



Policy terms and conditions

Please read and keep safe

love it co♥er it

Important

Please read this document carefully together with **your** schedule of insurance to make sure **you** understand the cover including conditions and exclusions.

When **you** purchased this insurance **you** selected the appropriate level of cover(s) that most suited **your** needs. **We** have not provided **you** with any advice on the suitability of this insurance cover to meet **your** needs and **you** are solely responsible for ensuring that the policy is suitable for **you**.

This policy may be cancelled at any time, so please refer to cancellation provisions contained in these Insurance terms and conditions.

loveit coverit is a trading name of Pier Insurance Managed Services Limited.

How to get in touch

By phone:	01702 568081
By Email:	support@loveitcoverit.com
Make a claim:	claims@loveitcoverit.com

Who provides your insurance

This insurance is arranged by Pier Insurance Managed Services Ltd and is authorised and regulated by the Financial Conduct Authority under Firm Register Number 311798.

This policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Astrenska Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU United Kingdom. Registered in England number 01708613 These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

Your gadget(s) insurance cover

In return for the payment of **your** premium **we** will provide cover to repair or replace **your gadget(s)** during the period of cover and for the cover(s) specified in **your** Schedule of Insurance and subject to the terms, conditions and exclusions shown below or as amended in writing by **us**.

You can either pay the full premium, for 12 months cover, or **You** may make monthly payments and this will be specified in **Your** Schedule of Insurance.

Statement of demands and needs

This product meets the demands and needs of those who wish to insure their **gadget(s)** against **accidental damage, mechanical breakdown, liquid damage, loss, and theft** including **airtime abuse**. We have not provided **you** with advice on this insurance cover.

Definitions

Throughout **your** policy wherever words and phrases appear in bold they are defined as below.

accessories shall mean items such as but not limited to, chargers, protective cases and hands free **gadget(s)** but excludes SIM cards and wearables. Evidence of ownership for **accessories** will need to be provided when **you** are making a claim

accidental damage shall mean any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of **your gadget(s)** which is neither deliberately caused by **you**, nor caused by the failure or breakdown of **your gadget(s)**

airtime abuse shall mean airtime charges incurred by unknown persons following the **theft of your gadget(s)**

cosmetic damage shall mean non-structural damage that does not affect the functionality or operation of the **gadget(s)** including but not limited to scratches dents and marks caused by normal wear and tear and/or general usage

gadget(s) means the item(s) insured by **us** and purchased and owned by **you** which were in full working order when **you** purchased this insurance as detailed in **your** schedule of insurance. For the purposes of this policy a **gadget(s)** can be one of the following: Mobile Phones, Tablets, Laptops, Smart Watches, Headphones, Gaming Consoles, Digital Cameras and Camera lenses

gadget(s) age means the age of **your gadget(s)** at the time of policy inception or added to an existing policy. To be eligible for insurance the **gadget(s)** must be less than 36 months old from the date **you** first purchased it. Please be aware that **your** claim will be invalidated if the age of the **gadget(s)** exceeds the age limit, as detailed in the Conditions and limitations of **your** policy at the time of policy inception.

excess means the amount **you** pay towards each claim

IMEI number shall mean the 15 or 17 digit unique (serial) number used to identify **your gadget**

liquid damage means unintentional damage caused to **your gadget(s)** as a result of coming into contact with a liquid

loss means that **you** are unable to account for **your gadget(s)** whereabouts and are permanently deprived of its use after **reasonable precautions** have been taken to protect it and it has not been left **unattended**

proof of purchase means an original receipt and any other documentation provided to **you** at the point of sale, required to prove **your gadget(s)** was purchased from an approved retail outlet and that the **gadget(s)** is owned by **you**. **Proof of purchase** to include the date of purchase, make, model and **IMEI/serial** number of **your gadget(s)**

mechanical breakdown shall mean **your gadget(s)** being inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period

modifications shall mean any changes made to **your gadget(s)** that alter the look or operation from original manufacturer specification. This includes software changes, such as unlocking **your gadget(s)** from a network or upgrading memory or graphics

proof of usage shall mean evidence that the **gadget(s)** has been in use since inception of the policy and of which can be obtained from **your** network provider

reasonable precautions shall mean all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent **loss, accidental damage or theft** of **your gadget(s)**, for example: having **your gadget(s)** in a suitable case, ensuring all standard security measures including PIN and Passwords are utilised and are set to a number other than default or sequential/multiple characters; having **your gadget(s)** with **you** whilst playing sport or near open water.

