

Motorhome Lifetime Warranty

For any make of new or used motorhome

Thank you for purchasing this Lifetime Warranty for your Leisure Vehicle. This policy provides cover for Your motorhome for as long as you own it, providing You maintain Your monthly Premium and comply with the terms and conditions set out in this booklet.

Your policy is designed to give You the peace of mind to enjoy Your motorhome even more.

Please ensure that you read and understand the terms and conditions which apply to your policy, and ensure that you keep it in a safe place as you may need it in the unfortunate event of having to make a claim.

We hope that you will enjoy many happy and trouble free holidays in your motorhome.

Administered by
Mechanical Breakdown & General Insurance Services Limited (MB&G)
Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne, NE28 9NZ

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear with a capital letter:

Administrator

Mechanical Breakdown & General Insurance Services Limited (MB&G),
Cobalt Business Exchange, Cobalt Park Way, Newcastle NE28 9NZ.
T: 0191 258 8156.

Claim limit

The maximum amount payable for any one claim is £1000 for silver and up to the purchase price on Gold, on each and every claim up to an aggregate of the vehicle purchase price.

Insured/you/your

Registered owner of the Motorhome forming the subject matter of this policy and named on the Schedule or Proposal.

Insurer/we/our/us

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Mechanical breakdown

Is the sudden and unforeseen failure of a covered component arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed. Claims arising solely as a result of **Wear and Tear** blockage or normal deterioration in operating performance of components are not covered. Covered components are detailed on pages 2 and 3 under parts covered.

Motorhome

Is the Motorhome shown on Your Schedule or Proposal.

Period of insurance

A period of one month from the Policy start date as shown on the schedule and for each subsequent month for which a premium has been paid, until the end date.

End date

The earlier of the following dates:

- a. The date on which You fail to pay Your monthly Premium when it falls due, or
- b. The date on which this insurance is cancelled by either party

Premium

The monthly Premium that you have agreed to pay Us in respect of Insurance cover under this Policy. Each payment of premium by You entitles You to one calendar month of Insurance cover.

Proposal

The proposal form and any other information provided by the Insured or on his/her behalf. In consideration of the Insured having completed a proposal form and the required premium being paid to the Administrator (please note this policy is not valid until such premiums have been received), the Insurer agrees to indemnify the Insured up to the Claim Limit, subject to the definitions, conditions, exclusions and Period of Insurance.

Wear and tear

The gradual deterioration associated with normal use and age of the Motorhome and its components.

Contract of insurance

CONTRACT OF INSURANCE

Your policy has been arranged by MB&G Insurance Services Ltd (MB&G) & is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, Registered in England No.SE000083. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. MB&G Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

CANCELLATION

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to the Administrator, within 14 days of issue and We will refund Your premium. You are entitled to cancel the policy at any time after 14 day cooling off period but no refund of premium will be given. Please contact the administrator to arrange the cancellation.

The Insurer 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:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- 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.

Gold parts covered

Please see Your Schedule or Proposal form for details of the maximum amounts that may be paid for each and any claim. These may be subject to lower limits as stated on these pages. All limits include VAT. There is no restriction to the number of claims You can make. This policy covers the following parts against Mechanical Breakdown.

PARTS COVERED

All electrical and mechanical components of the insured motorhome fitted as parts of the manufacturer's original specification and including water ingress through any permanently sealed seam or joint, being part of the original motorhome manufacturers construction (cover ceases when motorhome reaches 10 years old) and floor delamination.

Also included are:

Oil seals: Crankshaft front seal, camshaft oil seal, auxiliary shaft oil seal, gearbox rear seal, drive shaft(s) seals, differential pinion seal and any oil seal or gasket where removal of the engine, gearbox or differential/ drive unit is essential in order to effect repair.

Working materials: Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part which is covered under this policy.

Casings: If any parts covered fails and this damages the casings, they will also be covered.

