



london general insurance



CLICK & PROTECT

CLICK&PROTECT

Insurance Product Information Document, Important Information and Terms and Conditions.

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Insurance Product Information Document

Company: London General Insurance Company Limited

Product: Click & Protect



London General Insurance Company Limited, registered number 1865673, is a private company limited by shares and incorporated in England (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

Product insurance which covers selected Kitchen Electricals, DIY Tools, Mobile Phones, Smart Watches, Computing, Furniture, Jewellery, Watches and Motor Parts. This Policy provides cover for breakdown and/or accidental damage, and the coverage you will receive is dependent on the coverage selected. Please check your Schedule of Cover for confirmation of what cover your Policy includes. This Policy will provide a repair or replacement in the circumstances summarised below.



What is insured?

Cover for your Product:

- ✓ **Breakdown outside the manufacturer's warranty (if applicable to your cover):** We cover you for mechanical and electrical failure of the Product whilst it is operating under its normal design constraints.
- ✓ **Accidental damage (if applicable to your cover):** This Policy covers you against physical damage to your Product caused by unexpected and/or unintentional incidents that are accidental in nature. For furniture items only, this includes drops, spills, rips and stains.

How we settle a claim:

- ✓ Dependent on the nature of the fault and your Product category, at our discretion, we will repair, replace, or issue a settlement up to the original purchase price of your Product.
- ✓ There are no excess charges when making a claim.



What is not insured?

- ✗ **Theft, loss and intentional or malicious damage.**
- ✗ **Breakdown during manufacturers guarantee:** If your Product is still within its manufacturers guarantee and the fault does not appear to be a result of accidental damage, please contact the manufacturer for assistance.
- ✗ **Cosmetic damage (not applicable to Jewellery & Furniture Products):** Damage that does not affect the functionality of your Product.
- ✗ **Commercial use:** This Policy does not provide cover for products used for business or commercial purposes.
- ✗ **Damage to your Product where you have not taken reasonable care to look after it:** Not taking reasonable care of your Product means knowingly leaving the Product out of sight where another person could damage it, or knowingly using or leaving the Product in an environment or circumstance where the risk of damage is materially increased.

For a full list of exclusions, please see the Terms and Conditions



Are there any restrictions on cover?

- ! You must be 18 years or older, live in the UK and the primary user of the Product.
- ! This Policy is non-transferrable.
- ! You must provide a copy of the receipt or original eBay purchase documentation to show that the Product is yours.
- ! This Policy does not cover any associated or consequential losses or costs as a result of any claims. We will only cover repairing or replacing the Product; we will not cover any loss of not being able to use the product or contents of the product.
- ! Your Policy will end with no refund due when you receive a settlement or replacement Product, unless the Product is repaired or the replacement provided is a refurbished product, in which case cover shall continue to run.

For full information, please see the Terms and Conditions



Where am I covered?

- ✓ UK
- ✓ This Policy is valid whilst travelling or holidaying outside of the UK. Please note, in some instances it will be necessary for you to return to the UK before we process your claim.



What are my obligations?

- Let us know as soon as possible if you need to make a claim.
- To validate your claim, you may be required to email or post a copy of your eBay sales receipt.
- Inform us if your details change.
- When applying for this Policy, amending this Policy, or making a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge.



When and how do I pay?

By making a one off-payment when purchasing your Product.



When does the cover start and end?

Start date: Accidental Damage (if applicable to your cover) starts on the date you purchase your Product. Breakdown (if applicable to your cover) starts upon expiry of your Products manufacturers' guarantee.

End date: All cover under this Policy expires on the earliest of:

- the expiry date shown on your Schedule of Cover; or
- the date you receive a replacement Product or settlement following a successful claim; or
- the date we inform you we are cancelling your Policy (please see Section 6); or
- the date from which you inform us you want us to cancel your Policy.



How do I cancel the contract?

Should you wish to cancel your Policy, please contact us by telephone on 0330 1003 817, email service@click-protect.com, or write to: Click & Protect Cancellations, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0DD.

