



## HOME EMERGENCY ASSISTANCE POLICY

### WELCOME

Thank **You** for taking out a home insurance policy with Virgin Money and choosing **Us** for **Your** Home Emergency Assistance Insurance.

The Home Emergency Assistance product meets the demands and needs of those who wish to insure against events which are considered to be an **Emergency to Your Home**.

Services and benefits described in this policy are provided by Intana, a trading name of Collinson Insurance Services Limited and are underwritten by Ageas Insurance Limited.

As long as **You** have paid the premium, Intana will provide the services and benefits described in this policy:

- > during any **Period of Insurance** set out in the schedule
- > within the **Geographical Limits**.

**We** will use the details that **You** have given **Us** to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions. **You** should read all of these carefully, to ensure this policy meets **Your** individual requirements.

If **You** are unsure whether something is covered or excluded, please contact Virgin Money on: **0330 303 1123**.\*

This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To ensure **We** are consistent in providing **Our** customers with quality service, **We** may record **Your** telephone call.

### THE AIMS OF THIS INSURANCE

This insurance is a Home Emergency Assistance policy and not a household buildings or contents policy. It should complement **Your Home Insurance Policy**, and provide benefits and services which are not normally available under these policies.

This insurance does not cover normal day-to-day **Home** maintenance which **You** should carry out or pay for, such as items which tend to gradually wear out over a period of time, or need periodic attention. Examples of these include the descaling of central heating pipes or the replacement of tap and cistern washers.

What **We** undertake to do is provide rapid, expert help if **You** suffer an **Emergency** in **Your Home** arising from an incident covered under the policy. **We** will arrange for one of **Our Approved Contractors** on **Our** nationwide list of authorised tradesmen to attend and take action to stabilise the situation and remove the **Emergency**.

**Cooling Off Period:** If, when reading **Your** policy, **You** decide that it does not meet **Your** requirements, please return the policy within 14 days of the date of purchase or receipt of the terms and conditions, whichever is later. **We** will refund to **You** any premium **You** have paid to **Us** as long as no claim has been made.

### MEANING OF WORDS

Certain words in **Your** policy document or schedule have a particular meaning as shown below. Whenever **We** use one of these words it will always have the same meaning.

**We/Us/Our:** Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**You/Your:** The person named on the policy schedule and members of their household normally living with them.

**Approved Contractor:** A tradesman approved and authorised by **Us** in advance to carry out repairs.

**Emergency:** A sudden and unexpected event at **Your Home** which if not dealt with immediately will:

- > expose **You** or a third party to a risk to their health or
- > make **Your Home** unsafe or insecure or
- > will cause damage or further damage to **Your Home** and its contents or
- > will leave **Your Home** without **Mains Services**

**Mains Services:** Mains drainage to the boundaries of **Your Home**, water, electricity and gas within the **Home**.

**Emergency Repair:** A temporary repair carried out by an **Approved Contractor** which is necessary to resolve the immediate **Emergency** but which will need to be replaced by a **Permanent Repair**.

**Permanent Repair:** A repair or other work necessary to put right the damage caused to **Your Home** by the **Emergency**.

**Geographical Limits:** Comprising of the mainland of Great Britain, Northern Ireland, the Isle of Wight, the Isle of Man and the Channel Islands.

**Home:** **Your** principal **Residence** used for domestic purposes including any part of the **Residence** used for business purposes (providing no more than half of the rooms in total are used for this purpose).

**Home Insurance Policy:** The home insurance policy which **You** have taken out through Virgin Money Home Insurance to cover **Your Home**.

**Residence:** The house, bungalow or self contained flat/maisonette, excluding any detached garages or outbuildings, at the address shown in **Your** schedule, that is built of brick, stone, concrete or other non-combustible materials and roofed with slates, metal, thatch, concrete or other non-combustible materials. This excludes bed-sits or properties with multiple occupation / residential or nursing homes.