EXCLUDING

Body, paint, glass and windows, interior/exterior trim, Shower Trays, Vanity Units, in-car entertainment/ communication systems and connected equipment. Normal wear and tear/service items and other components subject to routine maintenance or periodic repair or replacement such as (this is not a complete list), HT leads, brake frictional material, clutch facings, wiper blades/rubbers, cables, wiring looms, V belts, bolts and fixings, pipes and hoses, light bulbs/units, wheels and tyres, batteries, exhaust systems, airbag and system, gas bottles, soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Window catches, stays and associated fittings. Adjustment of blinds, hinges, catches, stays and doors, fluorescent tubes, fuses and electrical connections.

If the part is no longer available, it will be the Insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

Silver parts covered

Please see Your Schedule or Proposal Form for details of Claims Limit. Each claim is up to the maximum stated inclusive of VAT. No limit to the number of claims.

If the Terms and Conditions of this Policy are fully complied with the items specifically listed will be covered against Mechanical Breakdown.

Engine Rocker assembly including hydraulic followers, inlet and exhaust valves (excluding burnt valves), springs and guides, cylinder head (excluding cracks and decoking), cylinder head gasket, push rods, camshafts and followers, timing gears belts and chains, oil pump, pistons and rings, cylinder bores, con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear.

Manual gearbox Failure of the following mechanical parts: Gears, synchromesh hubs, selectors. Shafts, bearings and bushes, transfer gears.

Automatic gearbox Failure of the following mechanical parts: Shafts, gears, clutches, brake bands, valve block, governor, oil pump, bearings and bushes, servo, drive plate, transfer gears, computer governor and torque converter.

Differential Crown wheel and pinion, gears, shafts, bearings and bushes, thrust washers and spacers.

Clutch Mechanical breakdown of the centre plate, pressure plate, release bearing, oil contamination (centre plate only), master and slave cylinders (excluding general wear and tear).

Front wheel drive Drive shafts including constant velocity joints, universal joints and couplings (excluding gaiters). Rear wheel drive half shafts, rear wheel external drive shafts including velocity joints, universal joints and couplings (excluding gaiters).

4 Wheel drive vehicles Cover as above for front and rear wheel drive.

Propshaft: failure of the propshaft including universal joints and couplings.

Wheel bearings Failure of front and rear wheel bearings.

Engine cooling system: radiator, oil cooler, viscous fan coupling, water pump, thermostat, thermostat housing, thermostatically controlled radiator fan.

Air conditioning The air conditioning compressor, forming part of the original base vehicle chassis.

Turbo charger (where factory fitted) The turbo unit is covered.

Fuel system (diesel and petrol) Carburettor, automatic choke, lift pump, mechanical or electrical fuel pumps (including fuel injection pump), tank sender unit.

Front and rear suspension Coil springs

Steering (including P.A.S.) Rack and pinion, steering box, power steering rack and pump, power steering reservoir, idler box where applicable (excluding gaiters).

Brakes Brake master cylinder, wheel cylinders, restrictor valve, calliper seals, servo.

Anti-locking brake system The ABS control unit, pump and wheel sensors are covered.

Electrical system Starter motor and solenoid including pre-engagement mechanism and bendix drive, alternator, ignition coil, Charge regulator, window and sunroof motors, centralised locking, heater fan motor, indicator flasher relay, distributor, front and rear windshield wiper and washer motors, electronic ignition amplifier.

Engine management (ECU) Engine electronic control unit.

Working materials Oils, oil filter and anti-freeze are covered only where their replacement is essential as a direct result of the failure of a covered item.

Casings Should the failure of any of the components covered result in damage to the casings, then they will also be covered and will constitute part of the maximum claim liability.

INTERNAL EQUIPMENT

Cooker: the cooker unit including burners, grill, oven and flame failure device and igniter.

Fridge: door seal, condenser, gas control valve, gas igniter, flame failure device, 12 and 230v selector switches, 12 and 230v heater elements, gas thermostat, 230v thermostat, 230v temperature control switch.

Water system: water heater, gas or electric, fresh water tank, water pump, water gauges.

