

INSURANCE POLICY

This policy is a contract between you and the Insurer, Helvetia Global Solutions Ltd, UK Branch. Establishment number: BR024650. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority, authorised by the

Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140

IMPORTANT – This **policy** requires **Pre-Cover Condition Assessment** images to be submitted by email within fourteen (14) days of purchasing this **policy** to imagesubmission@spectrumcover.co.uk. Further details regarding this are in the “**Pre-Cover Condition Assessment** requirements Process” document as well as in section 3 (“Definitions”)

1. ABOUT YOUR SMARTCARE COSMETIC INSURANCE

Smartcare Cosmetic Insurance is designed to keep the interior, exterior and alloy wheels (if fitted) of **your** vehicle in good condition throughout the **period of cover** and provide **minor damage** repairs for unavoidable **minor damage** without affecting **your motor insurance**.

The **Schedule** is subject to the terms of this document and it shows the **Vehicle** that is covered by this Smartcare Cosmetic Insurance.

You should read **Your Schedule** and this document together.

We have listed words with special meanings in **Definitions** below. These words are printed in bold whenever they appear in this document.

We have listed the **Exclusions** that apply to **Your** Smartcare Cosmetic Insurance below.

Please read this document carefully as **Your** failure to comply with any of its terms may render **Your** Smartcare Cosmetic Insurance invalid and could jeopardise the payment of any claim which might arise.

This document tells **You** what is covered, how Spectrum Insurance Services Limited will administer claims and other

important information.

This Smartcare Cosmetic Insurance is underwritten by Helvetia Global Solutions Ltd.

Consumer Insurance

(Disclosure and Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- I. Supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the **policy**;
- II. To make sure that all information supplied as part of **Your** application for cover is true and correct;
- III. 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.

2. ELIGIBILITY

You are eligible for Smartcare Cosmetic Insurance in accordance with this **Certificate** if at the **Start Date** and during the **Period of Cover**:

2.1 **You** reside in the United Kingdom, or if **You** are a partnership, company or other legal entity **You** are registered in England and Wales, Northern Ireland or Scotland;

2.2 **We** have accepted **Your** application;

2.3 **You** have paid the premium including applicable taxes;

2.4 **You** have provided the information required for the **pre-**

cover condition assessment;

2.5 **Your Vehicle** is not an excluded vehicle and does not exceed 3,500kg in weight;

2.6 **Your Vehicle** is insured for social, domestic or pleasure purposes only, including commuting and travelling to and from a place of work, or class1 business use; and

2.7 **Your Vehicle** is not subject to a contract hire or lease agreement with an annual mileage allowance of more than 20,000.

3. DEFINITIONS

The following words will have the meanings described below wherever they appear in this **Certificate**.

Administrator means Spectrum Insurance Services Limited who will provide administrative services on **our** behalf. Spectrum Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference

Number 309230). This information can be checked by visiting the Financial Conduct Authority's website. Spectrum Insurance Services Limited is registered in England: under company number 05129413;

Alloy Wheel(s): the original alloy wheels that were fitted to **your vehicle** on the date purchased and

3. DEFINITIONS (CONT.)

remain on **your vehicle** throughout the **period of cover**.

Application means any written or verbal declaration together with any additional information **you** may have supplied to **us** in support of **your application** for this insurance cover;

Call Out Charge means a non-refundable call out fee, as specified on the schedule, that is payable for the **repairer** to attend the **vehicle** to assess the **damage**.

Chip: a chip on **your vehicle** not more than 5mm in diameter and 3mm in depth.

Claims Limit: means the maximum amount that this insurance cover will pay for any one claim and all claims in total during the **period of insurance** as shown on **your schedule**. The first 12 month period begins on the inception date of the period of cover and each consecutive 12 month period on its anniversary date. You cannot carry over unused claims to a following year. These amounts are inclusive of VAT. If **you** are registered for VAT then **we** will not pay the VAT element of any claim under this insurance cover;

Data Controller: The **Insurer**, who determines the purposes and means of processing **Your** personal data.

Excess: means the amount shown on the **schedule** that **you** will have to pay towards any claim. If the **Repairer** repairs more than **incident** during a call out **you** will be charged an **excess** for each additional repair.

Incident: the cause of the Minor Damage.

Interior: leather or velour upholstery, plastic trim, centre console and dashboard,

Insurer: means Helvetia Global Solutions Ltd.

