturbance

Malicious acts or vandalism.

Theft or attempted theft

What is not covered

- The **excess**.
- Damage by smoke from air pollution.
- Damage caused by heat distortion unless accompanied by flames.
- The **excess**. Damage by frost.
- Damage to fences, hedges or gates.
- Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
- The escape of water **excess** shown on **your** schedule.
- Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.
- Water pipes or tanks that are outside or which are in unheated outbuildings.
- Damage by sulphate reacting with any materials from which the **home** is built.
- Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of the **buildings** or of the land belonging to the **buildings**.
- The tanks, pipes, appliances or heating systems themselves.
- Costs to remove and replace any part of the **buildings** to find and repair the source of any water or oil leaks. However, **you** may have cover under Trace and Access below.
- The **excess**
- The **excess**
- Damage caused by the **occupier**
- The **excess**
- Damage caused by the **occupier**

What is covered

Subsidence or **heave** of the site on which the **buildings** stand or of land belonging to the **buildings**, or **landslip**

Only if cover is shown as 'included' on **your** policy schedule

Falling trees or branches

Falling aerials or satellite receiving equipment, their fittings or masts.

Impact involving vehicles, aircraft or anything dropped from them, or animals.

Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from the **home**, for which **you** are legally responsible.

What is not covered

- The **subsidence**, **heave** or **landslip excess** shown on **your** schedule.
 - Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless the **home** is damaged by the same cause and at the same time.
 - Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of the **home** are damaged by the same cause and at the same time.
 - Damage caused by structures bedding down or settlement of newly made up ground.
 - Damage caused by the coast or a riverbank being worn away.
 - Damage caused by or from demolition, alteration or repair to **your home**.
 - Damage caused by sulphate reacting with any materials from which **your home** is built.
-
- The **excess**
 - Damage to fences, hedges or gates
-
- The **excess**
-
- The **excess**
 - Damage by pets
-
- Costs of clearing a blockage which has not resulted in physical damage to the drain, pipe, cable or tank itself.
 - Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.
 - Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.
 - Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
 - Damage caused by the coast or a riverbank being worn away.
 - Damage caused by or from demolition, alteration or repair to **your home**.
 - Damage caused by or from poor or faulty design, workmanship or materials.
 - Damage caused by sulphate reacting with any materials from which **your home** is built.

What is covered

Professional Fees

Fees and related costs incurred in repairing or replacing damaged parts of your buildings, provided the damage is covered under your policy and subject to our prior agreement.

We will pay for:

- Architects, engineers, surveyors and legal fees
- The cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of **your buildings**
- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your buildings** are repaired or replaced.

Alternative Accommodation

If the **home** is uninhabitable as a result of damage to the **buildings** we will pay:

- The additional cost of similar short-term accommodation for **your** family and also for any pets living with **you**.

Trace and Access

We will pay the cost of removing and replacing any part of the **buildings** necessary to repair a household heating or water system that has caused an escape of water or oil

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5). **You** should also read the Claims Conditions and Policy Exclusions on pages 11 to 14.

What is not covered

- Any fees and costs **you** have to pay for preparing or furthering any claim.
- Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if **you** were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of **your buildings**.

- Any costs for the period before the completion of the purchase contract
- Any costs **your** family would have to pay once the **home** becomes habitable again.
- Any costs **you** agree to pay without **our** written permission.
- The cost of alternative accommodation for anyone who is not a member of **your** family.
- Any costs arising from damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
- Any amount exceeding the limit shown on **your** schedule.

- The **excess**.
- Any amount exceeding the limit shown on **your** schedule in any one **insurance period**.

How we settle claims for buildings

We will pay for the cost of work carried out in repairing or replacing the damaged parts of the **buildings** and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- the cost of the work had it been completed by **our** nominated contractor; or
- the cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- the decrease in market value of **your buildings** due to the damage;
- the cost of the work had it been completed by our nominated contractor if the repair work had been carried out without delay; or
- the cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

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All building repairs carried out by **our** preferred suppliers and insured under the **Buildings** section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made. Where an **excess** applies, this will be taken off the amount of **your** claim.

If the **buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all the **buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of the **buildings** and **we** will, where appropriate, take off an amount for wear and tear.