**Period of Insurance:** This policy will run concurrently with **Your Home Insurance Policy** for a maximum of twelve months. If **Your Home Insurance Policy** is cancelled or not renewed, all cover under this product will end. Please note that **You** are not able to make any claims within the first 14 days following **Your** initial purchase of this policy.

**Unoccupied:** Not been lived in by **You** or **Your** Family, or any other person with **Your** permission.

## HOME EMERGENCY ASSISTANCE POLICY CONTINUED

### YOUR COVER

The table below highlights the events which **We** consider to be the causes of an **Emergency to Your Home**, as well as what is not covered within this policy.

**Emergencies** which happen before the Period of Insurance starts, or within 14 days of the date of the first purchase of this policy, are not covered. This exclusion does not apply to policies that have been renewed.

What is covered	What is not covered
<ul style="list-style-type: none"> <li>&gt; Bursting or sudden leakage of water pipes within <b>Your Home</b> or failure of <b>Your</b> domestic hot water heating.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Dripping taps.</li> <li>&gt; Burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.</li> <li>&gt; Slow seepage from joints or gaskets which does not involve a sudden escape of water.</li> <li>&gt; Leaking overflows the results of hard water scaling deposits.</li> <li>&gt; Breakage of any basin, bath, bidet or shower base.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Failure of or damage to underground drains or sewers.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.</li> <li>&gt; The results of hard water scaling deposits.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Failure of <b>Your Mains Services</b> for which <b>You</b> are legally responsible.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work.</li> <li>&gt; Loss or damage arising from the utility company interrupting or deliberately disconnecting the <b>Mains Services</b> or any equipment they are responsible for.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Complete failure of <b>Your</b> central heating system involving a boiler or warm air unit.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.</li> <li>&gt; Any costs for work recommended as being undertaken following a service of Your boiler or warm air unit.</li> <li>&gt; Any intermittent or reoccurring fault.</li> <li>&gt; Any water pressure adjustments or failure caused through hard water scale or sludge.</li> <li>&gt; Gas leaks from any pipes or appliances any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions.</li> <li>&gt; Any boiler or system noise any radiator valves.</li> <li>&gt; Any airlocks in the central heating piping.</li> <li>&gt; Any costs relating to the repair or replacement of the central heating pump or wall or room thermostat.</li> <li>&gt; The results of hard water scaling deposits.</li> <li>&gt; Which has an output more than 60kw per hour capacity.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Damage to, or mechanical failure of, the only accessible toilet or cistern in <b>Your Home</b> which results in complete loss of function.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Any claim where there is another working toilet within <b>Your Home</b>.</li> <li>&gt; Breakdown of, loss of or damage to Saniflow toilets.</li> <li>&gt; Cost of replacement ceramics or parts.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Removal of wasp nests, field or house mice or brown rats within <b>Your Home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Any infestations or pests in gardens, or outbuildings.</li> <li>&gt; Any damage caused by the pests or infestations or by their removal.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Missing or repositioned roof tiles.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Flat or Tarpaulin Roofs.</li> <li>&gt; Blocked or misaligned guttering.</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Alternative Accommodation: Where <b>Your Home</b> is rendered not fit to live in as a result of a <b>Emergency</b> covered by this policy, if <b>You</b> ask <b>Us</b>, <b>We</b> will arrange and pay up to a total of £250 for reasonable overnight accommodation only costs, incurred by <b>You</b>.</li> </ul>	
<ul style="list-style-type: none"> <li>&gt; Break-in or vandalism compromising the security of <b>Your Home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Breakage of internal glass or doors.</li> <li>&gt; Any loss not reported to the Police.</li> </ul>

## HOME EMERGENCY ASSISTANCE POLICY CONTINUED

### BEYOND ECONOMICAL REPAIR CONTRIBUTIONS

**We** will not repair **Your** boiler if this will cost more than replacing it with a new one or if suitable replacement parts are not available. Instead, **We** will pay a contribution towards the cost of a new boiler. Once **You** send **Us** an invoice from a qualified Gas Safe Contractor, **We** will pay the amount shown below:

Age of Boiler	Contribution (inclusive of VAT)
0 - 5 years	£250
6 - 10 years	£150
11 - 15 years	£50

### HOW WE SETTLE A CLAIM

**We** will arrange for an **Approved Contractor** to assess the situation and carry out **Emergency Repairs** to **Your Home** to stabilise the situation and remove the **Emergency** or restore the normal operation of the boiler or warm air unit.

