

## GADGET INSURANCE

This insurance is arranged and administered by Bastion Insurance Services Ltd T/A Freshcover and underwritten by Collinson Insurance.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202846. Registered in England number 01708613 These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk).

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. Firm Reference 650727. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)

## IMPORTANT INFORMATION

**We** have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadget(s)** against **theft, accidental damage, breakdown**, and, for mobiles phones, iPads and tablets; **accidental loss**.

**Your gadget** must be in good condition and full working order before taking out this policy. If there is evidence that the damage, **theft** or loss happened before the policy start date **your** claim will be refused and no premium refund will be due.

## INTRODUCTION

It's important that **you** read this wording and **your schedule of Insurance** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. You must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your schedule of insurance** in a safe place in case **you** need to look at them later.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of cover**

If **you** pay for **your** insurance annually, then this is an annual policy, and **you** will have paid the full annual premium. If **you** pay for **your** insurance monthly, then this is a monthly rolling contract. **Your** insurance renews each month that **you** pay for **your** premium.

## CONSUMER INSURANCE ACT

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

- a) Supply accurate and complete answers to all the questions **we** 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 **us** 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.

## Automatic renewal of your annual policy

**We** will notify you at least 30 days before **your** policy is up for renewal. **We** will tell you if the price changes. Unless **you** tell us not to, **we** will automatically renew your policy.

**We** will charge the renewal to the same payment method **you** used when **you** first got the policy. If **you** don't want to auto-renew, follow the instructions in **your** renewal notice or **schedule of insurance**. If **you** don't do anything, your policy will auto-renew.

## USEFUL CONTACT INFORMATION

### **If You Need To Log a Claim**

Log a claim: [www.freshcover.co.uk/make-a-claim](http://www.freshcover.co.uk/make-a-claim)  
Phone number: 0345 074 4810 (9am to 5pm Mon to Fri and 9 to 1 on Sat)  
Email address: [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com)  
Address: Davies Group, Claims Manager, Unit 8 Caxton Road, Fulwood  
Preston, PR2 9NZ

### **If You Need to make a Complaint About A Claim**

Phone number: 0345 074 4810 (9am to 5pm Mon to Friday and 9 to 1 on Sat)  
Email Address: [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)  
Address: Davies Group, Customer Relations, Unit 8 Caxton Road, Fulwood  
Preston, PR2 9NZ

### **If You Need To Update Your Policy Details, Cancel, Or Change Your Payments**

Phone number: 01865 818930 (9am to 5pm Mon to Fri)  
Email Address: [customerservice@freshcover.co.uk](mailto:customerservice@freshcover.co.uk)  
Address: Freshcover, Temple Court Mews, 109 Oxford Rd, Oxford, OX4 2ER

### **If You Need to make a Complaint About Your Policy**

Phone number: 01865 818930 (9am to 5pm Mon to Fri)  
Email Address: [complaints@freshcover.co.uk](mailto:complaints@freshcover.co.uk)  
Address: Freshcover, Temple Court Mews, 109 Oxford Rd, Oxford, OX4 2ER

## DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

**Accessories:** Additional items, purchased in the UK and valued at £150 or below, that come with **your** gadget, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

**Accidental Damage:** Any unintentional and unexpected damage that happens to **your gadget**.

**Accidental loss/accidentally lost:** The **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Breakdown:** A sudden mechanical or electrical failure of **your gadget**, resulting in it stopping working as it should.

**Claims Administrators:** Davies Group.

**Criteria:** We can only insure **gadgets** if **you** are able to provide **Evidence of Ownership**, and if they are:

1. Purchased by **you** as new or leased by **you** in the UK, or;
2. Purchased by **you** as refurbished in the UK as long as the refurbished **gadget** was sold with a minimum 12-month warranty, or;
3. Meets the above **criteria** and was gifted to **you** as long as **you** are able to provide a UK Gift receipt, and;
4. Not more than 36 months old at the time the **gadget** was first insured under this policy;
5. In **your** possession and in good working condition (not accidentally damaged) and;
6. Not previously been repaired using non- manufacturer parts.

**Employed/Employment:** **You** are contracted to work in the United Kingdom for at least 16 hours a week on a permanent basis, in exchange for a salary or wage from which **your** employer is deducting P.A.Y.E tax and National Insurance Contributions at the appropriate rate applicable to employees, on **your** behalf.

