

My Caravan **Insurance**

SIS - EU Touring Caravan **Insurance Policy**



strategic
INSURANCE SERVICES LTD

Touring Caravan Insurance

Policy Terms and Conditions

1. POLICY DETAILS

These terms and conditions together with the **Policy Schedule** set out **Your** insurance cover. Please note the following:

- This is a contract of insurance (“Policy”) between **You**, the purchaser named on the **Policy Schedule**, and Fortegra Europe Insurance Company SE UK Branch. **Your** Statement of Demands and Needs and the undertaking to pay the **Premium**, forms the basis of the Policy.
- The **Administrator** and **Us** do not provide advice or a personal recommendation about the suitability of this Policy. It is **Your** responsibility to ensure the Policy meets **Your** needs.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and Statement of Demands and Needs, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the Policy becoming void.
- Please note that as in **Section 12 - MISINFORMATION**, **You** have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- **We** do not have a direct or indirect holding in the **Administrator** and neither does the **Administrator** have a direct or indirect holding in **Us**.
- Words that have special meanings are in bold and the definitions can be found in **Section 2 - DEFINITIONS**.
- Please check that the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn’t, please contact **Your Agent**.

Your Duties

- **You** are under a duty to make full disclosure of all material facts and fully respond to any requests for information made by **Us** and/or **Your Agent**. A factor or circumstance is material if it would influence the judgment of a prudent insurer in determining **Premium** and whether or not they would underwrite the risk. **You** must, to the best of **Your** knowledge, give accurate answers to the questions **We** or **Your Agent** ask when **You** buy **Your** insurance policy. If **You** do not answer the questions truthfully or in full, this could result in **Your** Policy being invalid or cancelled and could mean that all or part of a claim may not be paid. This may also result in **You** encountering difficulties in trying to purchase insurance elsewhere. The answers or statements **You** make to **Us** or **Your Agent** are **Your** own responsibility.
- **You** should read this Policy carefully to make sure it provides the cover **You** require.

2. DEFINITIONS

Administrator: Strategic Insurance Services Limited, Delmon House, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, United Kingdom. Strategic Insurance Services Limited are an insurance intermediary who are authorised and regulated by the Financial Conduct Authority under registration number 307133. Details of the extent of Strategic Insurance Services Limited’s regulation by the Financial Conduct Authority are available from Strategic Insurance Services Limited on request. Registration details can be checked on the United Kingdom’s Financial Conduct Authority’s Financial Services Register.

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

Audio and Visual Equipment: Television receivers, satellite dishes and receivers, radios, video recorders and other **Audio and Visual Equipment**.

Caravan: The structure of the touring **Caravan** described in the **Policy Schedule** together with awnings, standard fixtures and fittings, furniture and furnishings included in the manufacturer’s specification and approved dealer fitted accessories.

Caravan Contents: All items intended for use in, on or about the **Caravan** which are not permanently installed including **Personal Effects** and household goods whilst contained in the **Caravan**, excluding **High Risk Items**.

Claims Administrator: Mechanical Breakdown & General Insurance Services Ltd (MB&G), Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ.

Endorsement: A change in the terms of **Your Policy**. Any **Endorsements** applying to this Policy are detailed on **Your Policy Schedule**.

Excess: The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible. Any **Sum Insured** limit will apply after deduction of the **Excess**.

Family: **Your** spouse/partner/civil partner, children (whether or not such children reside with **You** permanently) and any other member of **Your** family permanently residing with **You**.

Friends: **Your** acquaintances as long as they have **Your** express permission to use **Your Caravan** and no formal hire agreement exists.

High Risk Items:

- Binoculars
- Collections of any kind (e.g., coins, medals, stamps or trophies)
- Computers (including laptops, tablet computers, gaming consoles, associated peripherals and data)
- Contact lenses of any kind
- Firearms (and associated equipment)
- Furs
- Hearing aids
- Jewellery
- Mobile phones (including accessories)
- Money, credit cards or other negotiable securities or documents of value
- Motor vehicles, mechanically propelled or assisted vehicles
- Musical instruments
- Pedal cycles
- Personal media or audio equipment (including MP3 / DVD / CD players)
- Photographic equipment (including cameras, video cameras and camcorders)
- Watches
- **Works of art**

which are owned by **You** or **Your Family** or **Friends**

Home: Within the boundaries of **Your** permanent residence but excluding communal parking areas and any public road or highway.