The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost us to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

HOW WE USE PERSONAL INFORMATION

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

Please ensure you have read our Privacy Notice below, which describes who we are, why we need to collect your information and how we will use it. We also tell you who we share our information with and how we use it to improve the service we provide to our customers.

PRIVACY NOTICE

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as "customers" or "you" in this notice.

1. **Who "we" are**

We are U K Insurance Limited ("we", "us" or "our") and you will know us by our brand name NIG.

2. **What information do we collect about you?**

Information collected from you and cookies policy

Where we have collected information directly from you, rather than your broker, it will usually be obvious what this is, as you will have given it to us. This might not be the case, if you have visited our website, where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others

We can collect information about you from others. This includes information from:

- Your broker. We will use the information collected by your broker and provided to us.
- Joint policyholders or policy beneficiaries. Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.
- HM Treasury and other authorities in relation to regulatory issues e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- Credit reference agencies e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 of this Privacy Notice below.
- Driver and Vehicle Licensing Agency (DVLA). We may ask for your Driving Licence Number (DLN) and the DLN of any named drivers as part of your application for motor insurance. The number is used to do an automated check with the DVLA driver database to retrieve the licence status, licence entitlement, relevant restriction information and any endorsement and conviction details. If you do not wish to provide your DLN you can choose to answer the questions about your licence information yourself.
- External sources such as no claims discount databases, the electoral roll and insurance comparison websites to help us decide what the risk is in selling the policy and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income to help us work out which information we should provide to you about our other products and services.

Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal

information for specific types of policy or applications, for example when offering you a travel policy or a driving application, e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder either directly or via your broker will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy, e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3. **What do we do with information we collect about you and why may we do this?**

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment – see section 9 of this Privacy Notice below);
- To administer your policy and monitor the payment of instalments if you pay us your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes);
- To discuss your policy with your broker and to provide them with details about your insurance policy, premium and claims history so that they can manage your policy with us; and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators or suppliers where we have a legal duty to do so) or to help identify if it is necessary for us to make adjustments in our service to aid and meet the needs of vulnerable customers);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

F. To administer and improve our services

To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost-effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4. **Who do we share your personal information with and why do we do it?**

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 of this Privacy Notice above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10 of this Privacy Notice below. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- Fraud prevention agencies that provide databases and services, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
 - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
 - Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.
 - If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and/or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- Law enforcement or government agencies we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- Regulatory bodies such as the Financial Conduct Authority, Prudential Regulation Authority or the Information Commissioner's Office to meet regulatory and legal obligations and requests for information.
- Credit reference agencies are used to help us verify your identity, and to determine the price of your insurance and your payment options when you take out a quote and at renewal of your insurance policy. This leaves a "soft footprint" on your credit file which can only be seen by you and does not affect your credit score.

- If you choose to pay your premium by instalments we will share this information when you first take a policy with us and at each renewal. We may exchange information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers and is known as a “hard footprint”. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at www.experian.co.uk/CRAIN. Alternatively, you can call us and we will send you a copy.
- Your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
- Joint account holders where insurance products are affiliated to a joint account, personal information will be visible to both account holders; this will include details such as your name and address.
- Other insurance companies to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer).
- Insurance industry bodies such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- Insurance industry databases, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers’ Liability Tracing Office.
- Data verification and information in certain circumstances we share your claims history and some personal information, which you have provided, to Lexis Nexis Risk Solutions (part of the RELX Group of companies), to verify your No Claim Discount, assist in the prediction of risk and to access information about your previous motor insurance policies.
- Lexis Nexis uses information from other insurers to confirm your No Claim Discount, where available. We also provide regular updates into the Lexis Nexis database. More information can be found at www.risk.lexisnexis.co.uk/consumer-and-data-accesspolicies/insurance
- Government bodies, such as the Driver and Vehicle Licensing Agency (DVLA) data If you choose to provide your Driving Licence Number (DLN) as part of your application for motor insurance, the data provided by the DVLA may be used alongside other information you have provided:
 - To provide you with a quote;
 - To administer the policy; and
 - To prevent fraud.

The data will not be used for any other purpose, or be made available to anyone else. Searches of the DVLA driver database may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the midterm adjustment and renewal stage. Unlike other DLN searches with the DVLA that you may have authorised, this one will not show a footprint against your driving licence.

