

CLEAR COVER

MECHANICAL BREAKDOWN INSURANCE

WHAT IS COVERED

Loss due to mechanical or electrical failure of certain parts listed under **Your** relevant level of cover during **Your** policy period. Only parts, labour and vat are covered up to **Your** appropriate **Claim Limit** listed on **Your Policy Certificate**.

Please refer to Your policy certificate for details of the claim limit applicable to Your policy.

THE POLICY

Means the cover provided to **You** under the terms and conditions of this insurance contract.

CONTRACT OF INSURANCE

This **Policy Certificate** is evidence of a contract of insurance. This policy will only become effective when the **Administrator** has received payment in full for the policy.

THE INSURER

International Insurance Company of Hannover SE

International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

THE POLICY WORDING

The policy wording contains the terms, conditions and exclusions of this insurance contract.

LEGAL RIGHTS

This insurance is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Vehicle** is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear in bold with a capital letter.

WORD/EXPRESSION	DEFINITION
Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR is an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195) which is authorised and regulated by the Financial Conduct Authority (FCA).
Claims Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR is an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195) which is authorised and regulated by the Financial Conduct Authority (FCA).
Claims Excess	The first amount of each claim payable by You As detailed on Your Policy Certificate .
Claim Limit	The maximum amount that can be claimed under the policy for each SMART repair or Excess contribution as listed on Your policy Certificate . The total amount claimable during the period of insurance is shown on the policy certificate .
Consequential Breakdown	A mechanical breakdown caused by the failure of a non-covered component.
Geographical Limits	Means the areas in which this policy is effective and are Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, member countries of the European Community and any other country for which an international Motor Insurance card ('Green Card') in respect of the Vehicle is effective at date of loss.
ICME Autodata	Institute of Chartered Mechanical Engineers manual used by the motor industry as a means to establish labour repair times.
Limit of Indemnity	Is the maximum amount that can be claimed in total during the period of insurance including labour, parts and where applicable, VAT.
Motor Insurance Policy	Means a comprehensive policy of motor insurance which covers the Vehicle in respect of damage, fire and theft, and which is maintained throughout the Period of Insurance .
Period of Insurance	Means the dates shown in the Policy Certificate .
Policy Certificate	Means the document accompanying this policy which confirms the Period of Insurance , cover and policy type, Vehicle model and make which You have applied for and which We have accepted.
Vehicle	Means only the Vehicle as identified in the Policy Certificate for private or business use (excluding taxis and private hire unless otherwise stated, courier services and haulage) for use on the public highway.
We/Us/Our	International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).
You/Your/Yourself	The person named as the policy holder in the Policy Schedule .

ELIGIBILITY

You are eligible for this policy if at the start date and throughout the period of cover: **You** are the registered keeper or hirer of the **Vehicle**; and **You** have completed a motor insurance proposal form or accepted **Your** motor insurance renewal, prior to the initial **Period of Insurance**; and the **Vehicle** is principally used in the UK, Ireland, Isle of Man or Channel Islands and for no more than 90 days in any one period in the EU; and the **Vehicle** is NOT a commercial **Vehicle** over 3.5 tonnes, an emergency **Vehicle**, taxi, bus, van, truck, motorcycle or **Vehicle** used for dispatch, driving schools, road-racing, rallying, pace-making, speed testing or any other competitive event.

You can apply for cover under this policy if at the date of commencement of the Period of Insurance:

The **Vehicle** does not exceed 10 years of age or 100,000 miles. If the **Vehicle** exceeds 85,000 miles at the inception of a claim the additional parts exclusions apply, please view the Clear Cover table and parts exclusions for further details.