Light Scratch: a scratch on **your vehicle** not more than 30cm in length and 3mm in depth that sits within two (2) body panels.

Minor Damage: any **Chip**, **Minor Dent**, **Light Scratch**, **Scuffed Bumper** and/or scratched or kerbed alloy wheel, perforation, tear or scratch to interior not greater than 5cm that is repaired by a mobile repair technician, using recognised small to medium area repair techniques which restores an eligible area that has suffered **minor damage** to as near as is possible the condition it was in before the **minor damage** occurred.

In the case of multiple damages being caused by the same Incident, each Minor Damage will constitute a separate claim and a separate Excess will be payable.

Minor Dent: a dent on **your vehicle** not more than 30cm in diameter and 3mm in depth that sits within two (2) body panels.

Period of Cover: the period as noted on **your schedule** for which **we** have agreed to provide Smartcare Cosmetic Insurance in accordance with this **Certificate** and for which **You** have paid the premium.

Policy / Certificate: means these terms and conditions read in conjunction with the **Schedule**.

Pre-Cover Condition Assessment: means Before cover under this **policy** can commence, **you** must provide clear and recent photographic images of **your vehicle** to enable a pre-cover assessment to be completed by the **administrator**.

You are required to submit a minimum of six (6) photographs showing the: 1. Front; 2. Rear; 3. Driver's side and 4.

Passenger's side exterior and 5. Front seating / dashboard and 6. Rear seating of the **interior** of **your vehicle**.

Each photograph must clearly show the entire side or section of the **vehicle** in one frame (including the wheels), be well-lit, in focus, and accurately represent the **vehicle's** condition at the time of submission.

The required photographs must be submitted within fourteen (14) days from the date of purchase of this **policy** and must be accepted by the **administrator**. **Your policy** will cease to be active if **you** do not supply the images within the required timeframe. In any event, these images must be provided to the **administrator** before any claim can be made against the **policy**.

Any **minor damage**, defects, wear, or cosmetic imperfections visible in the submitted photographs will be deemed pre-existing damage and will not be covered under this **policy** at any time during the **period of cover**.

Failure to submit the required photographs within the 14-day period, or where the submitted images show significant damage, excessive wear, or a condition that falls outside the eligibility criteria of this **policy**, or submission of photographs that were taken more than thirty (30) days before the **policy** was bought; were unclear, misleading, or do not accurately represent the **vehicle's** condition, the **administrator** reserves the right to cancel the **policy** deeming the **policy** ineffective from inception. In such circumstances, no claims will be accepted, no cover will apply and a full refund of the **premium** paid will be issued.

Premium: means the amount that **you** have agreed to pay **us** in respect of this insurance cover in accordance with the terms of this **policy**;

Repairer: a company authorised by the **administrator** to carry out a **minor damage** repair to **your vehicle**.

Schedule: means the document that includes **your** details, **your vehicle** details, the **period of cover** and the **claim limit** (s);

Scuffed Bumper: a scuffed or dented area on the bumper of **your vehicle** not more than 30cm in diameter, 3mm in depth and where the bumper is not perforated or cracked.

Smart Repair: a specialist repair technique that restores an eligible area or alloy wheel that has suffered **minor damage** to as near as is possible the condition it was in before the **Minor Damage** occurred.

Start Date: the date on which this insurance cover starts as shown in **your schedule**.

Territorial Limits: means the area in which this insurance cover is effective being UK Mainland and Northern Ireland only.

Vehicle: means only the **vehicle** described in **your schedule**. Please note Smartcare Cosmetic Insurance does not cover the following vehicles in any circumstances; light commercial vehicles, delivery vehicles, panel vans and vehicles exceeding 3,500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off- roading, racing or any kind of competition or trial or any purpose in connection with the motor trade.

3. DEFINITIONS (CONT.)

We/Us/Our: means Helvetia Global Solutions Ltd.

You/Your/Yourself: the person named on **your** Schedule.

4. COVER PROVIDED

In return for the payment of the appropriate premium, **We** will provide Smartcare Cosmetic Insurance subject to the terms of this Certificate up to the **Claims Limit** during the **Period of Cover**.

Smartcare Cosmetic Insurance will contribute towards the cost of performing a **Smart Repair** for **Minor Damage** to **your vehicle**, subject to the terms of this **Certificate** up to the **claims limit**.