5. **Will we send your personal information overseas?**

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6. **How long may we keep your personal information for?**

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 of this Privacy Notice above.

As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons, fraud prevention or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However, there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We retain quote information in your account for 15 months.

We will also retain data in an anonymous form for statistical and analytical purposes; for example, to assess risk of flood damage occurring.

7. **When can you ask us to stop using your information?**

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to use computers to make decisions about you to improve our services or develop our products (see section 9 of this Privacy Notice below).

At any time, you can tell us to stop using your personal information to allow computers to make decisions about you or in order to improve our services or develop our products (see section 9 of this Privacy Notice below). To find out how to do this, see section 10 of this Privacy Notice below.

8. **What happens if you don't give us some of your personal information?**

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

9. **When do we use computers to make decisions about you?**

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents.

This is important because:

- In providing insurance services it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- In identity verification it helps us to check that you are who you say you are and to prevent others from imitating you;

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

10. **How to contact us about this privacy notice**

Our Data Rights Team are responsible for responding to your requests to exercise your rights which are set out below. The Data Rights Team may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP, or alternatively by email at Data.Rights.Requests@directlinegroup.co.uk.

You may contact us at the address above for one or more of the following reasons:

1. To ask us to correct information about you that is wrong or incomplete, or to delete personal information about you (the so-called “Right to be Forgotten”).
2. To ask us to delete personal information about you (the “Right to Erasure”). We are not required to erase information if we still need it for the purposes for which it was collected or processed, including to maintain records after cancellation or expiry of your policy, or where we have other legal grounds for processing your information.
3. To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
4. A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you.
5. A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
6. To ask us to review automated decisions made about you (as explained in section 9 of this Privacy Notice above).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP, or alternatively by email at DataProtection@directlinegroup.co.uk in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office (“ICO”). The ICO can be contacted at:

- ICO website: <https://ico.org.uk/global/contact-us/>
- ICO telephone: 0303 123 1113
- ICO textphone: 01625 545860

HOW ACCELERATE UNDERWRITING USE PERSONAL INFORMATION

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in **CAPITALS** whenever it appears in this section.

WE/US/OUR

Accelerate Underwriting Ltd, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB.

YOUR PRIVACY

Your privacy is important to **US** and **WE** are committed to keeping it protected. **WE** have created this Customer Privacy Notice which will explain how **WE** use the information **WE** collect about **you** and how **you** can exercise **your** data protection rights. This Privacy Notice will help **you** understand the following:

Why do we collect and use your personal information?

As an insurer, **WE** need **your** personal information to understand the level of insurance cover **you** require. **We'll** use this information (e.g. **your** name, address, telephone number and email address) to communicate with **you** and if **you** have agreed, to send **you** news and offers related to **OUR** products and services.

WE need to use **your** information to create a quote for **you**, allowing **you** to buy insurance products from **US**. When buying a product from **US**, **you'll** also need to provide **US** with details about the items **you** wish to be covered by the insurance (e.g. car make and model, **your home**).

WE may need to check information **you** have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes **WE** will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once **you** become a customer, **we'll** need to take **your** payment details to set up **your** cover. This could be direct debit, credit or debit card information. To service **your** Policy, **WE** might contact **you** via **OUR** website, emails, telephone calls or post. When using these services **WE** might record additional information, such as passwords, online identifiers and call recordings.

For some of **OUR** products, **WE** may collect information through smart sensors to assess **your** insurance needs (e.g. a black box installed in **your** vehicle when **you** buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If **you** need to claim against **your** insurance Policy, **WE** will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, **WE** may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to **US**, **you** may provide **US** with equivalent or substantially similar information relating to other proposed beneficiaries under the Policy. **You** agree that **you** will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require **US** to meet certain conditions before **WE** are allowed to use **your** personal information in the manner described in this Privacy Notice. To use **your** personal information, **WE** will rely on one or more of the following grounds:

- **Performance of contract:** **WE** need to use **your** personal information in order to provide **you** with the Policy (which is a contract of insurance between **you** and **us**), and perform **OUR** obligations under it (such as making payments to **you** in respect of a claim made under the policy).
- **Consent:** In certain circumstances, **WE** may need **your** consent unless authorised by law in order to use personal information about **you** which is classed as "special categories of personal data". For marketing, **you** will always be given a choice over the use of **your** data.
- **Necessity to establish, exercise or defend legal claim:** If **you**, or **WE**, bring a legal claim (e.g. a court action) against the other, **WE** may use **your** information in either establishing **OUR** position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require **US** to use **your** personal information in certain ways.
- **Legitimate Interests:** **WE** will also process **your** personal information where this processing is in **OUR** "legitimate interests". When relying on this condition, **WE** are required to carry out a balancing test of **OUR** interests in using **your** personal information (for example, carrying out market research), against the interests **you** have as a citizen and the rights **you** have under data protection laws. The outcome of this balancing test will determine whether **WE** can use **your** personal information in the ways described in this Privacy Notice. **WE** will always act reasonably and give full and proper consideration to **your** interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, **WE**'ll collect **your** personal information directly from **you**. However, on occasion **WE** may receive details about **you** from other people or companies. For example, this might happen if:

- It was given to **US** by someone who applied for an insurance product on **your** behalf (e.g. an insurance broker, a family member) where **you** have given them the permission to do so; or
- It was supplied to **US** when **you** purchased an insurance product or service that is provided by **US** in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information **you** have provided to **US**.

WE request those third parties to comply with data protection laws and to be transparent about any such disclosures. If **you** would like some further information, please contact **US**.

Will we share your personal information with anyone else?

WE do not disclose **your** information outside of **US** except:

- Where **WE** need to check the information **you** gave to **US** before **WE** can offer **you** an insurance product (e.g. reference agencies)
- Where **WE** are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention)
- Where **WE** provide insurance services in partnership with other companies (e.g. building societies, large retailers)
- In the event that **WE** are bought or **WE** sell any business or assets, in which case **WE** will disclose **your** personal information to the prospective buyer of such business or assets
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself
- Within **OUR** group for administrative purposes
- As required in order to give effect to contractual arrangements **WE** have in place with any insurance broker and/or intermediary through which **you** have arranged this policy
- With healthcare providers in the context of any relevant claim being made against **your** policy

- If **WE** appoint a third party to process and settle claims under the Policy on **OUR** behalf, in which case **WE** will make **your** personal information available to them for the purposes of processing and settling such claims
- With **OUR** third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With **OUR** reinsurers (and brokers of reinsurers) in connection with the normal operation of **OUR** business.

Sometimes **your** personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. **WE** will take all reasonable steps to ensure that **your** personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If **you** would like further information please contact **US**.

Which decisions made about **you** will be automated?

Before **WE** can offer **you** an insurance product or service, **WE** may need to conduct the following activities, which involve automated (computer based) decision-making:

- Pricing and Underwriting – this process calculates the insurance risks based on the information that **you** have supplied. This will be used to calculate the premium **you** will have to pay.
- Credit Referencing – using the information given, calculations are performed to evaluate **your** credit rating. This rating will help **US** to evaluate **your** ability to pay for the quoted products and services.
- Smart Sensor Data Analytics – an insurance product that collects **your** information using smart sensors (e.g. in car black box) to calculate **your** insurance risk (e.g. driving score). This may then be used to determine **your** Policy rewards (e.g. cash back for safe driving) and to calculate **your** Policy renewal premium.
- Automated Claims – some small claims may qualify for automated processing, which will check the information **you** provide, resulting in a settlement or rejection of **your** claim.

The results of these automated decision-making processes may limit the products and services **WE** can offer **you**. If **you** do not agree with the result, **you** have the right to request that **WE** perform a manual reassessment using the same information that **you** originally provided. If **you** wish to do so please contact **US**.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide **you** with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of **your** personal information for a specific purpose is based on **your** consent, it will be kept for as long as **WE** continue to have **your** consent (e.g. **WE** would stop contacting **you** for marketing purposes once **you** have asked **US** to).
- Where, for a limited period of time, **WE** are using some of **your** information to improve the products or services **WE** provide.
- For as long as **your** information is required to allow **US** to conduct fraud and/or criminal checks and investigations.

Will **you** be contacted for marketing purposes?

If **you** have agreed, **WE** might contact **you** by post, email, phone and text message to let **you** know about offers and services **WE** think **you**'ll like. The messages may be personalised using information **you** have previously provided **US**. **You** can ask **US** to stop contacting **you** for marketing purposes at any point.