**Evidence of ownership:** A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, UK gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**Excess:** The amount **you** must pay for each claim you make under this policy, as detailed on **your schedule of insurance**. If **you** have more than one **gadget** insured, the **excess** fee is applicable per **gadget** being claimed for.

**Gadget(s):** The portable electronic **gadget(s)** that meet the **criteria**, are insured by this policy, and shown on **your Schedule of Insurance**. **Gadgets** include: Mobile Phones, iPhones, iPads, Tablets, Camera's, Go Pro's, Smartwatches and Laptops. This policy is not suitable for wearables and drones.

**Home:** The place **you** normally live in the UK shown on your **schedule of insurance**.

**Immediate family:** **Your** mother, father, son, daughter, spouse or domestic partner or other family members who lives with **you** at **your home**.

**Limit of liability:** **Our** liability, in respect of any one claim in relation to **your gadget(s)**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your Schedule of Insurance**.

**Period of cover:** The period stated on your **schedule of insurance** that this policy is in force for.

**Precautions:** All measures that would be appropriate to expect a person to take in circumstances to prevent **accidental loss, accidental damage** or **theft of your gadget(s)**, such as keeping the **gadget** concealed when **you** are in a public place and the **gadget** is not in use.

**Proof of usage:** Evidence that the **gadget** has been in use since the policy started. Where the **gadget** is a mobile phone, you can get this from **your** Network Provider. For other **gadgets**, in the event of an **accidental damage** claim this can be checked when the **gadget** is sent to **our** repairers for inspection.

**Schedule of Insurance:** The separate document **we** send **you** that includes details about **you** and what **you** are covered for.

**Territorial limits** - The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

**Terrorism:** The use or threat of serious violence to advance some kind of cause.

**Theft/Stolen:** The unauthorised dishonest appropriation of the **gadget** specified on **your Schedule of Insurance**, by another person with the intention of permanently depriving **you** of it.

**Unattended:** Not within **your** sight at all times or out of **your** arms- length reach when away from **your home**.

**Unemployment/Unemployed:** **You** are without work due to **your employment** ending unexpectedly and due to circumstances beyond **your** control. **You** must be registered as **unemployed** at the Jobcentre and have a valid Jobseeker's agreement for the duration of **your claim**. **You** must be able to provide third party documentation as requested to support this each month and third party documentation to demonstrate that **you** are regularly and actively seeking work

**We, us, our:** Collinson Insurance.

**You, your, yourself** – the person who is over 18 years old, who owns the **gadget(s)** as stated on the **Schedule of Insurance**.

## WHAT WE WILL COVER

### A. Accidental Damage / Malicious Damage

**We** will arrange a repair if **your gadget** is damaged as the result of an accident or malicious damage. If **your gadget** cannot be economically repaired, it will be replaced.

### B. Theft

If **your gadget** is **stolen** **we** will replace it. Where only a part or parts of **your gadget** have been **stolen**, **we** will only replace that part or those specific parts.

### C. Accidental Loss

If **you** accidentally or unintentionally lose **your** mobile phone, iPad, or tablet insured by this policy and shown on **your Schedule of Insurance**, **we** will replace it. **Accidental loss** cover is not available on any other **gadgets**.

### D. Breakdown

If **your gadget** suffers electrical **breakdown** which occurs outside of the manufacturers guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops.

### E. Unauthorised Call/Data Use

If **your** mobile phone is lost or **stolen** and is used fraudulently, and **your** claim is covered by **your** policy, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £2,500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally lost** or **stolen** up to a maximum of 24 hours from discovery of the incident.

### F. Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired, **we** will replace it.

### G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost, stolen** or **accidentally damaged** at the same time as **your gadget** up to a maximum value of £150.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

### H. Contract Cover

If **you** were in **employment** when **you** purchased this policy and later become **unemployed** through no fault of **your** own, and **you** are locked into a service contract for **your** mobile phone which is insured under this policy, **we** will pay **your** monthly line rental up to the value of £50 per month until **you** find further **employment** up to a maximum period of 6 months.

**IMPORTANT:** Where **your gadget** is a mobile phone, in the event of a claim **you** will be required to provide **proof of usage** which confirms **your** mobile phone has been in use between policy inception and the incident date.