territorial limits shall mean **your gadget(s)** is covered within the United Kingdom, Northern Ireland, Isle of Man, The Channel Islands and the Republic of Ireland and unlimited cover during any one calendar year elsewhere in the world

theft means the unauthorised dishonest appropriation or attempted appropriation of **your gadget(s)** specified on **your** insurance schedule, by another person with the intention of permanently depriving **you** of it

unattended shall mean when **your gadget(s)** is not on **your** person or within **your** sight or where **your gadget(s)** is out of **your** arms-length reach

we, us, our shall mean Collinson Insurance

you, your shall mean the private individual or company detailed on the policy schedule who owns the gadget(s) on cover

The levels of cover for your policy

The policy covers **your gadget(s)** as purchased by **you** and identified in **your** schedule of insurance for;

- loveit essential (this policy covers **You** against **mechanical breakdown, accidental damage, liquid damage and theft**)
- loveit premium (this policy covers **You** against **mechanical breakdown, accidental damage, liquid damage, theft and loss**)

The policy covers **your gadget(s)** as purchased by **you** and identified in **your** schedule of insurance for

accidental damage

If **your gadget(s)** is accidentally damaged **we** will repair it or replace it if unrepairable

mechanical breakdown

If **your gadget(s)** develops a fault outside of the manufacturer's warranty period **we** will repair or replace it

worldwide cover

If purchasing an annual term policy **your gadget(s)** is covered during any one calendar year anywhere in the world. If purchasing a recurring monthly policy **your gadget(s)** is covered whilst **your** policy is valid

theft

If **your gadget(s)** is stolen **we** will replace it subject to **your** policy terms and conditions

loss

If **you lose your gadget(s)** **we** will replace it subject to **your** policy terms and conditions

liquid damage

If **your gadget(s)** is accidentally damaged when coming into contact with any liquid **we** will repair it or replace it if unrepairable subject to **your** policy terms and conditions.

accessories

If **your** claim for **your** mobile phone is approved **we** will replace any **accessories** that were accidentally lost, stolen or damaged at the same time as **your** mobile phone up to a maximum of £175. If **we** replace **your** mobile phone 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 of £175

airtime abuse (automatically included in **theft** cover)

If **your gadget(s)** is **lost** or **stolen** **we** will cover **your** airtime charges incurred up to a value of £10,000 and subject to **your** policy terms and conditions.

All levels of cover are subject to your policy terms and conditions and you will find details of the cover purchased in your schedule of Insurance.

Excess (what **you** pay each time **you** make a claim)

Details of **your** policy **excess** can be found here <https://www.loveitcoverit.com/policy-excesses/>

Additional claims **excess** – for any claim made within the first 30 days of inception of **your** policy there will be an additional **excess** of £40 for all **accidental damage** and **liquid damage** claims and £60 for every loss or **theft** claim (and where **loss** or **theft** is included within the cover).

