

Peter Best Insurance Services Limited
Insurance Product Information Document
Product: Peter Best Rescue
Company: Trinity Lane Insurance Company Limited

This document is a summary of cover highlighting the services as well as the main conditions / exclusions of this policy. For the full terms and conditions, please refer to the policy document and schedule. Please take time to read the policy document and schedule when you receive them.

What is this type of insurance?

This insurance provides 24-hour cover for breakdowns. It will arrange and pay for the services as shown below up to any limits as stated in the policy document.



What is insured?

Definition:

- ✓ A breakdown means mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, out of fuel, ignition keys lost or locked in the vehicle or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.

Services:

- ✓ **Roadside Assistance**
We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to the nearest available garage.
- ✓ **Vehicle Recovery**
If the vehicle cannot be repaired at the scene of the breakdown and cannot be repaired the same day at a suitable garage, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to any one place you choose.
The following benefits and services also apply to the Roadside Assistance and Vehicle Recovery sections above.
- ✓ **Alternative Travel or Accommodation**
If the vehicle breaks down while it is more than 50 miles from your home, and it cannot be repaired at the roadside or at a garage during the same day, we will refund the cost of alternative travel arrangements or necessary emergency overnight accommodation.
- ✓ **Caravan and Trailer Service**
If your vehicle breaks down, any attached caravan or small trailer no more than 3 metres/10 feet long used for private purposes will be entitled to the same service as the vehicle, as long as it is attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.
- ✓ **Message Service**
If your vehicle breaks down and help is arranged by the Breakdown Control Centre, we can contact your family or colleagues to let them know about the situation.
- ✓ **Home Service (this cover is only applicable where shown as operative in the policy schedule)**
If the vehicle breaks down at your home or within a quarter of mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the cost of taking the vehicle to the nearest available garage (up to a maximum of 20 miles).
- ✓ **European Roadside Assistance and Recovery (this cover is only applicable where shown as operative in the policy schedule)**
This insurance also provides 24-hour cover for breakdowns in Europe.



What is not insured?

- ✗ Any ferry fares or toll fees.
- ✗ The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
- ✗ The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
- ✗ The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
- ✗ Any costs or expenses for any service, which is not arranged by the Breakdown Control Centre.
- ✗ Any request for service if the vehicle has been used, (from the time you bought it) for private hire, public hire, courier use, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing or on a derestricted road such as the Nurburgring.
- ✗ Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
- ✗ Claims totalling more than £3,500 in any year or the market value of the vehicle, whichever is less, during the period of insurance.



Are there any restrictions on cover?

- ! The vehicle must not be used outside the UK if the Foreign and Commonwealth Office advises against all, or all but essential international travel.
- ! Any costs or expenses other than roadside assistance and/or recovery to the nearest available garage where the breakdown occurs within the first 24 hours of the policy commencing.
- ! This insurance only covers the vehicle specified in the policy schedule.
- ! The vehicle must not be used outside the United Kingdom for more than 60 days in a row or more than 60 days in total during the period of insurance.
- ! You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
- ! You must carry a roadworthy spare tyre or tyre repair/inflation kit with your vehicle (except Motorbikes) at all times. If locking wheel nuts are fitted you must also carry the key/tool to remove them.
- ! You must keep a spare set of keys for the vehicle at the home address and when outside the United Kingdom you must take both sets with you.
- ! You must keep your vehicle properly maintained and serviced.



Where am I covered?

You are covered for breakdowns which occur within the following:

- United Kingdom – within the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland.

• Europe – within the countries of Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden, Switzerland or Vatican City.



What are my obligations?

- The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK at the time of the breakdown.
- If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Breakdown Control Centre.
- Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.



When and how do I pay?

The administrators will discuss what payment options are available to you.



When does cover start and end?

The period of time covered by this insurance is shown in the policy schedule.



How do I cancel the contract?

You can cancel this insurance policy at any time by sending us written notice and returning the schedule. No refund will be paid if you cancel the policy after the 14-day cancellation period.