In Use: When **You** or **Your Family** or **Friends** are using **Your Caravan** for holiday purposes.

Limit of Indemnity: The maximum amount **We** will pay in respect of any one claim or series of claims arising during any one **Period of Insurance** as detailed in the **Policy Schedule**.

New for Old: The cost of replacing **Your Caravan** with its new equivalent in the event of total loss including fees and associated costs. Please note the maximum amount **We** will pay is limited to the **Sum Insured** as stated on **Your Policy Schedule**.

Period of Insurance: The duration of this Policy as shown in **Your Policy Schedule** and any further period for which **We** accept the **Premium**.

Permanent Residence: Any **Caravan** not occupied by **You** or **Your Family** or **Friends** for holiday purposes but occupied by **You** or **Your Family** or **Friends** as a main domestic residence whether temporary or permanent.

Personal Effects: Articles which are normally worn, used or carried outside the home in everyday life temporarily removed from the home and which are owned by **You** or **Your family** or **Friends**.

Policy Schedule: Confirmation of cover confirming details of the Insured, **Period of Insurance**, **Caravan** insured, type of Policy, **Sum Insured** and the **Limit of Indemnity** and **Premium**.

Premium: The amount payable either as a single or monthly payment that **You** have agreed to pay **Us** in respect of insurance cover under this Policy.

Proof of Ownership: In the event of a **Total Loss of Your Caravan**, **We** will only settle **Your** claim after **You** have provided proof that **You** owned it at the time of the incident resulting in the **Total Loss**. **We** recommend **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

Sports Equipment: Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

Storage Address: A place that offers secure storage facilities and is detailed on **Your Policy Schedule**.

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

Territorial Limits: The United Kingdom of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including transit between them.

Total Loss: The actual or constructive total loss of the **Caravan** as a result of accidental or malicious damage, fire, theft or flood damage.

Unattended: Any time the occupier/s (**You** or **Your Family** or **Friends**) are more than two (2) metres from the **Caravan**.

We/Us/Our/Underwriter/Insurer: Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770). Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number C 84703), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority. Fortegra Europe Insurance Company SE has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>.

Works of Art: Curios, objects d'art, sculptures, carvings, paintings, china, glass, antiques, pictures and drawings.

Your Agent: The Broker who sold **You** this policy.

You/Your: Any individual or business who is detailed on the **Policy Schedule** and who has paid the necessary **Premium** under this Policy.

3. ELIGIBILITY

You are eligible for cover from the start date of this Policy if:

- **You** are applying as an individual; and
- **You** are between eighteen (18) and eighty (80) years of age; and

- You are resident in the United Kingdom, Channel Islands or the Isle of Man; and The Caravan is no more than twenty (20) years of age.

Please Note: The following uses are NOT eligible for cover:

- the Caravan being used in connection with any trade, business or profession; or
- the Caravan being used as a **Permanent Residence**; or
- the Caravan while being rented out.

4. POLICY TERM

This Policy is for twelve (12) months, as detailed on the **Policy Schedule**. Your cover will end at the earliest of any of the below:

- You failing to pay Your Premium when due; or
- You or the Caravan no longer meeting the eligibility criteria for Your Policy; or
- The Policy being cancelled by either You or Us; or
- The expiry date of the Policy as detailed on the **Policy Schedule**.

5. WHAT IS COVERED

Benefits:

Loss or damage as a result of **Accidental Damage**, fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood (excluding awnings) to:

- the Caravan stated in the **Policy Schedule**;
- Caravan Contents, Personal Effects, Audio and Visual Equipment and Sports Equipment** while in the Caravan, up to the **Sum Insured** shown in the **Policy Schedule** and subject to depreciation.
- Awning up to the **Sum Insured** shown in the **Policy Schedule**.

Extensions

This Section also insures You for:

a) Additional Costs

Following loss or damage to the Caravan We will pay the costs of its protection and removal to the nearest competent repairers and return to Your Home or the Caravan's usual **Storage Address**, detailed on Your **Policy Schedule** and approved by Us.

b) Alternative Accommodation

Additional payments while the Caravan is being used by You or Your Family or Friends for touring or holiday purposes for hiring another equivalent Caravan or other alternative accommodation for a maximum of fifteen (15) days in any one **Period of Insurance** if the Caravan becomes uninhabitable as a result of loss or damage that is covered by this **Policy**.

c) Use Abroad/Foreign Use

(Only applies if shown in the **Policy Schedule**).