What is not covered

applying to all sections of the policy, **we** will not pay for;

- any large scale manufacturer defect
- any claim where the Insured event occurs outside of the period of insurance
- any new claim for the **gadget(s)** if there is already an ongoing claim which has not been finalised due to any outstanding referrals and/or is awaiting validation proof that has not yet been supplied
- the policy **excess**
- any claim where all **reasonable precautions** have not been taken or where your **gadget(s)** has not been used in accordance with the manufacturers instructions
- any claim notified where pre-existing damage is evident and occurred prior to the inception of **your** policy
- any claim where the circumstances cannot be clearly identified i.e. where **you** are unable to confirm the date and time of the occurrence
- Any **loss** or **accidental damage** where **your gadget(s)** is not fitted with an active functioning SIM or where **your** network provider cannot verify the **gadget(s)** has been in active use since the inception of the policy and up to the event giving rise to the claim
- any claim where **proof of usage** cannot be provided or evidenced and must show the **IMEI/serial number** of the **gadget(s)** on cover (only applicable where user history is available for **your gadget(s)**)
- the cost of replacing any stored data or information including but not limited to tunes, songs, personalised ring tones, pictures, films, graphics, downloaded material or software whether arising as a result of a claim paid by this Insurance or otherwise
- **theft** or **loss** of the **gadget(s)** where **you** have not notified **your** network provider and blacklisted it within 24 hours of discovery of **loss** or **theft**
- **theft** or **loss** of the **gadget(s)** left **unattended** when it is away from **your** home
- Any claim for **theft** of **your gadget(s)** when stolen from a motor vehicle unless the **gadget(s)** is out of view in either an enclosed compartment, boot or luggage space and the vehicles windows and doors are closed and locked and all security systems are activated. In the event of **theft** of **your gadget(s)** from a vehicle **we** will require sight of a repair invoice in relation to any damage caused to the vehicle which must be supplied with **your** claim
- **theft** or **loss** of the **gadget(s)** not reported to the police and/or Report My Loss within 48 hours and where **you** have not obtained valid crime reference number/reference
- any claim presented under **loss** as an alternative to an unsuccessful **theft** claim
- repairs carried out by third party repair centres not authorised or agreed for use by **us**
- correction of **gadget(s)** where inadequate repairs have been carried out by third party repair centres
- cosmetic damage that does not affect the functionality or operation of **your gadget(s)**
- gradual deterioration of the battery
- any amount recoverable under any guarantee warranty or other insurance
- gradual deterioration, mechanical or electrical breakdown of the **gadget(s)** or an internal cause affecting the smooth running or functionality of the **gadget(s)** damage or loss of functionality caused by software viruses
- **loss** of use or any other related or connected loss the Insured may incur as a result of **loss**, **theft** or **accidental damage** to the **gadget(s)**
- **accidental Damage** to the **gadget(s)** caused by the Insured deliberately neglecting it
- any **accessories** that are not connected to the **gadget(s)** at the time of an incident arising
- any **modifications** made to **your gadget(s)** that have changed the way in which it operates from the original specifications

- any loss of **your gadget(s)**, or loss of money expected from a transaction, from the sale or trade of **your gadget(s)**
- **loss**, destruction or damage contributed to or arising from riots, strikes, civil commotion or any act of terrorism
- any process of heating, drying, cleaning, dyeing, alterations or repair to which the **gadget(s)** is subjected to, and any damage caused by solar irradiation
- **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.

Claims procedure

In the event of a claim **you** must

1. advise the police within 48 hours if there has been **loss** or **theft** of **your gadget(s)** and obtain a crime reference number. **You** must also inform **your** network provider within 24 hours of discovery of **loss** or **theft** so that they can place a block on **your gadget(s)**.
2. advise **us** by telephone as soon as possible on the claims hotline number 01702 568081 or via email, support@loveitcoverit.com and **we** will then provide **you** with a password protected link to **our** claim form portal
3. provide at **your** own expense a fully completed claim form and all details and evidence as may be reasonably required within 30 days of the incident date. **We** will not proceed with **your** claim until all required information has been supplied but once **we** have all the required claim form and supporting documentation **we** will confirm **our** decision on **your** claim and guide **you** through **our** repair or replacement process. Where **you** are making a claim for **accidental damage**, **liquid damage** or **mechanical breakdown** **you** may be asked to send **your gadget(s)** to **us**. **You** will be responsible for the cost of posting **your gadget(s)** to **us**.
4. in the event of a claim **you** must be able to provide **proof of usage** from **your** network provider that confirms **your gadget(s)** has been in use since policy inception and up to the event giving rise to **your** claim
5. in the **event** of **loss** or **theft** **you** must notify the appropriate air time provider within 24 hours of discovery and blacklist **your** handset, or mobile network enabled **gadget(s)**

If **we** need to make changes to the insurer, to the cover or price of **your** insurance **we** will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Duration of insurance

If **you** have purchased an annual policy it will last for a period of 12 months provided **you** have paid **your** premium. If **you** have purchased a monthly policy it will last for a period of one month and then continue for further monthly periods provided **you** continue to pay **your** monthly premiums when due.

