

# Policy terms & conditions

## GADGET INSURANCE

This insurance is arranged and administered by Bastion Insurance Services Ltd T/A Tinhat, and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. [www.fca.org.uk/register](http://www.fca.org.uk/register)

Tinhat are authorised and regulated by the Financial Conduct Authority. 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 **gadgets** against **theft, accidental loss, accidental damage** and **breakdown** for mobiles phones, tablets and smartwatches.

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

## INTRODUCTION

You must read this policy document and the **Schedule of Insurance** together. The **Schedule of Insurance** tells you the period during which the policy is in force, what items are covered, and what level of cover applies to your insurance. Please check both documents carefully to make certain they give you the cover you want.

In return for the payment of your premium we will provide insurance for your **gadgets** during the **period of cover** as stated in your **Schedule of Insurance**. This policy only covers your **gadgets** when in the care of you or a member of your **immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by us.

This is an annual policy that can be paid monthly or annually. If you pay annually then you will have paid for the full annual premium at point of sale. If you pay monthly, your premium will be charged monthly by Direct Debit for a minimum term of 12 months.

### Automatic renewal of your policy

We will provide you with at least 30 days prior notification before the annual renewal date of your policy and we will tell you then if there are any changes to your premium. To ensure continuation of cover, we will then renew your policy unless you advise us otherwise.

If we are unable to automatically process your renewal, we will contact you before your renewal date and invite you to renew your policy via an alternative channel.

Your renewal premium will be taken by the same method used during your initial purchase. If you do not want to auto renew your policy, simply follow the instruction in your renewal notification. If you do nothing, then this policy will automatically renew for a further period of 12 months.

## DEFINITIONS

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

**Accessories** – means items such as but not limited to, chargers, protective cases, headphones and hands-free devices, below the value of £150, that are used in conjunction with your insured **gadget** but excludes SIM cards and wearables. Only accessories purchased in the UK will be eligible for this cover. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

**Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your **gadget** which was not deliberately caused by you or any other person.

**Accidental loss/accidentally lost** - means that the **gadget** has been accidentally left by you in a location and you are permanently deprived of its use.

**Breakdown** - the breaking or burning out of any part of your **gadget** whilst in ordinary use arising from internal electronic, electrical or mechanical defects in your **gadget** and which causes a

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sudden stoppage to **your** ability to use **your gadget** in the way

**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 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. Are not more than 1 years old at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not accidentally damaged) and;
6. Have not previously been repaired using non-manufacturer parts.

**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** - An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim.

**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 drones

**Home** – the permanent residence shown on **your** **Schedule of Insurance**.

**Immediate family** – – **your** mother, father, son, daughter, spouse or domestic partner or other family members who resides with **you** at **your** Home.

**Limit of liability** - **Our** liability, in respect of any one claim in relation to **your** **gadget**, 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** – A period of twelve months as stated in

intended by the manufacturer of the **gadget**.  
**your** **Schedule of Insurance**.

**Precautions** – all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss, accidental damage** or **theft** of **your** **gadgets**, such as keeping the gadget concealed when you're in a public place and gadget is not in use.

**Proof of usage** – means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental damage** claim this can be verified when the **gadget** is sent to our repairers for inspection.

**Schedule of Insurance** - the document provided to **you** following the purchase of this policy by **you** which includes the details of **your** **gadget** and which confirms your chosen level of insurance cover, **your** **period of cover**, the **maximum sums payable** under this policy and the **excess** payable.

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

**Terrorism** - means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

**Theft/Stolen** - means 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**

**We, us, our** – shall mean UK Branch of Inter Partner Assistance

**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** selected the option to pay an additional premium and insure **your** mobile phone, iPad, tablet or smartwatch for **Accidental loss** then if **you** accidentally or unintentionally lose **your** mobile phone, iPad, tablet or smartwatch we will replace it. If **you** have cover for **Accidental loss** this will be stated within **your Schedule of Insurance**. **Accidental loss** cover is only available on mobile phones, iPads, tablets and smartwatches.

## 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 £10,000 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.

**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. Theft:

- from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been 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;
  - from any **unattended** building or premises (including **your home** or workplace) unless the **theft** involves force in gaining entry to or exit from the building or premises, 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 receptacle (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**;
- ### 2. 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**;

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3. 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.

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

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

6. 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 £10,000.

7. The policy **excess** - if **you** make a claim, an **excess** fee applies which must be paid to us before **your** claim can be settled. This **excess** fee varies depending on the value of the **gadget you** have insured with us. The fees are set out below:

If **your** claim is for a **gadget** up to the value of £250 (when new) the **excess** fee is £50 for any claim.