Excluded Vehicles (unless notified and accepted by the Administrator)

<i>Aston Martin</i>	<i>Bugati</i>	<i>Ferrari</i>	<i>Lamborghini</i>	<i>F1</i>
<i>Bentley</i>	<i>Cosworth</i>	<i>Lancia</i>	<i>Maserati</i>	<i>Rolls Royce</i>
<i>Bristol</i>	<i>De Tomaso</i>	<i>Delta Integrare/8.32</i>	<i>Maclaren</i>	

PARTS EXCLUSIONS

(APPLY TO ALL VEHICLES UP TO 85,000 MILES)

All light units, bulbs and bulb holders, service components and items which require periodic replacements, wiring looms and harnesses, ancillary components, bodywork, bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, car telephone systems, chassis, exterior trim/interior trim, fuel tank/lines, gaskets, oil seals and oil leaks, keys and remote key fobs, LED,

xenon start units, air-bags and air-bag systems, manual handbrake and mechanism (all components), mirror glass, mirror units if impact has caused damage to the motor unit, perished pulley dampers, road wheel and tyres, seat belts webbing, pretensioners, seat runners, buckles and fixings, sunroofs, windscreens, windows and any other glass, towing equipment, heater elements, cleaning of fuel lines, panoramic sunroof, locks.

PARTS ADDITIONAL EXCLUSIONS

(VEHICLES THAT EXCEED 85,000 MILES)

Aerials, manifolds, swirl flap mechanisms and motors, electric handbrake mechanism, engine and gearbox mountings, exhaust system and mountings, external gearbox linkage, front and rear windscreen heater elements, front and rear wiper linkage, oil supply and feed pipes.

EXCLUSIONS

1. Any incident occurring within the latter of the first 30 days or 1,000 miles since the inception of the policy.
2. Commercial **Vehicle/s**, any **Vehicle** designed to carry more than 8 people (unless otherwise stated), motor cycles, mopeds, any left hand drive **Vehicle/s** and any kit cars.
3. **Vehicle/s** which have been modified in any way from the manufacturer's specification.
4. Components which have been modified in any way from the manufacturer's specification
5. **Vehicle/s** owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing **Vehicle/s**, or **Vehicle/s** used for competition, racing, pace making, hire or reward including but not limited to taxis and courier **Vehicle/s**, off road use.
6. VAT where **You** are VAT registered.
7. Any costs incurred in excess or outside the liability under this insurance including any form of consequential loss.
8. **Our** liability in the event of any misrepresentation or concealment made by **You** or on **Your** behalf in support of obtaining the policy or any claim on **Your** policy.
9. If the **Vehicle** is a goods **Vehicle**, is used as an emergency service **Vehicle**, for self-drive hire, public or private hire or is designed to carry more than 8 people including the driver.
10. Any claim
 - I. Occurring during the warranty or guarantee period of any manufacturers or dealer's excess period (If any) or where faults have developed during such period prior to the commencement of the **Period of Insurance** (provided they were evident at that time) and which have not been completely rectified.
 - II. Resulting from any modification to the **Vehicle** or the substitution of components by non- standard components or equipment not approved by the manufacturer of the **Vehicle**.
 - III. If the milometer has been altered or disconnected or inoperative resulting in the misrepresentation of the **Vehicle's** actual mileage.
 - IV. Caused by or arising from:
 - a. Overheating, corrosion, carbon build up or the gradual reduction in operating performance commensurate with the age and mileage covered by the **Vehicle**. This includes, but is not limited to:
 - b. the gradual loss of engine compression necessitating the repair of valves or rings.
 - c. gradual increase in oil consumption due to normal operating functions.
 - d. The use of a grade of fuel not recommended by the manufacturer of the **Vehicle** or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper anti-freeze protection.
 - e. Routine servicing maintenance or repair of the **Vehicle** or from negligence, abuse or wilful damage.
 - f. The subjecting of the **Vehicle** to a load greater than that permitted by the manufacturer's recommendations.
 - g. Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
 - h. **Consequential Breakdown**
 - V. Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
 - VI. Intent or vandalism.
 - VII. Directly or indirectly caused by or contributed to by or arising from:
 - a. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly
 - c. nuclear component thereof.
 - d. Occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. Relating to fuel, anti-freeze, hydraulic fluids, grease or oils.
12. Investigatory or remedial work commenced before authorisation by the **Claims Administrator**.
13. Costs Incurred In routine servicing or repairs.
14. Any components, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an insured repair is in progress.
15. Any components which have not been serviced in accordance with the manufacturer's recommendations.
16. Liability, which attaches to the insured by virtue of an agreement but which would not have attached in the absence of such agreement.
17. Any **Vehicle** owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the **Vehicle** is in the custody or control of such persons.
18. Any liability for death, bodily injury or loss of or damage to property other than the components or loss of use or any consequential loss of whatsoever nature.
19. Non-compliance with the conditions relating to the servicing of the **Vehicle**.
20. Any **Vehicle** where an MOT certificate is not in force or has expired.
21. Advisory components noted on the MOT certificate.
22. Wear and tear where the **Vehicle** is over 85,000 miles at time of claim.
23. Failure of the clutch components due to wear and tear.
24. Any **Vehicle** declared as an insurance category A, B, or C insurance write-off or stolen and recovered prior to the start date of **Your** policy.
25. Any components being replaced due to good practice.
26. Items which would require periodic change i.e. service items, tyres, exhaust, brake friction materials etc.
27. Components subject to manufacturers recall or under manufacturer's warranty.
28. Fire, collision, damage caused by weather related incidents, damage caused by lack of use of anti-freeze, fluid leaks and damage occasioned by faulty workmanship.
29. Any **Vehicle/s** that have not adhered to manufacturer's service intervals.
30. Any cost/damage that are indirectly caused, parts not fitted correctly, or defects present at the time of sale. Please refer to **Your Policy Certificate** for details of **Your** level of cover.