The maximum number of claims for repairs for **minor damage** to **your vehicle** that **you** can make during the **period of cover** shall not exceed:

- (a) five (5) claims under a twelve (12) month **policy**; or
- (b) ten (10) claims under a twenty four (24) month **policy**; or
- (c) fifteen (15) claims under a thirty six (36) month **policy**.

You may not make more than four alloy wheel claims or five claims in total in any one 12 month period. The first 12

month period begins on the inception date of the period of cover and each consecutive 12 month period on its anniversary date. You cannot carry over unused claims to a following year.

Minor Damage repairs can only be carried out on the United Kingdom mainland or Northern Ireland.

Smartcare Cosmetic Insurance will not contribute to a non **Minor Damage** repair of any damaged area that exceeds the maximum limits of **Minor Damage**.

In the event of multiple cases of **Minor Damage** being caused by the same **incident**, each **Minor Damage** will constitute a separate claim and a separate **Excess** will be payable.

For interior trim repairs **we** may make a cash settlement to you of up to £100 if **we** are unable to provide a suitable local repairer.

5. EXCLUSIONS

You will not be compensated for:

5.1 Damage:

5.1.1 that cannot be defined as a **Chip, Light Scratch, Minor Dent, Scuffed Bumper, scratched or kerbed alloy wheel**, accidental damage to interior;

5.1.2 that in the expert opinion of the **Repairer** cannot be repaired using **Smart repair** and can only be repaired in a bodyshop;

5.1.3 that occurs to horizontal, flat surfaces such as roofs, bonnets and boot tops; eligible for stone **chip** repairs only.

5.1.4 that extends over more than two (2) body panels. In the event that the damage extends over more than two (2) body panels, **We** will not be liable as the damage falls outside the scope of **Minor Damage**;

5.1.5 that occurs before the **Start Date**;

5.1.6 caused by rust, hail, bird droppings and tree sap;

5.1.7 to stickers or decals;

5.1.8 to handles and locks;

5.1.9 to beading or moulding (including protective plastic), unless as part of a panel claim and the repair can be completed without the removal of the beading or moulding;

5.1.10 to self-healing paint, body wrap, chrome illusion paint (two tone paint finish), matt paint or bespoke paints;

5.1.11 caused by wear and tear, fading, general pitting, corrosion, discolouration, previous substandard repairs, tar staining or neglect, removal of fixing brackets, general wear or stitching failure;

5.1.12 that involves accessories, door mouldings, window mouldings, lights of any sort or any window.

5.2 Claims in excess of the **Claims Limit**

5.3 The **Excess** per repair.

5.4 Any liability to any other party.

5.5 Damage caused by collision with a 3rd party which is covered by their motor insurance policy.

5.6 Any other costs that are indirectly caused by the **incident** which led to **your** claim, unless specifically stated as covered in this **Certificate**.

5.7 Any body panel or bumper, or part of a panel or bumper that has been cracked, ripped, torn, or perforated.

5.8 The replacement of any body panel or bumper, or part of a panel or bumper.

5.9 Any repair work carried out without prior authorisation being given by the **administrator** or **us**.

5.10 Any **Minor Damage** caused outside the **Territorial Limit** or a **Smart repair** required outside the United Kingdom mainland or Northern Ireland.

5.11 Any consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

5.12 Loss or damage caused by or during routine or regular maintenance.

5.13 Any damage incurred prior to the inception of the **policy**.

5.14 Split rim, polished or chrome effect wheels.

5.15 **Minor Damage** reported more than thirty (30) days after the **incident**.

5.16 Cyber Loss Absolute Exclusion Clause:

Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

5. EXCLUSIONS (CONT.)

Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

5.16.1 the use or operation of any Computer System or Computer Network;

5.16.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;

5.16.3 access to, processing, transmission, storage or use of any Data;

5.16.4 inability to access, process, transmit, store or use any Data;

5.16.5 any threat or any hoax relating to clause 5.16.1-5.16.4;

5.16.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.

5.17 Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

5.18 Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

5.19 Data means information used, accessed, processed, transmitted or stored by a Computer system.

6. GENERAL CONDITIONS

You must fulfil certain obligations in order to ensure that **your** Smartcare Cosmetic Insurance remains valid:

6.1 **You** must report **your** claim within thirty (30) days of the Incident.

6.2 **You** must use all reasonable care to maintain **your vehicle** in an efficient and roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage.