Your Insurer

Trinity Lane Insurance Company Limited - is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

How To Obtain Assistance

- Breakdowns in the UK
Call 01245 210 760 or 0330 123 1154.
If you have hearing/speech difficulties, you can use our SMS text messaging service on 07860 057 893.
- Breakdowns in Europe
Call 00 44 1245 408 480 or 00 33 426 737 952.

Complaints

We, Trinity Lane Insurance Company Limited, are authorised and regulated by the Gibraltar Financial Services Commission ("GFSC") to underwrite General Insurance business.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, the complaints procedure is as follows.

The first step is to contact our Quality Department who will review your case. The address is: Hadleigh Breakdown, Unit 6, Lake Meadows Business Park, Woodbrook Crescent, Billericay, Essex CM12 0EQ. Telephone 0330 123 1305. Email:

quality@hadleighbreakdown.co.uk

Trinity Lane Insurance Company Limited has appointed Hadleigh Breakdown to manage claims and complaints on their behalf.

If you are not satisfied with their response you should email: quality@trinitylane.co.uk. Alternatively you can write to: General Manager, Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. When you do this, please quote your document number as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not.

Following the complaints procedure does not affect your right to take legal action.

What happens if we can't meet our liabilities?

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk

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What to do if you breakdown in the UK

Peter Best Rescue operates 24 hours a day, 365 days a year.

If your vehicle breaks down you must call the 24-hour Breakdown Control Centre on 01245 210 760 or 0330 123 1154.

Our trained staff will deal with your request quickly.

If you have hearing/speech difficulties, you can use our SMS text messaging service on **07860 057 893**.

Please have the following information available when you phone:

- Your name and postcode
- The phone number (including the area code) you are calling from
- The location of the broken-down vehicle, including road numbers or names and landmarks
- The registration number, make, model and colour
- Any modifications which may be relevant to the recovery of your vehicle

Please stay with your vehicle until a rescue vehicle arrives.

Peter Best Rescue Services in the UK

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland. If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey we will arrange and pay for the services as shown below. Cover will apply to any person driving the insured vehicle.

The benefits and services apply to any breakdown, which occurs during the period of insurance and within the territorial limits.

This Document of insurance should always be read in conjunction with the schedule.

Roadside Assistance

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to the nearest available garage.

Vehicle Recovery

If the vehicle cannot be repaired at the scene of the breakdown and cannot be repaired the same day at a suitable garage, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to any one place you choose.

The following benefits and services also apply to the Roadside Assistance and Vehicle Recovery sections above.

Alternative Travel or Accommodation

If the vehicle breaks down while it is more than 50 miles from your home, and it cannot be repaired at the roadside or at a garage during the same day, we will refund the cost of alternative travel arrangements or necessary emergency overnight accommodation.

The most we will pay will be:

- up to £150 for alternative travel arrangements or 2 days car hire (the engine must not exceed 1600cc and you are responsible for returning the Hire Car and collecting your vehicle)

or

- up to £200 for one night's Bed and Breakfast in a hotel for you and up to 6 passengers. The amount we will refund will only be for the rooms, we will not pay any amount for meals or drinks.

Before you arrange any of the above you must call the Breakdown Control Centre for their agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

Caravan and Trailer Service

If your vehicle breaks down, any attached caravan or small trailer no more than 3 metres/10 feet long used for private purposes will be entitled to the same service as the vehicle, as long as it is attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.

Message Service

If your vehicle breaks down and help is arranged by the Breakdown Control Centre, we can contact your family or colleagues to let them know about the situation.

Death, Injury or Serious Illness

If the only available driver in your party suffers death, injury or serious illness and is certified as medically unfit to drive (a medical report will be required), we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the incident occurred to the home address.

Home Service *(this cover is only applicable where shown as operative in the policy schedule)*

If the vehicle breaks down at your home or within a quarter of mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the cost of taking the vehicle to the nearest available garage (up to a maximum of 20 miles).