GENERAL EXCLUSIONS

Any Loss:

1. Where the loss occurred before the inception of this insurance arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** or the user of the **Vehicle/s** part.
2. Caused by or contributed to, by or arising from:
 - i. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
 - iii. Occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power arising directly or indirectly from pollution or contamination.
 - iv. Directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious damage are not excluded hereunder.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** discretion cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take 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 this 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.
 - iv. 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. Duty of Care. **You** must not continue to drive the **Vehicle** after any incident if this could cause further damage to **Your Vehicle**.
3. Fraud. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**, makes a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or makes a statement in support of a claim, knowing the statement to be false in any respect; or submits a document in support of a claim, knowing the document to be forged or false in any respect; or makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, **We** shall not pay the claim.
4. **We** may at **Our** option declare the policy void.
5. **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
6. **We** shall not make any return of premium.
7. **We** may inform the police of the circumstances.
8. Cancellation – Cooling Off Period **You** have the right to cancel this cover within 30 days of receipt of this document without giving any reason and receive a full refund. **You** should contact the **Administrator** by recorded delivery letter, fax or email who will arrange the refund. If **You** wish to cancel this policy after the 30 day cooling off period **You** must send a recorded delivery letter to the **Administrator**. If **You** cancel this policy after the 30 day cooling off period there will be no refund. **We** may cancel this policy by giving **You** 30 days' notice posted to the address shown on the **Policy Certificate**. Unless the reason for cancellation is, in **Our** opinion, for fraudulent activity, **You** will be entitled to a pro-rata return of premium.
9. The Law Applicable to this policy. **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.
10. **Our** liability under this policy will be binding for the **Period of Insurance** shown on the **Policy Certificate**. Cover commences on the date of purchase of the policy, or in the case of a **Vehicle** purchased with a manufacturers' guarantee or warranty, from the date commencing immediately after expiry of the manufacturers' guarantee or warranty period.
11. It is a condition precedent to any liability under this policy that the **Vehicle** shall be free of any pre-existing faults at the time of purchase of the policy and that it shall be serviced in accordance with the manufacturers recommended service intervals by a garage registered for VAT, the garage completing the relevant service details in the **Vehicle's** service book and the receipt retained. A maximum allowance of 30 days or 1000 miles (whichever is less) shall be permitted as a run-over on the due date of service intervals.
12. During the **Period of Insurance**. **We** will repair or replace those components covered by this policy for the cost of the component and labour cost to fit the component up to the **Claim Limit** specified on the **Policy Certificate**. It is expressly stipulated that within the **Claim Limit**, all labour times are in accordance with the current ICME/Autodata manual.
13. By way of subrogation **We** reserve the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in the name of the Insured to recover payment from a third party made under this policy.
14. **We** shall not be liable for any claim arising thereby or indirectly caused or contributed by or in consequence of a loss listed under the exclusions section of this policy.
15. In the event of any occurrence giving rise to a claim, the insured must follow the procedure set out under the "How to make a Claim" section of this policy.
16. If at the occurrence of a claim there exists any other Insurance, which would entitle the Insured to indemnity then this policy shall only contribute its rateable proportion of such loss.
17. **We** reserve the right to subject the **Vehicle** and or failed component to expert assessment.
18. Where dismantling of a covered component is necessary to determine the validity of a claim, the Insured must authorise any dismantling. Costs incurred will only be met as part of a valid claim.
19. In the event of a claim and liability having been rejected by **Us**, **We** shall not be liable for this claim after the expiry of three months from the date of rejection unless within that time the claim is subject to arbitration.
20. It is expressly agreed and declared that **We** shall be released from all liability and obligation should the Terms and Conditions of the policy not be compiled with fully.
21. **We** reserve the right to direct or redirect a claim to one of **Our** approved repairers in order for repairs to be completed. Where the insured wishes to nominate a repairer, the labour element of any claim will be limited to the approved repairer's labour rate unless **You** have selected the increased