Auxiliary electrics: main hook-up input connector, ELCB, battery charger and distributor unit, interior lighting units (excluding bulbs and wiring), cassette toilet. The cassette toilet is covered (excluding seals, valves and glands).

Heating system: thermostat, motor, switches, control unit, gas heater, flame failure device, igniter (excluding ducting and fittings).

Body leaks: water ingress through any permanently sealed seam or joint, being part of the original Motorhome manufacturer's construction (cover ceases when Motorhome reaches 10 years old).

If the part is no longer available, it will be the Insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

Additional benefits

OVERNIGHT ACCOMMODATION/RAIL FARE

Within the Claim limit the insurance extends to contribute to the cost of hotel expenses (excluding meals and drinks) up to a maximum of £100 (inclusive of VAT) or a return rail fare up to the same maximum amount occasioned directly as a result of the Motorhome being rendered immobile due to a fault which results in a valid Mechanical Breakdown claim. A VAT receipt will be required in support of any claim under this section.

CONTINENTAL USE

The policy is valid for a maximum period of 90 consecutive days whilst in use in the Republic of Ireland and mainland Europe. Any claim occurring under this section will be restricted to the equivalent UK cost for parts and labour operative at the time of the failure.

TRANSFER OPTION

This policy is not transferable.

RECOVERY

Recovery charges up to a maximum of £50 per claim inclusive of VAT will be reimbursed in the event of a valid claim, providing the failure is of such a nature as to render the Motorhome immobile or dangerous to tow. A VAT receipt will be required in support of any claim under this section.

Insurance conditions

1. In no case does this policy apply to Motorhomes used in any sort of competitions, rallies, pace making or off road use.
2. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
3. The Insurer's liability under this policy will be binding for the period shown on the Proposal form for each cover option, from the date commencing immediately after expiry of the manufacturer's guarantee or warranty period.
4. It is a condition precedent to any liability under this policy that the Motorhome shall have undergone a predelivery inspection immediately prior to delivery to the Insured and be free from any inherent defect at the time of purchase and that it shall be serviced in accordance with the manufacturer's recommended service intervals by a garage registered for VAT, and the receipt retained.
5. During the Period of Insurance the Insurers will repair or replace those parts listed under the What is Covered section of this policy for parts and labour (the labour reimbursement is subject to the Administrators approved repairer labour rate) up to the Claim Limit selected on the Schedule form. It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the manufacturer's scheduled repaired times.
6. Subrogation – the Insurer reserves the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in the name of the Insured to recover payment from a third party made under this policy.
7. The Insurer shall not be liable for any claim arising thereby or indirectly caused or contributed by or in consequence of a loss listed under the heading 'Exclusions' on page 4 of this policy.
8. The Insured shall take all steps to prevent loss or damage to the Motorhome and shall observe the terms of this policy.
9. In the event of any occurrence giving rise to a claim, the Insured must follow the claims procedure on page 5 of this policy.
10. If at the occurrence of a claim there exists any other insurance which would entitle the Insured to indemnity then this policy shall only contribute its rateable proportion of such loss.
11. In the event of a claim the Insurer reserves the right to call for a contribution from the Insured for betterment should the repaired Motorhome ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.
12. The Insurer reserves the right to subject the Motorhome or failed component to expert assessment.
13. Where dismantling of the Motorhome or covered component is necessary to determine the validity of a claim, the Insured must authorise any dismantling. Costs incurred will only be met by the Insurer as part of a valid claim.
14. The Insurer and/or Administrator may cancel this policy by giving 14 days notice by recorded delivery to the last known address of the Insured.
15. In the event of a claim and liability having been rejected by the Insurer, the Insurer shall not be liable for this claim after the expiry of three months from the date of rejection unless within that time the claim is subject to arbitration.
16. It is expressly agreed and declared that the Insurer shall be released from all liability and obligation should the conditions of the policy not be complied with fully.
17. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.
18. The Insurer reserves the right to direct or redirect a claim to one of its approved repairers in order for repairs to be completed. Where the Insured wishes to nominate a repairer, the labour content of any claim will be limited to the Administrator's approved labour rate.