If you have not made any successful claims and cancel this Policy within 45 days from the date of purchase or receipt of the Policy terms, whichever is later, you will receive a full refund of the premium paid and no administration fee will apply. If you cancel this Policy after 45 days, you will receive a proportional refund based on the number of full unexpired months of cover remaining. A £5.00 administration fee will also apply and will be deducted from the refund value.

Important information about your insurance policy

We are required to provide you with certain key information prior to the purchase of your Policy and it is important that you take time to read this. Please also refer to your Policy terms and conditions for further details. English law applies to the Policy and the parties shall submit to the non-exclusive jurisdiction of the Courts of England & Wales.

How does the Policy meet your demands and needs?

You have this insurance Policy because you wish to protect your purchase against accidental damage and/or breakdown depending on the cover type selected and for the period selected. This insurance meets those demands and needs. eBay and London General Insurance Company Limited are not providing you with a personal recommendation or advice regarding your insurance purchase. The decision to purchase this insurance is based on your stated demands and needs in response to our question(s).

Who provides this Policy?

The insurance is underwritten by London General Insurance Company Limited, (company number 1865673) whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at www.fca.org.uk under firm reference number 202689.

What is the complaints process?

If you have a complaint regarding this Policy, please contact the administrator by telephone on 0330 100 3245, or by writing to: Click&Protect Customer Relations, The Aspen Building, Floor 2 Vantage Point Business Village Mitcheldean, Gloucestershire GL17 0AF. Alternatively, you can contact us by email on: customer.relations@thewarrantygroup.com

What happens in the unlikely event that the insurer is not able to meet its obligations?

London General Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or by post at Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. Website www.fscs.org.uk

Other Important Information

Your statutory rights will not be affected when you buy a Policy. These include the right to a remedy such as a repair or replacement. Further information on your rights can be obtained from the Citizens Advice Consumer Helpline 0345 404 0506.

This is an optional insurance Policy which can only be purchased at the same time as purchasing your Product, however please note that similar policies may be available from other providers at a later date. You may also be covered under your household contents insurance or any other policies you may have in place.

How your personal information is used.

Your personal details will be used by eBay, London General Insurance Company Limited (the insurer), TWG Services Limited (the Administrator) and their repairers and service providers for policy and claims administration and for fraud prevention. A copy of the details held about you is available upon request. We may also provide by post or email, text or telephone, administrative information including expiry/renewal details. For these purposes, your data may be confidentially and securely transferred outside the EEA. We may also send other information in this way, including marketing about this and other similar products provided by our group of companies, but you may contact us at any time to stop.

CLICK&PROTECT POLICY TERMS AND CONDITIONS

1. TERMS AVAILABLE IN ALTERNATIVE FORMATS

This document and all our literature is available in audio or braille. We will be happy to provide you with a copy on request; please call us on 0330 1003 817. If you have hearing or speech difficulties, you can text telephone us on 0330 100 3330. You can also email us: service@click-protect.com or write to us:

Click&Protect Customer Service
The Aspen Building, Floor 2
Vantage Point Business Village,
Mitcheldean,
Gloucestershire,
GL17 0AF

2. GENERAL

These Terms and Conditions, together with the Schedule of Cover, set out your insurance cover. This is a contract of insurance between you, the purchaser named on the Schedule, and the insurer, London General Insurance Company Limited. TWG Services Limited is the administrator. In this document, we/us/our refers to the insurer and the administrator for ease of reference.

The insurer will provide the cover shown in this policy document during the period of cover. The provision of cover is conditional upon you observing and fulfilling the terms, provisions and conditions set out within this policy.

3. SCOPE OF COVER, PERIOD OF INSURANCE AND ELIGIBILITY

Scope of Cover

What you are covered for

The cover you receive is detailed in your Schedule of Cover.

Accidental damage (if applicable to your cover) occurring anywhere in the world

Your policy covers you against physical damage to your product caused by unexpected and/or unintentional incidents that are accidental in nature. For furniture items only, this includes drops, spills, rips and stains. Be sure to review section 4 'Exclusions' for full details of what circumstances would not be covered.

Breakdown (if applicable to your cover) occurring anywhere in the world

We cover you for mechanical and electrical failure of the product whilst it is operating under its normal design constraints.