6.3 **You** must give Us true and complete information

6.4 **You** must comply with Our reasonable requests.

6.5 **You** must follow the prescribed claims procedure as explained in this **Certificate** or by the **administrator**.

6.6 **You** must inform **us**, via the **administrator**, if any of the details in **Your Schedule** are incorrect or need updating.

6.7 **You** must tell **us** about anything that **you** have not yet disclosed but which may affect **our** decision in accepting **your** Smartcare Cosmetic Insurance.

6.8 **You** must tell **us**, via the **administrator**, about any changes which may be important for **Us** to continue providing **your** Smartcare Cosmetic Insurance.

Please note that **we** reserve the right to charge an administration fee for any changes to **your Certificate**. This will be communicated to **you** by the **administrator** at the time such changes are made.

6.9 If any claim or statement made by **You** is in any respect deliberately or recklessly overstated, false or fraudulent, **We** may

have the right to refuse any claim on this policy or to avoid this insurance in its entirety.

6.10 The **Insurer** reserves the right to take legal proceedings in **Your** name, at their own expense and for their own benefit, to recover any costs or damages they have paid out under this insurance to anyone else. If any **You** recover any costs or damages previously paid under this insurance from any other party, such costs or damages must be immediately repaid to **Us**.

6.11 If any dispute between **You** and **Us** arises from this policy, **You** can make a complaint to **Us** as described on the back page of this policy and **We** will try to resolve the matter. If **We** are unable to satisfy **Your** concerns **You** can ask the Financial Ombudsman Service to arbitrate over the complaint.

6.12 This insurance is between and binding upon the **Insurer** and **You** and their/**Your** respective successors in title, but this insurance may not otherwise be assigned by **You** without the **Insurer's** prior written consent.

6.13 If the **Insurer** or **You** fails to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

6.14 This insurance is governed by English law.

6.15 Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.

7. CANCELLATION AND COOLING OFF PERIOD

7.1 **We** trust that **you** will be happy with **your** Smartcare Cosmetic Insurance. However, **you** have the right to cancel it within thirty (30) days of receiving the **Certificate** without giving any reason. If **You** do so **We** will refund **Your** payment in full less the cost of any repairs undertaken.

In the event that **you** wish to cancel **your** Smartcare Cosmetic Insurance within the thirty (30) day period please contact **your** supplying dealer who will arrange for the refund less the cost of any **Smare repair(s)** undertaken.

7.2 If **you** cancel after the first thirty (30) days of receipt of **your Certificate**, **you** are entitled to a pro rata refund

provided **you** have not made any claims. An administration fee of £35 applies.

7.3 **We** reserve the right to cancel **your** Smartcare Cosmetic Insurance by giving **You** thirty (30) days notice at any stage during the Period of Cover. In this event **we** will refund **you** for the unexpired portion of **your** premium.

7.4 **We** may cancel this insurance if in **Our** opinion **You** have at any time:

7.4.1 given **Us** false; incomplete information or failed to act honestly towards **Us**.

7. CANCELLATION AND COOLING OFF PERIOD (CONT.)

7.4.2 agreed to help anyone try to take money from **Us** dishonestly, or

7.4.3 failed to meet the terms and conditions of this insurance or

7.4.4 failed to pay the policy premium.

We can cancel this insurance at any time by giving **You** at least 14 days' written notice at **Your** last known address.

8. AUTOMATIC TERMINATION

Your Smartcare Cosmetic Insurance will automatically terminate on the earliest date one of the following events happen:

8.1 **You** dispose of, or transfer ownership of **your vehicle** to another party, and **you** do not inform **us**; or

8.2 **You** dispose of, or transfer ownership of **your vehicle** to a

garage, motor trader, auctioneers or similar company; or

8.3 **Your policy** expires as per **your schedule**; or

8.4 **You** cease to be resident in the United Kingdom; or

8.5 The number of claims **you** have made reaches the **claims limit**.

9. HOW TO MAKE A CLAIM

9.1 When **you** become aware of any damage that could lead to a claim **you** must call the **administrator** on 0114 321 9877 within thirty (30) days following the **incident**. **You** must comply with the claims procedure as explained in this **Certificate** and by the **administrator**

9.2 In order to authorise a claim the Administrator will require:

9.2.1 **your** personal and **your vehicle** details;

9.2.2 Full details of the damage; and

9.2.3 confirmation that the damage falls within the definition of **minor damage**

9.3 **You** may be asked to provide a digital photo of the damage and documentation to support **your** claim. **Your** photos can be emailed to: claims@spectrumcover.co.uk

9.4 The **administrator** has a nationwide network of nominated repairers who are familiar with our claims and billing procedures. The **administrator** shall recommend these repairers wherever possible. If a suitable approved repairer cannot be located the **administrator** will agree a suitable alternative with you. Costs accepted for repairs in these circumstances will be no more than those charged by our repairers.