Where the cost of a **Permanent Repair** is similar to the cost of an **Emergency Repair** **We** may, at **Our** sole discretion, authorise **Our Approved Contractor** to undertake a **Permanent Repair** to **Your Home**.

**We** will pay up to a maximum of £500 for any claim including VAT, call-out charges, labour, parts and materials.

Whilst **We** will make every effort to make sure that **We** supply **You** with the full range of services in all **Emergencies** covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **Us** from providing the normal standard of service.

**We** cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

The maximum amount that **We** will pay during any **Period of Insurance** is £2,000 including VAT.

### WHAT TO DO IF YOU NEED TO MAKE A CLAIM

When **You** become aware of a possible claim under this policy, **You** must notify **Us** immediately by telephone on:

**0330 303 1124.\***

**We** will then advise **You** how to protect yourself and **Your Home**.

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major **Emergencies** which may result in serious damage or danger to **You** or anyone else should immediately be reported to the Public Supply Authority, or in the case of difficulty, to the Public Emergency Services.

**SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999.\***

### POLICY CONDITIONS

- You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **Us** straight away if anything that **You** have already told **Us** changes. If **You** do not tell **Us**, **Your** policy may be cancelled and any claim **You** make may not be paid.
- You** must take all reasonable steps to protect **Your Home** and prevent loss and damage and to maintain **Your Home** in sound condition and good repair.

- If a claim is fraudulent in any respect all benefit under this policy will be forfeited.
- We** will insure **You** under this policy only if **You** keep to the terms and conditions of this policy.
- We** may take proceedings at **Our** expense and for **Our** own benefit, but in **Your** name, to recover compensation from any third party in respect of anything covered by this policy. This is to enable **Us** to recover any costs **We** have incurred from any third party who may have liability for the costs.
- When **You** become aware of a possible claim under this policy, **You** must notify **Us** immediately. If for any reason **We** allow **You** to use **Your** own appointed contractor, **You** should obtain an estimate for the work and contact **Us** for authorisation to continue with the repair. **You** must then at **Your** own expense supply **Us** with a written statement and other supporting documentation that **We** may require to substantiate **Your** claim as soon as is reasonably possible.
- If there is any dispute about the Policy interpretation, or if **We** have accepted a claim but there is a disagreement over the amount **We** will pay, **We** offer **You** the option of resolving this by using the Arbitration procedure **We** have arranged. Please see the details shown under the How To Make A Complaint section. Using this service will not affect **Your** legal rights.
- This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
- You** must promptly pay **Us** or the **Approved Contractor** for all work authorised by **You** which is not covered under this insurance policy.
- If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **You** must provide **Us** with full details of the other contract. **We** will not pay more than **Our** fair share (rateable proportion) of any claim.
- The contractual terms and conditions, and other information relating to this contract will be in the English language.

### POLICY EXCLUSIONS

**You** are not covered for:

- Any loss or damage arising from faults, damage or infestation that **You** were aware of at the time **You** entered into this contract.
- Any costs incurred when **You** have not notified **Us** and received **Our** prior agreement.
- Any loss or damage relating to repairs more specifically covered as part of any other insurance policy, guarantee or maintenance agreement.
- Damage incurred in gaining necessary access or the cost of effecting **Permanent Repairs** once the **Emergency** has been resolved, including any redecoration or making good the fabric of the **Home**.
- Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards.
- Any claim when the **Home** has been left **Unoccupied** for 30 consecutive days or more.