For furniture products, you will be covered for structural defects including, but not limited to, warping and separation of the frame, foam cushion losing the ability to support, breakage or bending of parts, faulty zips.

Please note that breakdown cover starts upon expiry of your product's manufacturer's guarantee.

Period of Insurance

Start date

Accidental Damage cover (if applicable to your cover) starts on the date you purchase your product.

Breakdown cover (if applicable to your cover) starts upon expiry of your product's manufacturer's guarantee. Prior to this expiry, you may be entitled to claim under any manufacturer guarantee provided by the manufacturer of your product and/or pursuant to your statutory rights against the seller of your product.

End date

All cover under this policy ends on the earliest of:

- the expiry date shown on your Schedule of Cover; or
- the date you receive a replacement product or settlement following a successful claim; or
- the date we inform you we are cancelling your policy (please see Section 7 'Cancellations'); or
- the date from which you inform us you want us to cancel your policy

Eligibility

- You must be 18 years or older, live in the UK and be the primary user of the product;
- This policy is valid whilst travelling or holidaying outside of the UK. Please note, in some instances it will be necessary for you to return to the UK before we process your claim.
- The policy must be purchased on the same day as the product;
- The product will be used in a domestic environment and is not used for business purposes.

4. EXCLUSIONS

All of the examples provided in the below are to help you understand what's not covered and are not the only reasons a claim could be declined.

Theft or loss

We will not provide cover if your product has been lost or stolen.

Intentional or malicious damage

We will not provide cover if your product has been intentionally or maliciously damaged.

Damage to your product where you have not taken reasonable care to look after it

We will not provide cover where reasonable care of your product has not been taken. Not taking reasonable care of your product means knowingly leaving the product out of sight where another person could damage it, or knowingly using or leaving the product in an environment or circumstance where the risk of damage is materially increased.

Examples of what we would consider as not taking reasonable care of your product:

Electrical products

- Using a non-waterproof product in or around water, for example using the product whilst in a bathtub or swimming pool
- Using the product whilst participating in recreational activities (where the product is not intended or designed for this use)
- Leaving the product out of sight in a café or other public area

Furniture products

- Placing the product outdoors when not intended for outdoor use
- Overloading drawers or shelves
- Using bleach or any corrosive cleaning materials to clean your product

Motor Parts

- Part failure caused by contamination, contaminated fluids, overheating, lack of coolant or lubricants, sludge or restricted oil flow.

Commercial Use

The cover provided under this insurance is only valid on products purchased for personal and private use. There is no cover for any product which is purchased for use within commercial or business premises, for example a television in a reception area or a dishwasher for use in an office. Or, products used to generate an income or profit, for example a washing machine in a launderette or an oven in a restaurant.

Note: We will not insure motor parts purchased by dealers or garages to be used for repairs.

Consumables i.e. items replaceable by you

We will not provide cover or process a claim if the fault can be fixed by you replacing consumable items (i.e. items with a limited life, intended to be used up and periodically replaced). For example, this includes fuses, drill bits, removable or rechargeable batteries, filters, light bulbs changeable by the user, rain covers, vacuum cleaner bags, printer toner or ink cartridges.

Cosmetic damage

(not applicable to Jewellery & Furniture products)

We only cover damage if it prevents the normal functioning of your product. If it is just a scratch, dent or pixel failure (within the manufacturers acceptable limit), we will not repair or replace it.

For example, but not limited to;

- Cracked screens would be covered but scratched screens would not be unless it affects the functioning of the product.

Gradually occurring deterioration

We will not cover damage that naturally occurs due to normal use and ageing (for example, splitting or cracking of leather) or your product becoming gradually dirty. This policy does not provide cover due to the effects of sunlight, colour changing, fading, rust or corrosion.

Where you do not have proof of ownership

You will not be covered if you cannot provide a copy of the receipt or original eBay purchase documentation to show that the product is yours.

Viruses/Software

Claims due to viruses, software updates or malicious software will not be covered.

Other costs or losses

This policy does not cover any associated or consequential losses or costs as a result of any claims. We will only cover repairing or replacing the product; we will not cover any loss of not being able to use the product or contents of the product. For example;

- Any pictures, software, downloads, apps, music or any other content stored on your product; or
- Other items failing, breaking or perishing; or
- Any costs relating to diagnosis of the fault.