Cover extends to include use in the countries specified below:

Andorra Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Hungary Iceland Ireland Italy Latvia Liechtenstein Lithuania Luxembourg Malta Netherlands Norway Poland Portugal Romania Serbia Slovakia Slovenia Spain Sweden Switzerland.

Continent of Europe including the journey by recognised sea routes.

- If the Caravan is damaged outside the United Kingdom of Great Britain and Northern Ireland (UK) and cannot be economically repaired before You intend to return Home, We will pay the cost of:
 - taking the Caravan to the port of embarkation;
 - any additional freight charges from that port to the UK;
 - returning the Caravan from the UK port to Your Home;

- d) any customs duty **You** have to pay on the **Caravan** following temporary importation into any country in the list of countries set out above.
- ii) If the **Caravan** cannot be repaired, **We** are entitled to deal with the salvage, but this does not mean that property can be abandoned to **Us**.

6. WHAT IS NOT COVERED

Exclusions:

- The amount of the **Excess** shown in the **Policy Schedule**.
- Loss or damage to awnings caused by weather conditions when erected and left unattended for more than 48 hours.
- Loss or damage to awnings if not attached securely to the **Caravan** or if not stored within the **Caravan**.
- Theft or accidental loss from awnings.
- We will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators.
- Chewing, scratching, tearing or fouling by animals.
- Loss or damage resulting from road traffic accidents if the **Caravan** is not roadworthy.
- Faulty workmanship, design or using faulty materials.
- Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals and delamination of wooden or plastic panelling.
- Towing **Your Caravan** if **Your Caravan** exceeds the manufacturer's recommended kerb / towing weight.
- Anyone towing the caravan if under eighteen (18) or over eighty (80) years of age.
- Any loss or damage which occurred prior to the commencement of this insurance.
- Any property more specifically insured.
- Any one item of **Caravan Contents, Personal Effects, Audio and Visual Equipment** or **Sports Equipment** exceeding £500.
- **High Risk Items**.
- Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to, or from the **Caravan**.
- For alternative accommodation any amount exceeding £75 per day or any amount where a valid claim has not been accepted by **Us**.
- Under Use Abroad / Foreign Use any use in excess of the number of days specified in **Your Policy Schedule** in any one **Period of Insurance**.
- The loss of any customs deposit as a consequence of any wilful act by **You**.
- Fire as a result of lithium-ion batteries being over-charged, short circuiting, being damaged, stored incorrectly or kept in a poor environment or not disconnected when the charge cycle is complete.

Loss or damage caused:

- i) by riot, civil commotion or strikes outside the **Territorial Limits**.
- ii) by wear and tear, rot, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause.
- iii) by mechanical, electrical or computer breakdown, failure or derangement.
- iv) to tyres by punctures cuts or bursts or application of brakes.
- v) by confiscation, detention or seizure by customs or other officials or authorities.
- vi) while being used as a **Permanent Residence** or for any trade, business or profession or while rented out.
- vii) **Caravans** that are home-made, custom built or modified from manufacturer's standard build;
- viii) while the **Caravan** is being used by anyone other than **You** or **Your Family** or **Friends**.

7. HOW TO MAKE A CLAIM

If **You** need to make a claim, simply visit <https://mbginsurance.co.uk/claims/caravan/caravans/> Where **You** will be able to register **Your** claim. **Our** online claim solution is the quickest and easiest way to submit **Your** claim. Please have **Your** policy number handy when **You** submit **Your** claim.

If **You** do not have access to the internet, simply call our claims helpline on 0191 258 8188 for immediate assistance and advice. Please have **Your** policy number handy when you call.

If an incident occurs **You** should take any immediate action **You** think is necessary to protect **Your Caravan** and **Caravan Contents** from further damage such as boarding up damaged windows or 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 Administrator** to inspect.

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

You will be required to produce bona fide **Proof Of Ownership** of **Your Caravan** and **Caravan Contents** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**.

Failure to advise **Your Agent** of any changes might prejudice any claim **You** may make or the validity of the **Policy**.