## HOME EMERGENCY ASSISTANCE POLICY CONTINUED

7. Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains.
8. Any loss or damage arising as a consequence of:
  - a) war, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
  - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. Any loss, injury, damage or legal liability arising directly or indirectly from:
  - a) the failure of any computer or other electrical component to recognise correctly any date and its true calendar date.
  - b) computer viruses.
10. Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **Our** part can be demonstrated. An example of this would be loss of wages as a result of an **Emergency**.
11. Costs associated with any other property, home contents or communal/shared areas of **Your Home**.
12. Any loss, injury or damage arising as a result of equipment not having been installed or maintained in accordance with statutory regulations or manufacturer's instructions.
13. Subsequent claims arising from the same cause or event, when **You** have not taken or paid for the action recommended by **Our Approved Contractor** to ensure that the original fault has received a **Permanent Repair**.
14. Any claim where no fault is found.
15. Failure of any services where the problem is situated outside the boundary of the plot of land on which **Your Home** is situated or beyond the part of the sole or shared supply system or piping for which **You** are legally responsible.

### HOW TO MAKE A COMPLAINT

**Our Promise of Service:** **We** aim to provide a first class service at all times. However, if **You** have a complaint **You** should contact **Us** in the first instance at:

Quality Department Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone **Us** on 01444 442010\* or e-mail **Us** at: quality@intana-assist.com

**We** will aim to provide **You** with a full response within four weeks of the date **We** receive **Your** complaint and **Our** response will be **Our** final decision based on the evidence presented. If for any reason there is a delay in completing **Our** investigations, **We** will explain why and tell **You** when **We** hope to reach a decision.

In any event, should **You** remain dissatisfied or fail to receive a final answer within eight weeks of **Us** receiving **Your** complaint, **You** have the right to refer **Your** complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service at: Exchange Tower, London E14 9SR. Telephone: 0800 0234 567\* or 0300 123 9123.\*

Please note that if **You** wish to refer this matter to the Financial Ombudsman Service **You** must do so within 6 months of **Our** final decision. **You** must have completed the above procedure before the Financial Ombudsman Service will consider **Your** case.

**Your** legal rights are not affected.

### CANCELLATION & RENEWAL PROVISIONS

#### Your rights to cancel

**You** have the right to cancel any policy of insurance within 14 days of the date of purchase or receipt of the terms and conditions, whichever is the later. **We** will refund to **You** any premium **You** have paid to **Us** providing no claim has been made.

#### Cancellation by You

If **You** subsequently give notice to **Us** to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If a premium has been paid for any period beyond the date of cancellation of this insurance, the proportionate amount of premium **You** originally paid will be refunded to **You** providing no claims has been made.

#### Cancellation by Us

If **You** fail to satisfy the terms of **Your** policy, **We** may choose to cancel **Your** policy during the **Period of Insurance** by giving **You** 14 days written notice of cancellation to the last address **You** provided **Us** with. Examples of when **We** might do this includes **You** not paying a premium instalment when due, **Us** discovering that **Your** property is no longer eligible for cover, etc.

#### Premium position upon cancellation by Us

If a premium has been paid for any period beyond the date of cancellation of this insurance, the proportionate amount of premium **You** originally paid will be refunded to **You**. If however, an incident has arisen during the **Period of Insurance** which has or will give rise to a claim, then no return premium will be made.

#### Renewal

Virgin Money Home Insurance will write to **You** in good time before **Your** policy is due for renewal and confirm the premium and any changes in terms and conditions that will apply to **Your** policy. Virgin Money Home Insurance will explain to **You** the actions **You** must take to renew **Your** policy.

Virgin Money Home Insurance may at their discretion not offer renewal, in which case **You** will be notified before the date shown on **Your** policy schedule.

If **You** do not wish to renew **Your** policy, please contact Virgin Money before **Your** renewal date.

### DATA PROTECTION NOTICE

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

In this notice, unless otherwise indicated, **We** and **Us** and **Our** mean any, or all, of:

## HOME EMERGENCY ASSISTANCE POLICY CONTINUED

- > Intana, a trading style of Collinson Insurance Services Limited ("Intana");
- > Ageas Insurance Limited ("Ageas"); and
- > **Your** broker/intermediary

**Your personal information** means any information **We** hold about **You** and any information **You** give **Us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **Your** policy as it will also apply to them. It explains how **We** use all the information **We** have about **You** and the other people insured under **Your** policy.