labour rate option and paid the additional premium. All repairs are limited to the standard ICME/Autodata repair times and to a maximum labour charge of £50 per hour including VAT.

22. All benefits under this policy shall be forfeited and the insurer and **Administrator** shall be released from all obligations to **You** if the conditions and 'How to make a Claim' procedures are not complied with or a claim made by **You** or anyone acting on **Your** behalf to obtain a policy benefit is fraudulent or intentionally exaggerated; or a false declaration or statement is made in support of a claim under this policy.
23. If **We** accept that there is a claim under this insurance but there is disagreement in respect of the amount to be paid please refer to the customer inquiry section of **Your** policy
24. The Terms and Conditions and application details will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined will have its ordinary meaning.

CLEAR COVER MECHANICAL BREAKDOWN INSURANCE

This is a comprehensive cover that is designed to protect all mechanical and electrical components for failure including wear and tear unless listed in the exclusion section. Terms and conditions apply.

CLEAR COVER	CATEGORY A Maximum claim benefit	CATEGORY B Maximum claim benefit
ABS (anti-lock braking system)	Yes	Yes
Air conditioning	Yes	Yes
Air conditioning re-gas*	Yes	Yes
Anti-roll control bar	Yes	£750
Battery cover (first 6 months) including electric and hybrid vehicles	£750	£75
Casings (if damaged by an internal component)	Yes	Yes
Catalytic converter	Yes	£250
Central locking	Yes	Yes
Clutch	Yes	Yes
Consequential damage*	Yes	Yes
Cooling systems	Yes	Yes
Diagnosis*	2 hours	1 hours
Diesel Particulate Filter (DPF)	£500	£250
Drive train	Yes	Yes
Dual mass	£500	No
Electronic Control Unit (ECU)	Yes	Yes
Engine	Yes	Yes
European cover (excluding recovery)	Yes	Yes
Fuel systems	Yes	Yes
Fusebox and relays	Yes	Yes
Gearbox (manual and automatic)	Yes	Yes
Injector cover	Yes (maximum of two)	£250
Instrument gauges	Yes	£150
Multimedia/sat nav (factory fitted including touch screens)	£750	£500
Power steering (including electric and hydraulic)	Yes	Yes
Software update/re-programming*	£125	£100
Sundries (i.e. oil, filters, anti-freeze)	£100	£100
Turbo and superchargers (factory fitted)	Yes	Yes
Vehicle hire (24 hours after claim has been accepted)*	£40 (max 5 days)	£40 (max 5 days)
Wear and tear	Yes	No
Wheel alignment*	£50	£50
Wheel bearings	Yes	Yes

Please note category A are vehicles under 85,000 miles and under 7 years at inception of the warranty, any vehicle exceeding 85,000miles and/or 7 years revert to category B. Terms & Conditions apply. *As part of a valid claim. Included within your Clear Cover Warranty is 3 month Key Care and 12 month Road Rescue assistance.