Basis of Claims Settlement

The maximum **We** will pay is the **Sum Insured** shown in **Your Policy Schedule** subject to any limits shown on **Your Policy Schedule** or in this Policy wording. The **Sum Insured** will not be reduced in the event of a claim.

The settlement of **Your** claim will be calculated as follows:

If repair is carried out, **We** will pay the cost of repair without deduction for wear and tear. If parts or accessories are found to be obsolete or unobtainable, **We** may use parts and accessories which are not supplied by the manufacturer. Alternatively, **We** may use parts of a similar type and quality to the parts **We** are replacing. If **We** are unable to repair, **We** may pay the last known list price for the part or accessory required plus an appropriate fitting charge.

We will not pay for the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of common nature, colour, design or use. This applies if the other items can still be used and the damage only affects one part of the item.

If the **Caravan** is subject to a loan, credit agreement or any other form of financial loan or interest charge, **We** will pay **You** and **Your** receipt shall be a full discharge.

The Caravan - Market Value

Where the **Caravan** is insured on a Market Value basis (as shown in the **Policy Schedule**), **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.

The Caravan - New for Old

Where the **Caravan** is insured on a **New for Old** basis (as shown in the **Policy Schedule**), in the event of the **Caravan** being lost or damaged beyond economic repair and provided:

- a) the **Caravan** is no more than twenty (20) years old from new at inception or renewal date of the **Policy**;
and
- b) the **Sum Insured** represents the full replacement value as new, at the time of the loss or damage.

We will pay **You** the value of a new **Caravan** of the same manufacture and model (or the nearest equivalent make and model).

It is **Your** responsibility to ensure that the **Sum Insured** shown in the **Policy Schedule** represents the new replacement cost of **Your Caravan**, as **We** will not pay more than the **Sum Insured**.

Caravan Contents

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 shall not exceed the Sum Insured shown in the Policy Schedule.

Alternative Accommodation and Hiring Charges

You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of an alternative Caravan or alternative accommodation a complete record of all appropriate names and addresses of intended periods of hire, charges paid or chargeable and identification of which Caravan is in question is required if more than one is insured.

Theft of Touring Caravans

The Caravan must only be stored at Your Home when not in use, or at a Storage Address notified to Your Agent and approved by Us. If the Caravan is detached from the towing vehicle and Unattended theft will be excluded unless the security devices shown on Your Policy Schedule were in use at the time. If the Caravan is both Unattended and in use You must ensure it cannot be moved by the fitting of the security devices shown on Your Policy Schedule.

Cover for theft of the Caravan or of any unfixed items within the Caravan is excluded if the Caravan is left Unattended in a lay-by or any informal parking area.

Automatic Reinstatement of Sum Insured

The Sum(s) Insured shall not be reduced by the amount of any claim settled providing You agree to carry out any recommendations put forward by Us to prevent further loss and shall pay any additional Premium requested up to the next renewal date of the Policy.

8. GENERAL EXCLUSIONS

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

Asbestos: Any claim of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

- i) the actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
- ii) any obligation, request, demand, order, or statutory or regulatory requirement, monitoring, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

Notwithstanding any other provisions of this Policy, the Insurer will have no duty to investigate, defend or pay defence costs in respect of any claim excluded in whole or in part under paragraphs i) or ii) hereof.

Contracts (Rights of Third Parties) Act 1999: A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Faulty Workmanship, Design or Materials: Any loss, destruction or damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Previous Claims Incidents: Loss or damage arising directly or indirectly from events occurring before the start of this Policy.

Radioactivity: Damage to any property or any resulting loss or expense arising directly or indirectly or contributed to by:

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

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

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 means loss, destruction or damage caused by, or contributed to by, arising from an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Unacceptable Type of Caravan: Caravans that are home-made, custom built or modified from the manufacturer's standard build.

Unacceptable Usage of Caravan

Loss or damage or legal liability directly or indirectly arising from:

- i) the Caravan being used in connection with any trade, business or profession; or
- ii) the Caravan being used as a **Permanent Residence**; or
- iii) the Caravan while being rented out.

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.

Wilful or Malicious Acts: Any wilful or malicious act by a person lawfully at or in the Caravan.