Please note: Diamond cut alloy wheel finish

9.5 It may be necessary for the wheel/s to be removed from **your** vehicle and sent to a specialist repairer for re-manufacture / repair. This process may take up to 7 working days. Smartcare Cosmetic Insurance does not cover **you** for any other costs **You** incur whilst **your alloy wheel(s)** are

being repaired, or as a result of **your alloy wheel(s)** being removed from **your Vehicle**.

In some cases it may be necessary to send an independent consulting engineer to inspect **your vehicle** and the wheels that are damaged, before we can authorise a repair or replacement. **We** will make every effort to ensure this happens with the least delay and inconvenience to **you**, however **we** will not be liable for any losses **you** incur through any delay caused.

9.6 If the Repairer repairs more than one case of **minor damage** during a call out **you** must pay the **excess** for each additional repair.

9.7 If **your vehicle** is not available for inspection at the time arranged with the Repairer an additional **call out charge** will be payable for any subsequent appointment.

9.8 Upon receipt of the information requested in 9.2 and 9.3 the **Claims administrator** will review **your** claim. If **your** claim is covered by this **Certificate** the **administrator** will authorise **your** claim. Only **we** or the **administrator** are mandated to authorise or reject claims.

9.9 **You** must allow the **administrator** or **us** (or **our** authorised **repairer**) access to inspect **your vehicle** if it is the subject of a claim.

9.10 If **you** are not satisfied that the **Smart repair(s)** has been properly completed do not sign the release form and contact the **administrator** immediately.

9.11 **We** reserve the right to settle **your** claim in cash in lieu of arranging a **Smart repair(s)** to **your vehicle**.

10. ENQUIRIES OR COMPLAINTS

We always aim to provide a first class standard of service. However, if **you** are dissatisfied **you** should in the first instance address **your** enquiry to the **administrator** quoting **your policy** number. Telephone: 01143 219680.

email: customerservices@spectrumcover.co.uk.

The **administrator** will acknowledge **your** complaint promptly and it will do its best to resolve the matter within 2 weeks.

If **You** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You can also contact the Financial Ombudsman Service on 0800 023 4567. Website: www.financial-ombudsman.org.uk

(Using this service does not affect **Your** right to take legal action.)

11. TRANSFERRING YOUR COVER

To a New Owner:

If **you** sell **your vehicle** during the **period of cover**, **you** may transfer the benefits of this Smartcare Cosmetic Insurance to the new owner of **your vehicle**, provided that **you** sell **your vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

The first transfer will be free of charge, subsequent transfers will be subject to a £35 administration fee. The transfer will be subject to the **administrator's** approval and the fee will be returned in the event of non-acceptance.

To a New Vehicle:

If **you** sell **your vehicle**, **you** may transfer the remaining cover to the eligible replacement vehicle, subject to **our** agreement.

The first transfer is free of charge, subsequent transfers will be subject to a transfer fee of £35. Proof that the vehicle is free from damage may be required prior to acceptance of any transfer. If the new vehicle does not meet the eligibility requirements of this insurance, the transfer will be declined and any transfer fee paid will be refunded.

All transfer requests must be made within 30 days of the date of sale of your vehicle.

12. DATA PROTECTION

We are the **Data Controller** for the data **You** provide to **Us**. **We** need to use **Your** data in order to arrange **Your** insurance and associated products.

You are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by the **Insurer** in relation to **Your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We and other organisations may use these records to:

- a. Help make decisions on insurance proposals and insurance claims, for **You** and members of **Your** household
- b. Trace debtors, recover debt, prevent fraud, and manage **Your** insurance policies

c. Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with satisfactory proof of identity.

We process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data.

Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make **Your** personal details available to any companies to use for their own marketing purposes. If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

13. COMPENSATION SCHEME

The **Insurer** is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the **Insurer** is

unable to meet their obligations under this insurance, an **Insured Person** may be entitled to compensation from the Compensation Scheme.