Accessories

Cover is not provided for any accessories. Accessories are anything that connects to your product. For example: decorative cushions, headphones, chargers, protective casing, attachments, 3D glasses.

Manufacturer recall

This policy does not cover any faults which relate to a manufacturer recall of your product, or any costs covered under the manufacturer or seller guarantee.

Unauthorised repairs and modification

We will not provide cover if your product has been modified or repaired without our prior authorisation. Removal or alteration of serial numbers invalidate this cover.

Maintenance or servicing the product

We will not cover the costs for any routine maintenance, general cleaning, restoration or servicing of the product.

Installation, assembly, fitting or damage on delivery

We will not cover damage which is a result of improper installation, fitting, assembly or delivery of the product. If your product is damaged on delivery, please refer to your eBay guarantee terms and conditions. For motor products this includes part failure if the covered product is not suited for use with the vehicle it is installed on.

External causes

- Damage due to fire, theft, vandalism, riot, terrorist acts, war, explosion, lightning, earthquake, volcanic eruption, windstorm, hail, water, freezing or flood.
- Damage caused by animals other than domesticated pets.
- Any damage caused by failure of household utilities such as burst pipes or any internal flooding within your household.

5. CLAIMS PROCESS

We understand that every claim is different and we will always do our best to make sure that you're satisfied with the outcome.

Actions you should take before contacting us

Check all connections

Firstly, check that any electrical connections are in working order. For example, check that your Electrical product is plugged in correctly, switched on and the fuse is working.

Manufacturer's guarantee

If your product is still within its manufacturer's guarantee and the fault does not appear to be a result of accidental damage, please contact the manufacturer for assistance.

Locate your eBay receipt

To validate your claim, you may be required to email or post a copy of your eBay sales receipt. To ensure the claims process is as smooth as possible, please locate this before calling us to register your claim.

Report fault

Please report your claim to us as soon as possible after discovering the fault. We expect the fault to be reported to us within 14 days after the fault has occurred. If the claim is reported after this time, we will still assess your claim, however it may be difficult for us to investigate your claim or prevent further damage to your product.

Steps to making a claim

1. Please make sure you have read the 'Actions you should take before contacting us' section as this tells you what we may need from you in order to process your claim.
2. Call our Customer Services Team on 0330 1003 817 between 9:00-17:00 Monday-Friday (excluding bank holidays).
3. You may be required to email or post a copy of your eBay sales receipt, submit a claim form with photographic evidence of the damage or allow us to inspect the product. We will explain the simple claims process and advise you what information or documentation you will need to provide when you call.
4. If your claim is validated and approved, dependent on the nature of the fault and your product category, at our discretion we will either;
 - Send a repair technician to your home to inspect, repair or clean the product; or
 - Ask you to send the product to us for inspection and/or repair or;

- Issue a settlement with a value not exceeding the original purchase price (at our discretion paid via your original payment method, bank transfer or cheque); or
- Issue a replacement product; if a replacement product is available of the same or similar specification and does not exceed the original purchase price or;
- Ask you to source an independent authorised service technician, pay for the repair and claim this cost back from us.

If you are required to send your product to us for repair and it has any locking mechanism (e.g. find my iPhone, password protection) enabled, this must be disabled before we receive it. If this is not completed it will delay your claim and your product may be returned to you unrepaid in order for the locking mechanism to be removed. We will not be able to complete a claim until we can confirm all security features have been removed.

Important Information about the Claims Process

Shipping

Where you ship an item, you will be responsible for the safe packaging of the product. If you do not submit the product we will not be able to progress your claim. In some cases, you may be required to pay the postage costs.

Data

If at point of claim you are advised you will need to return your product to us, where possible, please ensure you back-up and delete any data stored on the product as it will be wiped as part of the repair or replacement process. We are unable to recover any lost data or return any parts to you.

No fault found

If the authorised service facility determines that the product is in working condition or the fault or damage is not covered by your policy, we will return the product to you or dispose of it at your request.