19. The Administrator reserve the right to specify the use of guaranteed exchange or factored parts. The parts liability for any claim will be limited to the cost of these components.
20. All benefits under this policy shall be forfeited and the Insurer and Administrator shall be released from all obligations to You if the conditions and 'How to make a Claim' procedures are not complied with OR a claim made by You or anyone acting on Your behalf to obtain a policy benefit is fraudulent or intentionally exaggerated; OR a false declaration or statement is made in support of a claim under this policy.
21. If the Insurer accepts that there is a claim under this insurance but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an Arbitrator appointed in accordance with current statutory provisions. In these circumstances the Arbitrator's award must be made before there is any right of action against the Insurer.
22. The Terms and Conditions and Proposal details will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase which is not defined will have its ordinary meaning.
23. This policy does not cover any costs related to diagnostic work.

Exclusions

The Insurer shall not be liable for any claims arising thereby or indirectly caused or contributed by or in consequence of a loss;

1.
 - a. occurring during the warranty or guarantee period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Period of Insurance (provided they were evident at that time) and which have not been completely rectified.
 - b. resulting from any modification to the insured Motorhome or the substitution of components by non-standard components or equipment not approved by the manufacturer of the Motorhome.
 - c. caused by or arising from:
 - i. overheating, corrosion commensurate with the age of the insured Motorhome.
 - ii. routine servicing maintenance or repair of the insured Motorhome or from negligence, abuse or wilful damage.
 - iii. the subjecting of the insured Motorhome to a load greater than that permitted by the manufacturer's recommendations.
 - iv. fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped therefrom or any extreme cause.
 - v. any road traffic accident or collision.
 - d. involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
 - e. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
 - f. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - g. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- h. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

OR FOR

2. Any ancillary components or equipment not listed under the What is Covered section nor for fuel, chemicals, anti-freeze, hydraulic fluids, grease or oils.
3. Investigatory or remedial work commenced before authorisation by the Administrator.
4. Costs incurred in routine servicing or repair.
5. Any parts which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an insured repair is in progress.
6. Liability which attaches to the Insured by virtue of an agreement but which would not have attached in the absence of such agreement.
7. Any Motorhome owned by the supplying dealer or its associated companies or by the proprietor of such dealer or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the insured Motorhome is in the custody or control of such persons.
8. Any liability for death, bodily injury or loss of or damage to property other than the insured components or loss of use or any subsequent loss of whatsoever nature.
9. Non-compliance with the conditions relating to the servicing of the Motorhome.
10. No liability will be accepted for any claim notified to MB&G more than 14 days after the relevant fault has become apparent.

Call assist

Only applicable if selected on the Schedule and the additional payment has been paid. See Schedule or Proposal form for details. Call Assist protects you for all sorts of eventualities when you are driving your car, whether you have lost your keys, run out of fuel, had a puncture or run into more serious trouble including having an accident. Whatever the reason for an interruption to your journey, help is just a phone call away. It doesn't matter who is driving the car, as long as they have your permission, then they **will be included too**. State of the art systems ensure that you'll receive assistance in the shortest possible time. All you have to do is call our dedicated:



EMERGENCY ASSISTANCE NUMBER
Telephone 01206 771 756

You will then be asked to give the following information:

- **Warranty Number followed by your vehicle registration number.**
- **Your name and the phone number you are calling from.**
- **Your exact location.**
- **Vehicle model and colour.**

Your call will be answered by one of the administrator's highly trained assistance team who will ask for your breakdown details and arrange whatever service you require to meet your particular needs.

If you're on the road and a driver at risk they will make sure you are given priority.

All your details will then be transmitted to the recovery agent who is able to provide the quickest assistance for your particular needs. The control centre will inform you of when to expect assistance to arrive. They will monitor the incident through every stage. If the problem cannot be resolved at the roadside, they will discuss the options with you and provide the solution best suited to the situation. They will also be happy to relay messages to your family, friends or colleagues on your behalf. Simply, Call Assist will ensure you continue your journey and arrive at your destination with as little disruption as possible.

