



UK Select Static Caravan Insurance Policy

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Welcome to Your UK Select Static Caravan Insurance Policy

Your insurers

Thank **You** for choosing this Touring Caravan Insurance which is arranged and administered by MyInsurance with Pen Underwriting on behalf of: China Taiping Insurance (UK) Company Ltd, Registered in England No.1766035. Registered Office: 2 Finch Lane, London EC3V 3NA.

MyInsurance is a trading name of e-Insurance Trading Ltd, authorised and regulated by the Financial Conduct Authority (FCA number 491149). Registered Office: 40, Queen Anne Street, London, England, W1G 9EL. Registered in England and Wales No: 06673852.

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311.

www.penunderwriting.co.uk

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0800 111 6768.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted the premium.

The policy, the **Policy Schedule** and any Endorsements are to be read as one document. The insurance applies throughout the **Territorial Limits** except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Your Intermediary** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your Intermediary** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your Intermediary**. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any endorsements carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Your Intermediary** on 01428 600001.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan, Caravan Contents and Personal Effects**.

If **Your Sum Insured** does not represent the full value payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting **Your Intermediary** on 01428 600001.

Changes in Your Circumstances

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

- a change of **Caravan**;
- a change in **Your Home** or **Storage Address** **You** have given **Your Intermediary**, which **We** have accepted;
- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence.

How to make a claim

If **You** need to make a claim simply contact **Our Claims Helpline** for immediate assistance and advice.
The Claims Helpline operates 9 am to 5 pm Monday to Friday on: **0207 839 1888** Out of hours: 020 7621 6777

Alternatively **You** can E-mail: newclaims@uk.cntaiping.com

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 14 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Department** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Department** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce bona fide proof of ownership of **Your Caravan** and **Caravan Contents and Personal Effects** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**. Do not admit liability or promise to make any payment.

Failure to advise Your Intermediary of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Caravan

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

Contents and Personal Effects

Articles of personal use, clothing, luggage and general household goods while contained within the static caravan/holiday home and belonging to **You** or **Your Family**.

Excess

The first part of any claim which **You** must pay.

Family

Your spouse, partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

Insured/You/Your

The person or persons named in the **Policy Schedule**.

Intermediary

e-Insurance Trading Ltd t/a MyInsurance, Heatherlands House, Headley Road, Hindhead, Surrey GU26 6TN

Period of Insurance

The period this insurance is in force as described in the **Policy Schedule** and for which **We** have accepted the premium.

Policy Schedule

Confirmation of cover, showing details of the **Period of Cover**, **Caravan Insured**, limits of indemnity, **Your** details and **Premium**.

Premium

The amount shown in the **Policy Schedule** as the Total Premium.

Risk Address

The risk address shown in the **Policy Schedule**.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Territorial Limits

The United Kingdom, Northern Ireland, Channel Islands and Isle of Man.

We/Us/Our

Pen Underwriting on behalf of China Taiping Insurance (UK) Company Ltd.

Section A – Caravan, Caravan Contents and Personal Effects

What is covered We will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood as shown in the Policy Schedule within the Territorial Limits to: (1) the Caravan stated in the Policy Schedule; (2) the Contents and Personal Effects	What is NOT covered We will not pay for: - For the period 1st November to 31st March inclusive when the Caravan is left unoccupied up to 48 hours We will not pay for the first £500 of any one loss or damage caused by escape of water. Where the Caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, We will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the Caravan and all fixed water tanks and pipes are drained. - Loss or damage to money of any kind, credit or charge cards or business books or documents of any kind. - Loss or damage to watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description. - Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process. - Mechanical or electrical breakdown, failure or damage. - Theft from the Caravan or adjacent locked storage unit unless forcible or violent means are used to gain entry. - Theft or accidental loss from awnings or toilet tents. - Loss or damage in circumstances where a claim for damage results in the Caravan needing new parts or accessories which are found to be obsolete or unobtainable. Our liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge. - Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like. - In excess of £1,000 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players. - In excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games.
Extensions to Section A This Section also insures You for: 1 Additional Costs Following loss or damage to the Caravan, We will pay the costs of: - Protection and removal to the nearest repairers if necessary - Delivery after repair to the Risk Address - The disconnection and re-connection of services when the Caravan is removed for repair, where the Caravan is connected to services - Site clearance for which You are responsible - Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the Caravan to the mains for which You are responsible up to a limit of £2,500 any one loss. 2 Locked Storage Units (a) When the Risk Address site is open this insurance is extended to include the Caravan equipment and Contents and Personal Effects while contained in an adjacent locked storage unit up to a limit of £250 in respect of any single article and £500 in total. (b) In the event of the said storage unit is damaged beyond economic repair caused by any accidental damage, fire, theft or vandalism, We will pay the cost of replacement of the storage unit up to a limit of £500 any one claim.	Your policy will not pay: (a) Excluding loss or damage caused by flood