European Roadside Assistance and Recovery *(this cover is only applicable where shown as operative in the policy schedule)*

If your vehicle breaks down in Europe you must call the 24-hour Breakdown Control Centre on 00 44 1245 408 480.

Please quote the following information when you phone:

- Peter Best Rescue
- Your Name and Document number
- The phone number you are calling from
- The location of the broken down vehicle, including road numbers or names and landmarks
- The registration number, make, model and colour

Peter Best Rescue Assistance in Europe

Before you leave the UK, check that the Foreign and Commonwealth Office does not advise against all, or all but essential international travel.

Whilst we hope that your travel period will be incident free, if your vehicle breaks down, help and assistance is available by calling the 24-hour English speaking emergency telephone service.

Please note that it is not always possible to provide automatic hire cars or accessories such as bike racks, luggage racks or tow bars. Some car hire companies impose driver minimum age restrictions and will also require sight of a credit card before releasing the vehicle to you.

Remember to keep all vouchers, invoices and receipts and other documents, which may be relevant to your claims. Any claims must be notified in writing, as soon as possible, and in any event within 14 days of the occurrence to **Hadleigh Breakdown, Unit 6, Lake Meadows Business Park, Woodbrook Crescent, Billericay, Essex CM12 0EQ.**

Please read the details carefully to ensure that you are fully covered, and remember to follow any rules and procedures laid down in respect of servicing the vehicle and making a claim. (See general conditions 4 and 11).

If you have paid the premium this insurance will provide the benefits described below if your vehicle breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages) and results in you not being able to drive the vehicle. Such breakdown must occur within the countries of **Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden, Switzerland or Vatican City.**

Please note that this is not a maintenance policy and therefore does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep you and your party mobile during the journey or holiday period abroad. It is not a replacement for a motor insurance policy and does not provide cover for bodywork repairs following an accident or theft. Cover only applies for trips of 60 days or less.

Benefits: - European Vehicle Breakdown Recovery

You will have cover for the following:-

1. Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most we will pay will be £250 in any one-travel period. (The cost of replacement parts will not be covered). If the vehicle cannot be repaired quickly at the scene of the breakdown we will arrange and pay the cost of taking the vehicle, you and five passengers to a nearby garage for it to be repaired **at your cost.**
2. If, as a result of a breakdown you miss your pre-booked sea crossing, we will refund the cost of any replacement sea crossing occurring within 24 hours of the original departure time up to a maximum of £100.
3. If the vehicle is out of use for a period of more than 8 hours as a result of a breakdown or due to death, injury or serious illness of the only available driver, we will refund the following costs and expenses as long as they are as a direct result of the breakdown or illness and are paid immediately after the breakdown or illness. (In the case of illness a Doctor's report will be required).
 - a) the cost of recovery of the vehicle to the nearest garage or railway.
 - b) freight costs to obtain any replacement part, which is not available locally (You must pay the cost of the parts and any Customs Duty to us, by credit or debit card).
 - c) **the cost of one of the following:**
 - Hiring one replacement vehicle up to £70 per day and £800 in total. This benefit commences 7 days before the intended departure date of any pre-booked holiday. (A garage report will be required).
 - Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day and £500 in total.
 - Economy air fares or second-class rail fares so that you and your party can finish your journey or return home.
 - Extra hotel accommodation costs for you and each member of your party up to £30 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days. (We will not pay for meals or drinks).

Before you arrange emergency travel or hotel accommodation, you must call the 24-hour Breakdown Control Centre on 00 44 1245 408 480 for their agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

- d) the cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair. (Such cost must not be more than economy class airfare plus miscellaneous additional expenses not exceeding £50).
- e) the cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £150 (a Police report will be required).
- f) car hire up to a maximum of £150 if the insured vehicle is still out of use when you return to the UK.
- g) vehicle storage costs up to a maximum of £100.
- h) emergency accommodation or tent hire if your tent is stolen or damaged following attempted theft or break-in up to a maximum of £100.