If **your** claim is for a **gadget** between the values of £251 - £750 (when new) the **excess** fee is £75 for any claim

If **your** claim is for a **gadget** over the value of £751 (when new) the **excess** fee is £100 for any claim.

8. Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy, or within the first 14 days of amending the insured **gadget** on **your** policy. If **your gadget** is less than 60 days old on the date **you** insure it or add it to **your** policy, then this clause does not apply and **your** cover begins immediately.

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

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

11. 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**

12. Any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 months warranty

13. Any loss or damage to **your gadget** whilst in transit

14. 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.

15. 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.

16. Nuclear Risk

Damage or destruction caused by, contributed to or arising from:

a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

17. Sonic Boom

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

18. 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.

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

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

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

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22. **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 or United States of America.

## 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 original **gadget**. 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.

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**.

## 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 1 years old, must be purchased in the UK as new, or if refurbished, purchased directly from the manufacturer, 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 to 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** annual 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 **we** will write to **you** giving 30 days' notice of cancellation (see Cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is rectified when **we** next attempt to collect payment.

## CANCELLATION

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

**You** may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents if **you** are a new customer or 14 days from the renewal date if **you** are an existing customer.

On receipt of **your** written notice of cancellation **you** will receive a full refund of all premium paid provided that no claim has been paid by us and **you** do not intend to make a claim under this insurance.

If a claim has been made by **you** **we** will not refund any premium and if **you** are paying by monthly instalments **you** must still pay us the remaining annual premium.

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If **you** do not exercise **your** right to cancel during the 14 day period, **your** policy will continue as normal.

If **you** cancel **your** direct debit this does not mean that **you** have cancelled **your** policy.

## 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 Tinhat Insurance Services Ltd, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818 923, or by emailing [cancellations@tinhat.co.uk](mailto:cancellations@tinhat.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 premium due as the premium paid will have only been in respect of the cover already received.

If a claim has been made by **you** **we** will not refund any premium and **you** must still pay us the remaining annual premium. If **you** cancel **your** direct debit this does not mean that **you** have cancelled **your** policy.

If **you** pay **your** insurance premium annually and providing no claim has been made and **you** 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.

If a claim has been made under this insurance, **we** will cancel **your** cover but not refund any premium.

## 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:

- notify the **claim administrators** as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the UK, please notify the **claim administrators** within 48 hours of **your** return to the UK. To log **your** claim, please visit our online portal at [www.tinhat.co.uk.making-claim](http://www.tinhat.co.uk.making-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 **gadgets** 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.

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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. The **excess** amount is shown in **your Schedule of Insurance**.

This policy is administered by Tinhat on behalf of Inter Partner Assistance SA (IPA)

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.

## WARNING

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, **we** will not pay the claim and cover under this and all other insurances currently in force with us with which **you** are connected will cease immediately. **You** will not be entitled to any refund of premium under any policy.

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

## CONSUMER INSURANCE ACT

**You** are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell us of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

## COMPLAINTS

Complaints regarding:

### SALE OF THE POLICY

Please contact Tinhat who arranged this insurance on **your** behalf. **You** can get in touch on [complaints@tinhat.co.uk](mailto:complaints@tinhat.co.uk) or 01865 818

924 Complaints regarding:

### CLAIMS / SERVICE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact The Customer Services Director. The contact details are:

#### Claims Administrators

Customer Relations,  
Davies Group,  
Unit8,  
Caxton Road,  
Fulwood,  
Preston  
PR2 9NZ

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

Telephone: 0345 074 4788

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

The **claim administrators** will make every effort to resolve **your** complaint immediately. If they cannot resolve **your** complaint by the end of the next working day they will acknowledge **your** complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending **you** a final response letter.

If they are unable to resolve **your** complaint in this time they will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If **you** are still dissatisfied after receiving their final response letter **you** may refer **your** complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service

Exchange Tower Harbour Exchange Square London E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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**You** have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take 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

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

**We** collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in our legitimate interests in managing **our** business and providing our products and services.

These activities may include:

- a. use of sensitive information about **you**, in order to evaluate **your** claim and provide other services as described in this policy,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with an insurance **gadget** cover claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law; monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- c. obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the **gadget** claim, which **you** have provided for the purpose of validating **your** claim; and
- d. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

**We** will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

**We** carry out these activities within the UK and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide us with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

**You** are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in our website privacy notice – see below). Please let us know if **you** think any information we hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of your data, please write to us at:

Data Protection Officer, The Quadrangle, 106-118 Station road, Redhill, RH1 1PR

Email - [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at : [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk). Alternatively, a hard copy is available from us on request.