3 Loss of Use and Hiring Charges If the Caravan is rendered uninhabitable by loss or damage for which a claim is payable under Section A, We will pay: (a) The necessary cost incurred for alternative accommodation or the hire of a similar Caravan but only if the loss or damage occurs after holiday arrangements have been made or while the Caravan is being used for holiday purposes (b) For the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid. up to a limit of £50 per day and £1,500 in total. If the entire Risk Address site is forced to close as a result of fire, storm and/or flood at any time when it would normally be open We will pay a proportionate part of the ground rent for that period when the site is closed but would normally have been open up to a limit of £1,500.	
Optional Extensions to Section A	
4 Freezer Contents This section only applies if specified in the Schedule We will pay for, subject to a limit of £250, the contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction due to a change in temperature following: (a) Breakdown of the refrigeration machinery (b) Failure of the public electricity or gas supply (c) The action of refrigerant fumes escaping from the equipment, or (d) The blowing of domestic fuses. 5 Loss of Keys This section only applies if specified in the Schedule We will pay for the costs of replacing locks to doors and/or windows in the Caravan following loss or theft of the keys to the Caravan up to a limit of £250.	Cover excludes: (a) The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply (b) Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority (c) Frozen food cabinets or refrigerators greater than 10 years old
Basis of Claims Settlement - Section A	
Caravan (a) We will pay You the value of the Caravan at the time of its loss or destruction or shall at Our option repair, reinstate or replace the Caravan or any part of it, provided that Our total liability shall not exceed the Sum Insured or the market value whichever is the lesser amount. We will not be liable for that part of any repair or replacement which improves the Caravan beyond the condition before the loss or damage occurred. (b) In the event of the Caravan being lost or damaged beyond economic repair within 10 years from purchase as new and provided the Sum Insured represents the full replacement value as new, at the time of the loss or damage, We will replace the Caravan with a new one of the same manufacture and model or pay the cash equivalent at Our discretion. Any available discount will be taken into account in the settlement amount. Contents and Personal Effects We will pay You the value of the property at the time of its loss or destruction or shall at Our option repair, reinstate or replace such property or any part of it provided that Our total liability hereunder shall not exceed £300 in respect of any one article, unless specified in the Policy Schedule, and in total the Sum Insured.	

Section B – Personal Accident Benefits

What is covered	What is NOT covered
Benefits (1) Death - £10,000 (2) Loss of use of one or more limbs or total loss of sight in one or both eyes - £10,000 (3) Permanent total disablement from any occupation - £10,000. Insured Person You and any member of Your Family while: (1) Within the Caravan (2) Loading, unloading or directly working upon the Caravan. Definitions Disablement means inability to engage in the usual occupation and not engaging in any paid occupation.	• Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks • Benefit shall not be payable to anyone under the age of 16 or over the age of 70 at the time of the accident • There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. No Benefit shall be payable for an event caused directly or indirectly: (1) By narcotic or drug unless taken as prescribed by a registered Medical Practitioner (2) By You or any member of Your Family participating in racing (3) By You or any member of Your Family participating in a criminal act (4) Arising from the use of power driven wood or metal working machinery except portable tools applied by hand (5) By pregnancy or childbirth (6) By sickness or disease not resulting from bodily injury (7) By self inflicted injury.

Section C – Liability to the Public

What is covered	What is NOT covered
All sums which You shall become legally liable to pay as damages in respect of: (1) Accidental death of or bodily injury to any person other than You or any employee or member of Your Family arising from use or ownership of the Caravan (2) Accidental loss of or damage to property not belonging to, nor in the custody of, You or any employee or member of Your Family arising from use or ownership of the Caravan. The limit of Our liability in respect of all claims arising from one cause is the amount shown in the Policy Schedule plus legal costs recoverable by a claimant and costs and expenses incurred with Our written consent. In the event of Your death Your legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the Period of Insurance. For the purposes of this section the expression "You" will be deemed to include any persons using the Caravan with Your consent other than whilst let for reward.	This section does not indemnify You against any liability: (1) Arising while the Caravan is attached to a mechanically propelled vehicle. (2) Resulting from an accident caused by the Caravan or part thereof becoming detached from any towing vehicle. (3) That arises in connection with any vehicle being used for the transportation of the Caravan. (4) For the death or injury of any person arising out of or in the course of their employment by You or any member of Your Family. (5) Arising out of the use of any mechanically propelled vehicle/water craft. (6) Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident. (7) Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture. (8) Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder. (9) Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

General Exclusions

These apply to the whole policy. This policy does not cover:

1 War and Similar risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2 Radioactivity

Damage to any property or any resulting loss or expense or any loss or any legal liability directly or indirectly caused by or contributed to by or arising from:

- i ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

3 Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4 Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5 Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Cover** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6 Date Recognition

Loss or damage or any expense, consequential loss or legal liability (other than to **Your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date;
- ii computer viruses;

but this shall not exclude subsequent loss or damage or any expense, consequential loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.