Automatic renewal of your policy

For policies purchased with a 12-month term **we** will contact **you** approximately 14 days before **your** renewal date and offer to renew **your** policy. If **we** do not hear from **you** **we** will automatically renew **your** policy to make sure **you** have continuous cover.

For policies purchased with a monthly term **we** will automatically renew **your** policy each month unless **you** advise **us** otherwise. **You** may cancel the insurance cover at any time by giving not less than 14 days notice to us in writing to cancellations@loveitcoverit.com or by contacting **us** on 01702 568081.

We may need to change the price of **your** insurance to reflect;

- changes in the provision of the cost of the service
- adverse conditions beyond **our** control which impact the number and frequency of claims
- changes in Law or Regulation increasing the cost of compliance or ability to deliver the service
- increases in inflation

we will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Should **you** be unhappy with any proposed change being made to **your** policy, **you** will have the right to cancel **your** cover in accordance with this policy wording.

How to opt-out of automatic renewals

If **you** do not want this policy to automatically renew, write in to **us** after **you** have purchased the policy at the address shown **your gadget(s)** insurance certificate. **Your** instruction can also be provided by email to **Us** via support@loveitcoverit.com

Conditions and limitations

1. this cover provides unlimited replacements and repairs per **gadget(s)** during each 12-month calendar period of **your** policy and, in the event of a claim, **your** policy will be updated with the replacement **gadget(s)** details
2. details of any replacement of the **gadget(s)** (IMEI/serial number) must be advised to **us** with proof of purchase in writing or by e-mail to **us** (support@loveitcoverit.com)
3. the **gadget(s)** **age** must be less than thirty-six months old for mobile phones and less than 6 months for Laptops, Cameras, Headphones and Gaming Consoles at policy inception and supported with a valid proof of purchase from a UK VAT registered company who also provide a 12-month warranty
4. second hand or used **gadget(s)** cannot be covered under this policy, unless such have been purchased either directly from the manufacturer or from a UK VAT registered company
5. cover under this policy is subject to the payment of the premium by direct debit, credit card or PayPal and premiums being up to date other than during the cooling off period of 14 days where premium is not collected
6. **you** must be at least 18 years of age at the time of policy inception and a UK resident
7. any claim which would be covered under any other **gadget(s)** insurance policy
8. if **we** replace **your gadget(s)** **your** policy is automatically updated to ensure cover continues and the damaged item becomes **ours**. In the event of a **loss** or **theft** claim if the **gadget(s)** is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.
9. all other costs are specifically excluded that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy unless relating to **airtime abuse** for **your gadget(s)** up to a maximum of £10,000

Cancellation of your policy

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then contact **us** within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

If **you** wish to cancel **Your** Policy after 14 days, and **your** policy term is annual, **you** will be entitled to a pro-rata return of premium. If **your** policy term is monthly **your** policy will continue until its natural expiry and no pro-rata return of premium will be considered.

You may cancel the insurance cover at any time by **giving not less than 14 days notice to us in writing to cancellations@loveitcoverit.com** or by contacting **us** on 01702 568081.

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 behaviour
- 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

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 Insurance (Disclosure and Representations) Act 2012.

Fraud policy

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

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

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** or refund any excess paid in relation to **your** claim and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

loveit coverit also reserve the right to provide **your** details to fraud prevention agencies as well as Law enforcement agencies as appropriate. In the interest of **our** customers **we** are a member of the Telecommunications UK Fraud Forum and validate all claims against Police, Mobile Operators and other UK monitoring systems through various claims validation platforms which are then further validated by recyclers operating under the Mobile Phone Recyclers Charter.