## WHAT WE WILL NOT COVER

Your **gadget** is not covered for:

1. Any claim for any **gadget** which does not meet the **criteria**.

2. **Theft:**

\* If the **theft** occurs from a motor vehicle where neither **you** nor someone acting on **your** behalf is present, unless the **gadget** was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated. A copy of the receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim;

\* If the **theft** occurs from any **unattended** building or premises (including **your home** or workplace) unless the **theft** involves the use of force, resulting in damage to the building or premises. A copy of the receipt for any repairs made following damage in gaining entry must be supplied with any claim.

\* When away from **your home**, or when in **your home** with invited guests / tradesmen or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured place (such as a locked safe, locked locker or closed desk drawer).

\* Where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;

\* Where the **gadget** has been left **unattended** when it is away from **your home**; or

\* Where all available **precautions** have not been taken to prevent **theft**;

3. Loss or damage caused by:

- **You** deliberately damaging, intentionally leaving or neglecting the **gadget**;
- **You** not following the manufacturer's instructions;
- The use of non-manufacturer approved **accessories**;

4. Repair or other costs for:

- Routine servicing, inspection, maintenance or cleaning;

- Loss caused by a manufacturer's defect or recall of the **gadget**;
- Repairs carried out by persons not authorised by **us**;
- Wear and tear or gradual deterioration of performance
- Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance
- Any claim if the IMEI / serial number has been tampered with in any way.

5. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.

6. Any loss of a SIM (subscriber identity module) card.

7. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for **your** mobile phone up to the maximum value of £2,500

8. Any claim for contract cover where:

- a. **You** become **unemployed** in the first 90 days of this policy.
- b. **You** were aware of impending **unemployment** or any risk **you** may become **unemployed** when **you** took out this policy.
- c. **You** opted to take voluntary redundancy.
- d. **You** chose to leave **your** job of **your** own volition.
- e. **You** were dismissed for misconduct, fraud or any other serious offence.
- f. **You** became **unemployed** due to **you** having failed to pass a trial or probationary period.
- g. **You** have not been employed in the UK for a period of at least 6 continuous months at the time **you** make a claim.
- h. Any claims if **you** worked less than 16 hours a week.
- i. Any claim if **you** are no longer in a fixed contract with **your** Service Provider
- j. Any claim relating to accident or illness.

9. The policy **excess**. The excess fee **you** selected can be found on **your schedule of Insurance**.

10. Loss of or damage to **accessories** that were not attached or connected to **your gadget** at the time of the incident.

11. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

12. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e., where **you** are

unable to confirm the time and place **you** last had **your gadget**, or any claims for **gadgets** accidentally lost in **your home**.

13. Any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget** that was sold with a minimum 12 month warranty.
14. Any loss or damage to **your gadget** whilst in transit with a third party such as a courier or the postal service.
15. Reconnection costs or subscription fees of any kind.

Please note: if **you** are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

#### 16. War Risk

**Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

#### 17. Nuclear Risk

Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.

#### 18. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

#### 19. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.

20. Any indirect loss or damage resulting from the event which caused the claim under this policy.

21. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.

22. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

23. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or

the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where **we** transact business.

## CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the **gadget** at the time the claim is made. All replacements **gadgets** come with a full 12-month warranty. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.
2. Repairs will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions. Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** for repair will be borne by **you**.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.
5. To make a contract cover claim, **you** will need to provide evidence of:
  - **Your employment** and its termination,
  - **Your** mobile phone service contract, for each month **you** are claiming for, and
  - **Your unemployment**, for each month **you** are claiming for.

## CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. This insurance only covers **gadgets** bought in the countries

within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** of the policy and is also automatically extended to include use of the **gadgets** anywhere in the world for any trip, and is subject to any repairs being carried out in the UK by repairers approved by **us**. No cover is provided for claims where **you** are travelling to a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel. **You** can check the FCDO travel advice at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

3. The **gadget(s)** must not be more than 36 months old when the policy starts or when first insured under this policy (if later), must be purchased or leased in the UK as new, or if refurbished, purchased with a full 12 month warranty, and **you** must be able to provide **evidence of ownership** when it is requested. Evidence of ownership should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a UK gift receipt.
4. You must provide us with any receipts, documents or evidence of ownership, that it is reasonable for us to request.
5. This insurance may only be altered, varied or its conditions altered, or premium changed by **us** giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or cover any other **gadget(s)** without **our** written permission.
7. **You** must take all available **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
9. In respect of **your** policy being paid by monthly premiums, if the Direct Debit premium payment is cancelled by **you** or collection of premium is unsuccessful at any given point, then **your** policy will not be in force.