Furniture

If your product suffers accidental damage, we will repair or clean your product where possible. We may choose to send a cleaning kit if we consider that a stain can be easily removed. If you receive a settlement, we may take possession of the original product and dispose of it.

Refurbished products and repairs:

Where we replace your product, we may use "Grade A" refurbished (not brand new) products. If you receive a refurbished product from us, then this policy will continue. If your product is repaired by us, your policy will continue.

Ownership of insured product

If you receive a replacement or settlement under this policy, the damaged product becomes the property of the Insurer and if we choose to take possession, must be returned to us immediately. Damaged parts and materials replaced by us shall become our property.

Ineligible

If at point of claim it becomes apparent that your policy is invalid due to a reason provided within the 'Eligibility' section, then we will cancel the policy and issue a full refund of the premium paid.

Damage occurring whilst outside of the UK

This policy is valid whilst travelling or holidaying outside of the UK. Please note, in some instances it will be necessary for you to return to the UK before we process your claim.

Manufacturer's guarantee

This policy is provided in addition to any manufacturer's guarantee that applies to your product. This policy is not intended to affect your rights under the applicable manufacturer's guarantee or statutory rights. If any repairs authorised under this policy invalidate or void the manufacturer's guarantee, we will cover breakdown claims in accordance with the manufacturer's guarantee whilst your policy is active.

6. LIMITATIONS

- Your policy will end with no refund due when you receive a settlement or replacement product, unless the replacement provided is a refurbished product, in which case cover shall continue to run.
- The cover described in section 3 'Scope of Cover, Period of Insurance and Eligibility' will be provided for products bought in the UK, and used in the UK (unless holidaying/travelling abroad) provided it is used for domestic purposes only.

- Where accidental damage or breakdown occurs as a result of any unauthorised repair, modification, or upgrade, we will automatically terminate your policy, unless you have obtained prior written permission from us by contacting the administrator by post, telephone or email. Where we terminate your policy, you will be entitled to a proportional refund of the premium based on the number of full unexpired months of premium remaining. A £5.00 administration fee will be deducted from the refund value.
- We may alter the terms of your policy by giving you 30 days' notice in writing to your last known address. We will only alter the terms of your policy where there is a regulatory or legislative change required, or where we are responding to industry guidance and codes. Where the terms of this policy are changed, you may cancel your cover and receive a proportional refund based on the number of full unexpired months of cover remaining.
- This policy is non-transferrable.

7. CANCELLATIONS

If you have not made any successful claims and cancel this policy within 45 days from the date of purchase or receipt of these terms, whichever is later, you will receive a full refund of the premium paid and no administration fee will apply. If you cancel this policy after 45 days, you will receive a proportional refund based on the number of full unexpired months of cover remaining. A £5.00 administration fee will also apply and will be deducted from the refund value.

Your policy will end with no refund due when you receive a settlement or replacement product. If your claim does not result in a replacement or settlement and you choose to cancel the cover, you will receive a proportional refund based on the number of full unexpired months of cover remaining. A £5.00 administration fee will also apply and will be deducted from the refund value.

We may terminate your policy if there has been a breach of Section 11 'Obligation to Provide Accurate Information' or in the event of war or foreign hostility in your country of residence. Where we choose to cancel the insurance, the £5.00 administration fee will apply according to the guidance above.

Should you wish to cancel your policy, please see section 10 'How to Contact Us'.

8. COMPLAINTS

If you have a complaint regarding this policy, please see section 10 'How to Contact Us' to log your complaint. If we cannot resolve your complaint to your satisfaction, you may, within 6 months of our final decision, contact the Financial Ombudsman Service. Please see section 10 'How to Contact Us' for details on how to contact the Financial Ombudsman Service.

9. CHANGING YOUR DETAILS & GENERAL QUERIES

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to provide complete and accurate answers to the questions we ask when you take out your policy or when you make changes to your policy. Please tell us if there are any changes to the information set out in your Schedule of Cover, or any other changes in your circumstances which may affect your insurance, for example:

- You change your address or contact details.

When we are notified of a change, we will tell you if this affects your insurance, for example whether we are able to accept the change and if so whether the change will result in revised terms and/or premium being applied to your policy. If we are not told about a change it may affect any claim that you make. If the information provided by you is not complete and accurate, we may:

- Revise the premium; and/or
- Cancel your policy; and/or
- Refuse to pay a claim.