WE will only contact **you** for marketing purposes if **WE** collected **your** information directly, except when authorised and instructed by the third-party acting on **your** behalf.

WE may use the information which **WE** collect about **you** to show **you** relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing **you** an advertising message where through the use of cookies, **WE** know **you** have browsed **OUR** products and services. If **you** don't want to be shown targeted advertising messages from **US**, **you** can change the advertising setting on some third-party sites and some browsers to block **OUR** adverts.

Your information is incorrect what should you do?

If **you** hold a product or service with **US** and think that the information **WE** hold about **you** is incorrect or incomplete, please contact **US** and **WE** will be happy to update it for **you**.

What are your rights over the information that is held by US?

WE understand that **your** personal information is important to **you**, therefore **you** may request the following from **US** to:

1. Provide **you** with details about the personal information **WE** hold about **you**, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request **your** personal information be deleted where **you** believe it is no longer required. Please note however, **WE** may not be able to comply with this request in full where, for example, **you** are still insured with **US** and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
3. Request the electronic version of the personal information **you** have supplied to **US**, so it can be provided to another company. **WE** would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
4. Request to restrict the use of **your** information by **US**, under the following circumstances [Request Ref: DSR 4]:
 - a. If **you** believe that the information **WE** hold about **you** is inaccurate, or;
 - b. If **you** believe that **OUR** processing activities are unlawful and **you** do not want **your** information to be deleted.
 - c. Where **WE** no longer need to use **your** information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where **you** have made an objection to **US** (in accordance with section 5 below), pending the outcome of any assessment **WE** make regarding **your** objection.
5. Object to the processing of **your** data under the following circumstances [Request Ref: DSR 5]:
 - a. Where **WE** believe it is in the public interest to use **your** information in a particular way, but **you** disagree.
 - b. Where **WE** have told **you** **WE** are using **your** data for **OUR** legitimate business interests and **you** believe **WE** shouldn't be (e.g. **you** were in the background of a promotional video but **you** did not agree to be in it.)

In each case under section 5 above, **WE** will stop using **your** information unless **WE** can reasonably demonstrate legitimate grounds for continuing to use it in the manner **you** are objecting to.

If **you** would like to request any of the above, please contact **US** and submit a written request, including the request reference (e.g. DSR 1), as this will speed up **your** request. To ensure that **WE** do not disclose **your** personal information to someone who is not entitled to it, when **you** are making the request **WE** may ask **you** to provide **US** with:

- **Your** name
- Address(es)
- Date of birth
- Any Policy IDs or reference numbers that **you** have along with a copy of **your** photo identification.

All requests are free of charge, although for requests for the provision of personal information **WE** hold about **you** (DSR1), **WE** reserve the right to charge a reasonable administrative fee where **WE** believe an excessive number of requests are being made. Wherever possible, **WE** will respond within one month from receipt of the request, but if **WE** don't, **WE** will notify **you** of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean **WE** will be able to fulfil it in full on every occasion – **WE** are sometimes bound by law which can prevent **US** fulfilling some requests in their entirety, but when this is the case **WE** will explain this to **you** in **OUR** response.

OUR Privacy Notice

If **you** have any queries regarding **OUR** Privacy Notice please contact **US** and **WE** will be happy to discuss any query with **you**. **OUR** Privacy Notice will be updated from time to time so please check it each time **you** submit personal information to **US** or renew **your** insurance Policy.

How **you** can contact **US** about this Privacy Notice?

If **you** have any questions or comments about this Privacy Notice please contact:

Post	Data Protection Officer, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB
Email	hello@accelerate-underwriting.com

How **you** can lodge a complaint?

If **you** wish to raise a complaint on how **WE** have handled **your** personal information, please send an email to complaints@accelerate-underwriting.com or write to **US** using the address above. **OUR** Data Protection Officer will investigate **your** complaint and will give **you** additional information about how it will be handled. **WE** aim to respond in a reasonable time, normally 30 days.

If **you** are not satisfied with **OUR** response or believe **WE** are not processing **your** personal information in compliance with UK Data Protection laws, **you** may lodge a complaint to the Information Commissioner's Office, whose contact details are:

Post	Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
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