CLAIMS CONDITIONS

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may, at **Our** discretion, cancel the policy or refuse to deal with **Your** claim or reduce the amount of the claims payment.

MAKING A CLAIM

All claims **MUST** be made within thirty days of the Total Loss occurring.

1. Contact the **Claims Administrator**.
2. Protect the damaged **Vehicle**. **You** must take all reasonable steps to safeguard the **Vehicle** in the event of any damage occurring to **Your Vehicle**.
3. Malicious damage and theft. **You** must report the incident to the police and advise **Us** of **Your** valid crime reference number.
4. Claims procedures. A detailed claims procedure is given in this policy. **You** must follow this procedure, failure to do so may result in non payment of **Your** claim.
5. Salvage. **We** accept no liability for the responsible disposal of **Your Vehicle** or its salvage in any event.
6. Use of assessors. At notification of any claim **We** reserve the right to instruct an independent engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received. When this right is exercised **We** shall have no liability for any loss to **You** arising from any possible delay.

How to make a claim

If **You** experience a sudden and unforeseen failure please help the **Claims Administrator** by following the procedure below.

1. Contact the **Claims Administrator** in the unfortunate event that **You** need to make a claim, please contact The Auto Group Corporate a trading style of TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR, 0333 323 0383.
2. **For Claims Authorisation, You must:**
 - i. Take **Your Vehicle** to a vat registered garage to be diagnosed.
 - ii. Approve **Your** garage to diagnose **Your Vehicle**, please be aware that **You** will be liable for any diagnosis work approved if **Your** claim is refused.
 - iii. Advise **Your** garage to contact the **Claims Administrator** on, 0333 323 0383 with a full diagnosis and breakdown of parts, prices, labour and vat.
 - iv. **We** will investigate into **Your** claim and will confirm whether the required components are covered by **Your** level of protection.
 - v. If **Your** claim is authorised, **We** will email or fax a repair confirmation form to **Your** repairing garage with a full breakdown of the parts, labour and vat. **You** will be liable for any outstanding.
 - vi. Work that is not approved under the mechanical breakdown insurance policy.
3. **For Reimbursement**
 - i. **You** are responsible for making sure that the full premium of **Your** mechanical breakdown insurance is received by The Auto Group Corporate a trading style of TAG Insure Ltd. Prior to the approval of **Your** claim. In most cases **We** will deduct. The outstanding balance from **Our** liability.
 - ii. **You** are required to return both the invoice for the completed work and the confirmation form completed with **Your** account details for reimbursement.
4. **Important Information**
 - i. **Your** agreed hourly labour rate can be found on **Your Policy Certificate**, this figure is the maximum **We** will pay per hour towards labour.
 - ii. **You** will be liable to cover any extra costs the labour that **You** may incur.
 - iii. If **You** are unsure of **Your** pre-agreed labour rate, please contact **Us** with **Your Vehicle** registration or policy number.
 - iv. Any work that is completed outside of the claims procedure, will result in a claim being rejected.

FRAUDULENT CLAIMS OR MISLEADING INFORMATION

We take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or intended to mislead, or if any misleading or fraudulent means are used by **You** or anyone acting on **Your** behalf to obtain benefit under this insurance, **Your** right to any benefit under this insurance will end, **Your** cover will be cancelled and **We** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police.

TRANSFERRING YOUR POLICY

This policy cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle**.