## OUR RIGHT TO CHANGE THE COVER OR PRICE

### Annual Policies

If **we** change the terms of cover or price of **your** policy it will only be done at **your** next annual renewal date.

### Monthly rolling Policies

**You** will receive at least two months written notice if **we** decide or need to change **Your** policy cover or the price of **Your** insurance for any of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing your insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance. If the changes are favourable for **you**, **we** may make them straight away and let **you** know within 30 days.

## CANCELLATION

### Your right to change your mind (withdrawal period)

**You** have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to you any premium **you** have paid to **us**.

### Cancellation by you after the withdrawal period

If **you** wish to cancel **your** insurance after the initial 14 day withdrawal period **you** can do so by writing to Freshcover, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818930, or by emailing [cancellations@freshcover.co.uk](mailto:cancellations@freshcover.co.uk).

If **you** pay **your** premium monthly, **your** policy will be cancelled at the next monthly anniversary of the date **your** policy commenced. There will be no refund of the premium due as the premium paid will have only been in respect of the cover already received.

If **you** pay **your** insurance premium annually and providing **you** have not made a claim and do not intend to make a claim under this insurance **you** will receive a proportionate refund of premium based on the unused **period of cover** under the policy. Policy cover will cease from the date **we** receive **your** cancellation instructions or from a later date at **your** request.

### Cancellation by us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- A. Where **we** reasonably suspect fraud
- B. Non-payment of premium
- C. Threatening and abusive behavior
- 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** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## CLAIMS PROCEDURE

### 1. **You** must:

- Contact the Claims Administrator as soon as possible and within 14 days of any incident that may result in a claim under this insurance.
  - If the incident happened outside the UK **you** must notify the **claims administrators** within 7 days of returning **home**.
  - To log **your** claim, please visit **our** online portal at [www.freshcover.co.uk/make-a-claim/](http://www.freshcover.co.uk/make-a-claim/) where **you** can register **your** claim online. Alternatively, **you** can call on 0345 074 4810 or email [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com)
  - Report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
  - Report the **theft** or loss of any **gadget(s)** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim;
  - Please note any delay in reporting an incident to the **claim administrators**, **your** Airtime Provider or the Police may invalidate **your** right to claim under the policy.
  - Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers; and
  - Return **your** completed claim form and **evidence of ownership** to the **claim administrators** within 30 days of the incident date along with any other requested information.
- ### 2. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.
- ### 3. There is a policy **excess** for all claims which must be paid before **your** claim can be approved. If **you're** claiming for



more than one **gadget** then the **excess** fee is applicable per **gadget**.

This policy is administered by Freshcover on behalf of Collinson Insurance.

Please address all claims correspondence to the **Claims Administrators**:

Davies Group  
Unit 8 Caxton Road,  
Fulwood,  
Preston  
PR29NZ

To help **us** improve **our** service **we** may record or monitor telephone calls.

## FRAUD

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim.

**We** may also take legal action against **you** and inform the appropriate authorities.

## COMPLAINTS

**We** always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

1. If **your** complaint is about the sale of **your** policy, contact

Freshcover.

Email: [complaints@freshcover.co.uk](mailto:complaints@freshcover.co.uk)

Telephone: 01865 818 930.

2. If **your** complaint is about a claim **you** made, contact Davies Group.

Email: [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)

Tel: 0345 074 4810.

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service

Exchange Tower

1 Harbour Exchange Square, London

E14 9SR

Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

## COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## DATA PROTECTION

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This

will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>

## Processing your data

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or your vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, we will ask for **your** consent to process your data.

## How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

**We** also have security measures in place in **our** offices to protect the information that you have given **us**.

## How you can access your information and correct anything which is wrong

**You** have the right to request a copy of the information that **we** hold about **you**. If you would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if your request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>