Please note, this policy cannot be transferred to another person or product. If you no longer own the product, please see section 7 'Cancellations' for information on whether you are eligible for a refund.

Please see section 10 'How to Contact Us' if you have a general enquiry or need to make any changes to your address or contact details.

10. HOW TO CONTACT US

Our phone lines are open between 9:00-17:00 Monday-Friday (excluding bank holidays).

Making a Claim, Changing Your Details & General Queries

0330 100 3817

service@click-protect.com
Click&Protect Customer Service
The Aspen Building, Floor 2
Vantage Point Business Village
Mitcheldean
Gloucestershire
GL17 0AF

Cancellations

0330 100 3817

service@click-protect.com
Click&Protect Cancellations
The Aspen Building, Floor 2
Vantage Point Business Village
Mitcheldean
Gloucestershire
GL17 0AF

Complaints & Data Requests

0330 100 3245

customer.relations@thewarrantygroup.com

Click&Protect Customer Relations
The Aspen Building, Floor 2
Vantage Point Business Village
Mitcheldean
Gloucestershire
GL17 0AF

Financial Ombudsman Service

0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk. Alternatively you may use the European Commission's Online Dispute Resolution website at <http://ec.europa.eu/consumers/odr/>

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

11. OBLIGATION TO PROVIDE ACCURATE INFORMATION

We work closely and share data with law enforcement and fraud prevention agencies to identify fraud and support prosecution where the appropriate evidence exists. We, and other organisations, may access and use the information recorded by fraud prevention agencies. It is important that when applying for this policy, amending this policy, or making a claim, you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy and the claim. If false, inaccurate or exaggerated information is provided and fraud is identified, then we may:

- Not pay for any claims and terminate your policy; and/or
- Report you to the relevant authorities; and/or
- Pass the details to fraud prevention agencies; and/or
- Recover any costs we've incurred and, if necessary, take any legal action to recover such costs.

12. LAW AND JURISDICTION

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which your main residence is situated. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

13. COMPENSATION SCHEME

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. General insurance contracts are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0800 678 1100 or 020 7741 4100 or in writing to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

14. DATA PROTECTION

We are the data controllers of the personal data you provide and are committed to protecting the privacy and security of your personal information. This includes your name as well as your contact details such as physical address, phone number and email address. If you do not provide the personal data required we may be unable to provide the services contained under the policy.

In addition to administration of your policy, including claims and fraud prevention, this may involve sharing your information confidentially with suppliers of products or services (including repairs) engaged by you or by us in the purchase or performance of the policy.

We may provide by post, email, text or telephone administrative information including expiry/renewal details. We may also provide other information in this way, including marketing about this and other similar products provided by TWG's group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited) but you may contact us at any time to stop receiving any such other information. Your details will not be used for any other marketing purposes.

Your personal data will be transferred outside the EU for policy administration and will at all times be held securely and handled with the utmost care in accordance with all principles of EU Data Protection law.

Your personal data will be kept for only as long as necessary after which time it will be destroyed if it is no longer required for the lawful purposes for which it was obtained.

You have a number of rights to your data; these include the right to be informed, have access, rectification, receive your data in a transferable format, erasure, restriction of processing and object to how your data is processed.

To obtain a copy of your personal data held by us, for more information on the rights to your data, or to exercise one of your data rights please contact our Data Protection Officer.

Our Data Protection Officer can be contacted via our Customer Relations Team. For contact details please see 'Section 10 – How to Contact Us - Complaints and Data Requests'.

You have the right to make a complaint at any time to the Information Commissioner, the UK supervisory authority for data protection issues.

15. STATUS DISCLOSURE

This policy is underwritten by London General Insurance Company Limited (company number 1865673) whose registered head office is at Twenty Kingston Road, Staines-upon-Thames, Surrey TW18 4LG. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FRN 202689. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is TWG Services Limited (company number 1883565), whose registered office address is Twenty Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG.



london general insurance

Click&Protect Customer Service
The Aspen Building, Floor 2, Vantage Point Business Village
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