Call Assist is administered by:

Call Assist Ltd
Axis Court, North Station Road,
Colchester, CO1 1UX

What is included

- **Roadside Assist**
Help at the roadside if you break down or your vehicle is immobilised. Call Assist will provide a fast, dependable service to get you going again.
- **Recovery**
If your vehicle cannot be repaired at the roadside, Call Assist will take your vehicle to an authorised dealer or destination of your choice (this may be a branch of your Dealer).
- **Home Assist**
With Home Assist, you can rely on Call Assist to attend to breakdowns at your home or work to get you going again. Should this not be possible, your vehicle will be taken to an authorised dealer.

NB CALL ASSIST DOES NOT EXTEND TO CONTINENTAL USE

How to make a claim

Refer to this document and ensure that the part or parts directly causing the breakdown are covered by the Policy.

1. Contact MB&G Insurance Services (MB&G) Claims Office
Cobalt Business Exchange, Cobalt Park Way
Newcastle NE28 9NZ
T: 0191 258 8156
2. Take Your Motorhome to Your supplying dealer or agreed repairer and obtain an estimate. The repairer must then telephone MB&G quoting the policy number, to request a claims authority number.
3. The authority to dismantle any part or parts must be given by the Insured to the repairing dealer. On acceptance of the claim MB&G will reimburse the Insured with the cost of dismantling as part of the total claim up to the Claim Limit of the Policy. However, if on dismantling it should be found that the Insurers have no liability then the cost of dismantling must be borne by the Insured.
4. If a claimable liability is agreed MB&G will give authority by means of a specific claims number for the authorised sum. Any amount, in excess of this is the liability of the Insured.
5. On completion of the authorised repairs the invoice and a customer signed satisfaction note must be submitted quoting the authority number with a clear indication as to whom payment is to be made. The invoice should be fully detailed and indicate parts, labour and VAT. The original Service Invoice(s) must be included with the repair invoice if service proof is required.

MB&G Claims Office Telephone Number 0191 258 8156 Please Note These Important Provisions

- A. MB&G reserves the right to specify the use of guaranteed reconditioned or exchange units. The liability for parts will be limited to the cost of these items.
- B. If the failed item shows a significant degree of wear, or if the replaced item improves the overall condition or value of the Motorhome, a contribution from the Insured may be required in respect of the improvement or betterment effected by the repair.
- C. Unless the repairs are carried out by the supplying dealer or an authorised repairer or when service proof is required the repairer may request the Insured to settle the amount in full. The Insured should then submit the claim to MB&G.
- D. Where the Insured is VAT registered, the VAT element will not form part of any claim.

IMPORTANT

It is not possible for the claims office to authorise any claim without issuing a claims authority number. No repairs may commence until explicitly authorised by means of such an authority number. It is therefore essential that the number be recorded and quoted in all correspondence and repair invoices relating to the claim. Liability cannot be accepted for any repairs undertaken or commenced without this authority number.

UK General Insurance Ltd is an insurers agent and in the matter of a claim act on behalf of the insurer.

Customer service/complaints

SALE OF THE POLICY

Please contact Your agent who arranged the insurance on your behalf. They will provide you with a copy of their complaints procedure and deal with Your complaint. Your complaint should be resolved within 8 weeks. If Your complaint about the sale of Your policy cannot be resolved within 8 weeks, Your agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House, Old Mill Business Park
Gibraltar Island Road
Leeds LS10 1RJ
T: 0345 218 2685
E: customerrelations@ukgeneral.co.uk

CLAIMS

MB&G Insurance Services
Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne NE28 9NZ

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 01231.

If Your complaint about Your claim cannot be resolved within 8 weeks, MB&G Insurance Services will pass it to:

Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds LS10 1RJ
T: 0345 218 2685
E: customerrelations@ukgeneral.co.uk

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 ten 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.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance SE 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. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT (1998)

Please note that any information provided to us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those outside the European Economic Area.