Exceptions:-

1. This section does not cover
 - breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing
 - the cost of any repair apart from repairs covered under Section 1
 - the cost of spare parts or emergency windscreens
 - expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by you; or
 - the cost of returning hired vehicles to the Hire Company
2. If the vehicle suffers damage and it is considered to be a write-off (the cost of repairs are greater than the market value of the vehicle) subsection 3(d) will not apply where the vehicle has comprehensive motor insurance. Where the vehicle is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers.

Definitions

We, us, our - Trinity Lane Insurance Company Limited.

The administrators – Peter Best Insurance Services Limited

You, your - the person named as 'the insured' in the schedule

Document of insurance - this leaflet together with the schedule, form your Peter Best Rescue Membership Document.

Period of insurance - the period of time covered by this insurance (as shown in the schedule).

Breakdown - mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, out of fuel, ignition keys lost or locked in the vehicle or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.

Your vehicle – any vehicle specified in the schedule or notified to and accepted by us.

Home - the place where your vehicle is normally kept.

Territorial limits – within the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland.

Trinity Lane Insurance Company Limited – is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance.

General Exclusions

This insurance does not cover the following: -

1. Any costs or expenses other than roadside assistance and/or recovery to the nearest available garage where the breakdown occurs within the first 24 hours of the policy commencing.
2. Vehicles which are broken down at the time of and/or the place of purchase.
3. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
4. Any ferry fares or toll fees.
5. Compensation due to delays to transport services.
6. Loss or damage to the vehicle or its contents, or any valuables carried in the vehicle.
7. Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
8. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
9. **The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.**
10. The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
11. Any costs or expenses for any service, which is not arranged by the Breakdown Control Centre.
12. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
13. Any request for service if the vehicle has been used, (from the time you bought it) for private hire, public hire, courier use, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing or on a derestricted road such as the Nurburgring.
14. Any costs or expenses for any specialist charges such as locksmiths, fuel draining and winching.
15. Any costs associated with the carriage of livestock or vehicles or trailers associated with such carriage.
16. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
17. Any request for service if the vehicle is considered to be dangerous or illegal to repair or transport.
18. The repair or recovery of your vehicle if it breaks down at the premises of a motor trader or repairer.
19. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
20. **Claims totalling more than £3,500 in any year** or the market value of the vehicle, whichever is less, during the period of insurance.
21. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - Ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - The radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly;
 - Pressure waves caused by aircraft and other flying objects.