Please note that if **You** give **Us** false or inaccurate information this could give **Ageas** or **Your** broker / intermediary the right to avoid **Your** insurance policy or it could impact **Your** ability to claim.

### Sensitive information

Some of the **personal information** that **We** may ask **You** to provide may constitute "sensitive personal data". This may include, without limitation, information relating to any criminal convictions. **We** may need to use sensitive personal data to provide **You** with quotes, arrange and manage **Your** policy and to provide the services described in **Your** policy documents (such as dealing with claims).

### How we use your personal information

**We** may share **Your personal information** with other companies within **Our** respective groups for any of the purposes set out in this notice.

If **You** want to know more about the Collinson group (the group which includes **Intana**), please go to [www.collinsongroup.com](http://www.collinsongroup.com). If **You** want to know more about the **Ageas** group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

**We** will use **Your personal information** to arrange and manage **Your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **You**. **We** will also use **Your personal information** to assess **Your** insurance application.

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

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

**Ageas** will share **Your personal information** with others:

- > if **Ageas** needs to do this to manage **Your** policy;
- > for underwriting purposes, such as assessing **Your** application and arranging **Your** policy;
- > for management information purposes;
- > to prevent or detect crime, including fraud (see below);
- > if **Ageas** is required or permitted to do this by law (for example, if **Ageas** receives a legitimate request from the police or another authority); and/or
- > if **You** have given **Ageas** permission.

**You** can ask for further information about **Ageas'** use of **Your personal information**. If **You** require such information, please write to the Data Protection Officer at the corresponding address over the page.

**Intana** will share **Your personal information** with others:

- > if **Intana** needs to do this to manage **Your** policy, including settling claims;
- > for management information purposes;
- > to prevent or detect crime, including fraud;
- > if **Intana** is required or permitted to do this by law (for example, if **Intana** receives a legitimate request from the police or another authority); and/or
- > if **You** have given **Intana** permission.

**You** can ask for further information about **Intana's** use of **Your personal information**. If **You** require such information, please write to the Data Protection Officer at the corresponding address over the page.

### Preventing and detecting crime

**Ageas** may use **Your personal information** to prevent crime. In order to prevent and detect crime **Ageas** may:

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

### Dealing with others on your behalf

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

### Marketing

**We** may use **Your personal information** and information about **Your** use of **Our** products and services to carry out research and analysis.

**We** will only use **Your personal information** to market **Our** products and services to **You** if **You** agree to this.

### Monitoring and recording

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

## HOME EMERGENCY ASSISTANCE POLICY CONTINUED

### Further information

**You** are entitled to receive a copy of any of **Your personal information We** hold. **We** may charge **You** small fee for this. If **You** would like to receive a copy, or if **You** would like further information on, or wish to complain about, the way that **We** use **Your personal information**.

In respect of information held by **Intana**, please write to The Data Protection Officer at Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN giving **Your** name, address and insurance policy number.

In respect of information held by **Ageas**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **Your** name, address and insurance policy number.

In respect of information held by **Your** broker/intermediary, please write to The Data Protection Officer at Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke on Trent, Staffordshire ST4 4TW giving **Your** name, address and insurance policy number.

If **We** change the way that **We** use **Your personal information**, **We** will write to **You** to let **You** know. If **You** do not agree to that change in use, **You** must let **Us** know as soon as possible.

### FINANCIAL SERVICES COMPENSATION SCHEME

Collinson Insurance Services Limited and Ageas Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations **You** may be entitled to compensation under the scheme. For this type of policy, the scheme covered at least 90% of any claims with no upper limit. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk).

\* Calls are charged at your service provider's prevailing rate and may be monitored and recorded for training purposes and to improve the quality of our service.

Our documents are available in other formats. If you would like a Braille, large print or audio version of this document, please contact us.