CANCELLING YOUR POLICY

You have the right to cancel this cover within 30 days of receipt of the policy document without giving any reason and receive a full refund. **You** should contact the selling agent by recorded delivery letter, fax or email who will arrange the refund. If **You** wish to cancel this policy after the 30 day cooling off period, **You** must send a recorded delivery letter to the **Claims Administrator**. If **You** cancel this policy after the 30 day cooling off period, there will be a proportionate refund provided there have been no claims, if there has been any claim, no refund will be given. **We** may cancel this policy by giving **You** 30 days' notice posted to the address shown on the **Policy Certificate**. Unless the reason for cancellation is, in **Our** opinion, for fraudulent activity, **You** will be entitled to a pro-rata return of premium after the deduction of a £35.00 Administration fee.

CUSTOMER ENQUIRIES

We will always try to give **You** a quality service. If **You** think **We** have let **You** down, please write to:

**The Auto Group Corporate,
Unit 8 Abbots Business Park,
Primrose Hill, Kings Langley,
Hertfordshire, WD4 8FR**

Alternatively, **You** can contact them by email at: complaints@taginsure.co.uk.

Details of **Our** internal complaint-handling procedures are available on request. If **You** are still not satisfied, **You** can contact the insurance division of the Financial Ombudsman service at:

**Exchange Tower,
London E14 9SR**

You can also contact them on 0800 023 4567 or 0300 123 9123. Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the FOS, free of charge, but **You** must do so within six months of the date of **Our** final response letter.

COMPENSATION SCHEME

The **Insurers** are 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 its obligations under the policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

LANGUAGE AND LAW

This insurance is written in English and all communications about it will be in English.

The law which applies to this insurance is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which **You** live and any legal proceedings between **You** and **Us** in connection with this contract will take place in the courts of the part of the United Kingdom, Channel Islands or Isle of Man in which **You** live. This insurance is a legally binding contract between **You** and **Us** and does not give, or intend to give, rights to anyone else. Only **You** or **Us** can enforce the terms of this contract. **We** will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

DATA PROTECTION ACT

We take your privacy very seriously and will only use your personal information to administer your account and provide the products and services that you have requested.

To enable us to take the necessary steps to enter into a contract with you to provide the appropriate insurance products and services we collect the following information:

- You - First Name, Surname, Address, Postcode, Date of Birth, email address, phone number.
- Your living situation (whether you live in shared accommodation – Yes/No).
- Whether you or they have any unspent criminal convictions – Yes/No.
- Payment details in order to purchase the insurance.
- Details about any claim being made under the insurance.
- Details of any complaint should there be a need to make one.

If you do not wish us to collect this information, we cannot offer you this product.

Any personal information provided by you may be held by **US** in relation to Your product or service. It may be used by our staff in making a decision concerning Your product or service and for the purpose of servicing the product or providing the service, administering claims and resolving complaints. Information may be passed to other service providers for these purposes. Information may also be passed to the Financial Regulator, Financial Ombudsman, HMRC, auditors and others who have a legal requirement to see it to honour a legal obligation. 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. We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this.

We may also use generic personal information to assist us in product development and pricing

We and other organisations may use these records to:

1. help make decisions on the policy and any claims, for you
2. trace debtors, recover debt, prevent fraud
3. check your identity to prevent money laundering, unless You furnish us with satisfactory proof of identity.

Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge may be made for this service.

We may contact you by letter email or phone during the life of the policy and/or the course of any claim and at the conclusion of the claim to complete any customer satisfaction surveys

If you have so authorised we may make your details available to other specially accepted companies to use for their own marketing purposes, if at any time in the future, you would prefer us not to do this, please let us know

We will take the following measures to ensure that personal information kept is accurate:

- We will check each new application against any existing customer records
- Where relevant, on anniversary dates or renewal dates, we will write to ask for any updates

How long do we keep your data?

We will keep your personal data for as long as is necessary for the purposes for which it was originally collected. These purposes can be found in the section 'How will we use your information?'

To ensure the financial integrity of our records held in our databases, we will retain your personal data within those systems indefinitely unless it is deemed unlawful to do so.

Where information has been created based on the data held in those databases, for example reports, documents and spreadsheets, we will retain those records for the longer of seven years from the date that your last claim on the policy was settled or twelve years after the expiry date of your insurance policy

Your rights relating to your personal data

Our obligations to you

We are obliged to provide you with information on any actions that we have taken in response to any of the following requests.