General Conditions

1. We will only provide the cover described in this insurance if:
 - You have met all the terms and conditions in this document of insurance.
 - The information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us).
 - The vehicle is in good working order and in normal use.
If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.
2. **This insurance only applies to you and cannot be transferred to anyone else.**
3. **The vehicle must not be used outside the UK if the Foreign and Commonwealth Office advises against all, or all but essential international travel.**
4. **The vehicle must not be used outside the United Kingdom for more than 60 days in a row or more than 60 days in total during the period of insurance.**
5. **If you are travelling abroad you must ensure that the vehicle is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or yourself in accordance with the manufacturer's recommendations.**
6. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Breakdown Control Centre.
7. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
8. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claims and cover under this insurance will end.
9. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
10. You must carry a roadworthy spare tyre or tyre repair/inflation kit with your vehicle (except Motorbikes) at all times. If locking wheel nuts are fitted you must also carry the key/tool to remove them.
11. You must keep a spare set of keys for the vehicle at the home address and when outside the United Kingdom you must take both sets with you.
12. The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK at the time of the breakdown.
13. You must keep your vehicle properly maintained and serviced.
14. This insurance only covers the vehicle specified in the schedule. **You must tell Peter Best Insurance Services Limited about any change of vehicle immediately.**
15. You must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
16. You must keep all vouchers, invoices and receipts and other documents, which may be relevant to your claim. Any claims must be notified, in writing, as soon as possible, and in any event within 14 days of the occurrence to The Breakdown Control Centre, whose address is on page 2, providing full information as to the time, place and circumstances.
17. Any documentary evidence and details we may require must be provided at your expense (or your legal representative's expense). You must also have a medical examination if requested to do so.
18. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.
19. You must take all reasonable and practical steps to recover the vehicle if lost or stolen and to discover any guilty person or persons. We can:
 - take over, conduct, defend or settle any claims; and
 - take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance. We will take this action in your name or in the name of anyone else covered by this insurance. You or the person whose name we use must co-operate with us on any matter, which affects this insurance.
20. If we incur additional costs beyond the scope of cover which applies, you must reimburse these costs on demand and within 14 days. If assistance is requested whilst cover is not in force our costs will include a handling charge of £200.
21. If we accept your claim but disagree with the amount due to you the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.
22. If you make any alteration to this insurance we may charge an administration fee.
23. We may cancel this insurance by sending 7 days' notice, in writing, to your last known address. This insurance may be cancelled because:
 - you have not paid the premium;
 - you or anyone else covered by this insurance has not met the terms and conditions of this insurance;
 - you have not provided documentation requested by us or the administrators;
 - a change in your circumstances means we can no longer provide cover;
 - you misrepresent or fail to disclose information that is relevant to this insurance; or
 - you harass any member of our staff or show abusive or threatening behaviour towards them.This is not an exhaustive list.
We will send a refund of premium to the administrators less a charge equal to the period of insurance you have had.
24. You can cancel this insurance policy at any time by sending us written notice and returning the schedule. No refund will be paid if you cancel the policy after the 14 day cancellation period.
25. If you decline to accept our decision on the most suitable course of action then we may limit our liability in respect of any one incident to a maximum of £100.

Customer Care

About our service

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If we cannot settle the complaint to your satisfaction, you can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not.

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk

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Call Recording

To help us to provide a first-class service we may record your phone calls.

Privacy Statement

We are committed to protecting the privacy of your personal data in accordance with current data protection legislation, in particular the General Data Protection Regulation (GDPR). As joint data controllers of your data we operate in cooperation with your insurance broker. Any data protection queries or concerns should be directed in the first instance to your broker.

Your Data

Data provided to your broker will be shared with us on the basis of contractual requirement, namely for the purposes of providing insurance cover and for claims handling. Your data may be shared with other companies such as affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We will not use your data for any marketing purposes.

We may disclose your personal data to destinations outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with the Legislation.

Data Retention

In accordance with our legal requirements we will retain your data for a period of at least six years after your policy has lapsed. In certain circumstances we may be required to retain your data for a period exceeding six years for the purpose of claims handling.

Your Rights

Under the General Data Protection Regulation (GDPR) you have the right to access or obtain copies of the personal information held about you by us.

A response to your request will be provided to you within one month of us receiving a valid request. If you wish to exercise this right against our partners you will need to write to them directly. In accordance with the GDPR, we will not charge for this information in most cases.

You have the right to request that we correct any inaccuracies in the personal information held about you. Please contact your broker if your personal information needs updating.

You have a right to submit a complaint to the Information Commissioner if you believe we have not complied with our obligations under the GDPR.

<https://ico.org.uk/global/contact-us>

You have the right to have your data transmitted directly to another data controller where technically feasible.

You have the right to restrict data processing, where this does not conflict with our contractual obligations, where;

- You contest the accuracy of the personal data we hold
- The processing is unlawful and you oppose the erasure of your data
- We no longer need the data for processing, but the data is required by you for the establishment, exercise or defence of legal claims
- You have objected to the processing of your data pending the verification of whether the legitimate grounds for processing override your objection

You have the right to object to the automated processing of your data including, but not limited to, profiling. This excludes where the processing is necessary for entering into a contract, or the performance of our contractual obligations.