Replacement

This policy is not a replacement as new policy and refurbished items may be used. If **your gadget(s)** is **lost** or **stolen** or cannot be repaired it will be replaced with an identical **gadget(s)** of the same age and condition or the equivalent cash value taking into account the age and condition of the original **gadget(s)**. Where quotations for repair are obtained directly from a manufacturer, and **your** claim has been accepted, **we** will provide a cash settlement, less any applicable excess, in settlement.

Please note that it may not always be possible to replace **your gadget(s)** with the same colour although **we** will try wherever possible.

Consumer Insurance (Disclosure and Representations) Act

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

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 <https://www.fscs.org.uk> or by telephoning 0207 741 4100.

Complaints procedure

It is **our** 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 contact the Scheme Administrator.

The contact details are

Loveit Coverit
Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

01702 568081

support@loveitcoverit.com

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

If **you** are still dissatisfied after receiving a final response letter or **you** have not received a final response within eight weeks, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at;

Financial Ombudsman Service

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123

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

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

Concerns regarding the handling of your data

Should **you** have any concerns as to the way that **we** have handled **your** information and **we** have not been able to alleviate **your** concerns please contact:

The Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Please visit the website for more information and details of regional offices <https://www.ico.org.uk/>

Law applicable to the contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Collinson Insurance Privacy Notice

How We Use The Information About You

As a data controller, **we** collect and process information about **you** so that we can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

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

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

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

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

Processing Your Data

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **we** have with **you**;

- is in the public or **your** vital interest: or
- for **our** legitimate business interests.

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

How We Store And Protect Your Information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

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

How You Can Access Your Information Or Correct Anything Which Is Wrong

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

Email address: data.protection@collinsongroup.com

Postal Address: Sussex House, Perrymount Road, Haywards Heath, Sussex RH16 1DN

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

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

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO).

Further information can be found at <https://ico.org.uk/>

Pier Insurance Privacy Notice

This Privacy Statement covers the information practices of Loveit Coverit, a Division of Pier Insurance Managed Services Limited ('Loveit Coverit') who are Authorised and Regulated by the Financial Conduct Authority FRN 311798. a data controller and whose registered office is at;

7-8 Britannia Business Park,
Comet Way
Southend On Sea,
Essex,
SS2 6GE

We take the protection of **your** privacy and the confidentiality of **your** personal information seriously and this policy sets out how **we** meet **our** obligations regarding data protection and the rights of **our** customers and prospective customers ('data subjects') in respect of their personal data under the Data Protection Act 1998 ('the DPA'), and the forthcoming General Data Protection Regulation ('the Regulation').

The Regulation defines "personal data" as any information relating to an identified or identifiable natural person (a data subject); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or by one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. Pier Insurance Managed Services Limited is committed not only to the letter of the law, but also to the spirit of the law and places high importance on the correct, lawful, and fair handling of all personal data, respecting the legal rights, privacy, and trust of all individuals with whom it deals.

The Data Protection Principles

We comply with the Regulation which sets out the following principles with which any party handling personal data must comply. All personal data must be:

- processed lawfully, fairly, and in a transparent manner in relation to the data subject;
- collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;
- adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;

- accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;
- kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the Regulation in order to safeguard the rights and freedoms of the data subject;
- processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental **loss**, destruction or damage, using appropriate technical or organisational measures.

How to contact us about your information

The contact details are

Loveit Coverit

Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

We may respond to enquiries by the police concerning **your** policy in the normal course of their investigations. Where it is necessary to administer **your** policy effectively or to protect **your** interests **we** may disclose the data **you** have supplied to other third parties such as solicitors loss adjusters engineers repairers replacement companies other insurers **etc**

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction **we** may transfer **our** bases containing **your** personal information if **we** sell **our** business or part of it