7 Wilful damage

Any wilful or malicious act by a person lawfully at or in the **Caravan**.

8 Terrorism

Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.

For the purpose of this exclusion Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or biochemical weapon, or any nuclear device or radioactive substance by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

General Conditions

These apply to the whole policy:

Policy terms

Our liability to make a payment under this policy is conditional upon:

- a) the truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief;
- b) **You** and **Your Family** observing the terms of this policy.

Change in Circumstances

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

- a change of **Caravan**;
- a change in **Your Home** or **Storage Address** **You** have given **Your Agent**, which **We** have accepted;
- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence.

Duty of Care

a) Items insured

You and **Your Family** must take steps to prevent loss or damage to and maintain the items insured in good condition;

b) Liability

You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the policy will be forfeited.

Claims

Your duties

In the event of a claim or possible claim under this policy:

- a) **You** or **Your Family** must:
 - i without unnecessary delay advise the Claims Department on:
Telephone: **0207 839 1888**
e-mail: **newclaims@uk.cntaiping.com**
 - ii if any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately;
 - iii take steps to recover any lost or stolen item;
 - iv forward to **Us** any letter, writ, summons or other legal document unanswered;

- v provide at all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party.

b) **You** or **Your Family** must not:

- i make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

Our Rights

We will be entitled to:

- i enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**;
- ii take over and conduct in **Your** name or the name of any member of **Your Family** the defence or settlement of any claim;
- iii take legal action in **Your** name or the name of any member of **Your Family** for **Our** own benefit against any other party in order to recover any payment **We** have made;
- iv have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family** are entitled to indemnity against **Your** legal liability pay **You**:

- i the limit of indemnity less any amount(s) already paid; or
- ii any lesser amount for which such claim(s) can be settled;

After the payment has been made **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability **We** will not pay more than **Our** rateable share.

Cancellation

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Payment of Premiums by Instalments

Where the premium for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **You** 14 days notice.

The Law Applicable to This contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Your Agent** of any changes to the answers **You** have given as soon as possible. Failure to advise **Your Agent** of a change to **Your** answers may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Sanctions Clause

Pen Underwriting Limited (Pen) is committed to complying with financial and trade sanctions legislation and export controls (Sanctions) in the United Kingdom, the European Union, United Nations and United States of America as well as the applicable Sanctions laws and regulations in the jurisdictions in which we operate. This requirement is also extended to any brokers and coverholders who undertake any insurance intermediation activity in relation to this policy.

To comply with Sanctions, Pen cannot place, provide insurance cover or make any payment in circumstances where it would be a considered a breach of Sanctions. We may be required to take actions such as freezing the funds of parties subject to Sanctions, not performing claims handling activities, and making licence applications or notifications to relevant regulators.

Other third parties Pen deals with, such as financial institutions, may also apply their own policies or restrictions. Pen reserves the right to take steps to comply with Sanctions and we will not be liable to you for this or for similar steps taken by third parties.

Your Satisfaction

Complaints Procedure

We always strive to provide an excellent service to all **Our** customers, and are proud of **Our** fair and efficient service. However, **We** do recognise that occasionally things can go wrong and would prefer to know about such issues, in order that **We** may address them accordingly.

Therefore, should **You** feel that **Our** service has fallen below the standard **You** would normally expect, then please let **us** know. **Your** complaint, which may be made orally, or in writing, and on **Your** behalf by a third party with **Your** permission, will be dealt with swiftly and effectively. In order to make a complaint, In the first instance **You** should contact:-

Your Agent at:

The Managing Director
MyInsurance
Stronsay House
Tilford Road
Hindhead
Surrey
GU26 6UG
Tel: **01428 600001**

If **Your** complaint about **Your** policy cannot be resolved by the end of the next working day, **Your Agent** will pass it to:

Pen Underwriting Limited Complaints
7th Floor Spectrum Building
55 Blythswood Street
Glasgow
G2 7AT
Telephone: 0141 285 3539
Email: pencomplaints@penunderwriting.com

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

China Taiping Insurance (UK) Co Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Claims & Underwriting Exchange Register (CUE)

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

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

Data Protection

Pen Underwriting Limited are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Arranged and administered by MyInsurance with Pen Underwriting on behalf of: China Taiping Insurance (UK) Company Ltd, Registered in England No.1766035. Registered Office: 2 Finch Lane, London EC3V 3NA.

MyInsurance is a trading name of e-Insurance Trading Ltd, authorised and regulated by the Financial Conduct Authority (FCA number 491149). Registered Office: 40, Queen Anne Street, London, England, W1G 9EL. Registered in England and Wales No: 06673852.

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. www.penunderwriting.co.uk and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.