9. POLICY CONDITIONS

Change in Circumstances - Your Policy has been issued based on the information which **You** have given **Your Agent** about **You** and **Your Caravan**. **You** must tell **Your Agent** as soon as possible about any changes.

Claims - Your duties in the event of a claim or possible claim under this Policy:

You must:

- 1. Without unnecessary delay advise **Us** by logging your claim online at <https://mbginsurance.co.uk/claims/caravan/caravans/> or by contacting **Us** on: 0191 258 8188.
- 2. If any item covered by this Policy is stolen, lost or maliciously damaged notify the Police immediately and obtain a crime reference number.
- 3. Take steps to recover any lost or stolen item.
- 4. Forward to **Us** any letter, writ, summons or other legal document unanswered.
- 5. Provide 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.

Consumer Insurance Act - You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a. Supply accurate and complete answers to all the questions **Your Agent** may ask as part of **Your** application for cover under the **Policy**;
- b. To make sure that all information supplied as part of **Your** application for cover is true and correct;
- c. Tell **Your Agent** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

Duty of Care - Items Insured

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

Fraud - If any claim is in any respect fraudulent or unfounded all benefits under the Policy will be forfeited and **We** may inform the Police of the circumstances.

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

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 legal action in **Your** name or the name of any member of **Your Family** or **Friends** for **Our** own benefit against any other party in order to recover any payment **We** have made;
- iii) Have full discretion in the conduct of any proceedings and in the settlement of any claim.

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 benefits under this Policy will be forfeited and the Policy cancelled by giving **You** seven (7) days' notice.

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** and **Friends** observing the terms and conditions of this Policy.

10. CANCELLING YOUR POLICY

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please notify **Your Agent** within fourteen (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, **We** will then refund **Your Premium** in full (provided the **Premium** was originally paid by **You** in full).

Thereafter, **You** may cancel the insurance cover at any time by notifying **Your Agent**. Provided the **Premium** has been paid in full and on the condition that no claims have been made or are pending, **You** will be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on **Your Policy Schedule**, less **Your Agent's** administration charge.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving seven (7) days' notice in writing by email to the email address **You** have provided to **Your Agent** where there is a valid reason for doing so. A cancellation letter will be emailed to **You** at **Your** last known email address notified to **Your Agent**. Valid reasons may include but are not limited to:

- a. Where the **Insurer** reasonably suspects fraud
- b. Non-payment of **Premium**
- c. Threatening and abusive behaviour
- d. Non-compliance with Policy terms and conditions
- e. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** or **Your Agent** ask

Provided the **Premium** has been paid in full and on the condition that no claims have been made or are pending, **You** will be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on **Your Policy Schedule** less **Your Agent's** administration charge.

11. COMPLAINTS PROCEDURE

If **You** wish to make a complaint about the conduct of the sale of this Policy, including any information provided as part of the sale, please contact **Your Agent**.

The **Claims Administrator** handles all other complaints relating to this Policy on **Our** behalf. If **You** wish to make a complaint, please do so:

- By telephone 0191 258 8188 or
- by email CVT@mbginsurance.com

The **Claims Administrator** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Claims Administrator** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Claims Administrator** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online - please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

IMPORTANT: The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case. Following this complaints procedure does not affect **Your** legal rights.

12. MISINFORMATION

When applying for insurance, varying **Your** cover, or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your** Policy or the payment of **Your** claim.

13. SANCTIONS

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

14. THIRD PARTY RIGHTS

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this contract to have the right to enforce the terms of this Policy;
- **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this Policy, who might seek to assert that they have rights under this Policy.

15. APPLICABLE LAW

This Policy shall be subject to the law of England and Wales unless **We** and **You** agree otherwise.

16. COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company SE cannot meet its liabilities under this Policy. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk. The FSCS can be contacted:

- online by completing the form on the FSCS website www.fscs.org.uk/contact-us/; or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website www.fscs.org.uk/contact-us/

17. PRIVACY AND DATA PROTECTION NOTICE

Data Protection

Fortegra Europe Insurance Company SE UK Branch (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which **We** process **Your** personal data.

How we use your Personal Data

We may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International Transfers of Data

We may transfer **Your** personal data to destinations outside of the UK or the European Economic Area (“EEA”). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or our business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company SE, Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta or via email at dpofficer@fortegramalta.com