- Right to have access to your personal information.
- Right to have your personal data corrected or removed if it is inaccurate.
- Right to have your personal data deleted from our systems.
- Right to restrict the processing of your personal data.
- Right to object to the processing of your personal data for communications and marketing.
- Right to have your personal data transferred to another company.
- Right to lodge a complaint with the regulator and/or seek a judicial remedy.

We will respond to you within one month of the receipt of a request unless the number and complexity of the requests made is deemed sufficiently high in which case we may extend this time by a further two months. We will inform you if we need to make use of this additional time and why we need to do so.

We will not charge you for responding to any of these requests unless it can be demonstrated that you are making an excessive amount of repetitive requests or that your request is not based on fact, realistic considerations, or the like. In this exceptional case, we may charge you a reasonable fee or choose to refuse your request.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

To assist us in responding to these requests, we may ask you to verify your identity to make sure that we do not give your personal data to the wrong person, update your data with details you did not provide or take action on your data that you did not request.

Right to have access to your personal information

You have the right to request a copy of the personal information that we hold about you.

If you would like a copy of some or all of your personal information, please email us at complaints@taginsure.co.uk or write to the Data Protection Officer at The Auto Group Corporate, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR

Right to have your personal data corrected or removed if it is inaccurate

It is important to us that your personal information is accurate and up to date.

If you believe that some information is inaccurate or should be removed, you may either update your information directly via the app or email us at complaints@taginsure.co.uk or write to the Data Protection Officer at The Auto Group Corporate, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR with details of your request.

Right to have your personal data deleted from our systems

You can request that we delete your personal data from our systems if you believe that:

- We no longer need to process your personal data in order to provide you with appropriate insurance products and services or;
- We no longer need to process your personal data in order to process any claims you make or;
- We have processed your personal data in a manner which you believe is unlawful or;
- We have to delete your personal data to comply with another piece of legislation.

We may choose to refuse your request if we believe that:

- We have a legal obligation to keep your data or;
- It is required for the purposes of processing outstanding insurance claims or;
- It is required for establishing or defending a legal claim.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to restrict the processing of your personal data

You can request that we temporarily halt the processing of your personal data if you believe that:

- We should not process your data whilst we are in discussions with you regarding a disagreement over the accuracy of your personal data or;
- We have processed your personal data in a manner which you believe is unlawful but rather than wanting us to delete your data you would prefer us to take another course of action to rectify your issue or;
- We no longer require the data but you do not wish us to remove it from our systems as you require it for establishing or defending a legal claim.

If such a restriction is put in place, then we will not process your data without informing you first that the reason for the restriction has been lifted.

Exceptions to this are that we can continue to process your data as follows:

- Storing your data or;
- Using it for processing any insurance claims that you have made or;
- Using it for the purposes of establishing or defending a legal claim or;
- Using it for the protection of the rights of another person.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to object to the processing of your personal data for communications and marketing

To provide you with the best service whilst using the mobile app, we would like to send you reminders concerning insurance quotes you may have previously created using the app.

You have a right at any time to stop us from contacting you and if you wish to do so, please update the app

Right to have your personal data transferred to another company

You have the right to receive a copy of the personal data that you have provided to us, that we process using our computer systems, in a format that can be read by another person's or company's computer system.

You have the right to transfer that copy of your personal information or can request that we do it for you, where it is technically feasible for us to do so.

This right of transfer can be refused if we feel that it would adversely affect the rights of another person.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to lodge a complaint with the regulator (Information Commissioner's Office) and/or seek a judicial remedy

If we do not take action on your request within one month of its receipt and do not provide you with reasons why then you may lodge a complaint with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

If you believe that the way that we have processed your personal data is not in keeping with current Data Protection legislation then you may lodge a complaint with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

If you believe that your rights under current Data Protection legislation have been infringed as a result of the way that we have processed your personal data then you may seek a judicial remedy via the courts. <https://ico.org.uk/for-the-public/compensation/>