



Vodafone Insurance

When you buy this insurance policy you agree to be bound by these terms and conditions, the welcome email (which contains your certificate of insurance) and the IPID.

This insurance is administered by Lifestyle Service Group Limited (LSG) and underwritten by Assurant General Insurance Limited. In order to be eligible for this insurance you must either:

- (a) have a Vodafone Airtime Plan and/or a Vodafone Device Plan (a “**Vodafone EVO Plan**”); or
- (b) be connected to the Vodafone network and have a Vodafone Pay Monthly Price Plan (a “**Vodafone Plan**”); or
- (c) be connected to the Vodafone network through a SIM only airtime plan (a “**Vodafone SIMO Plan**”)

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735.

Vodafone Insurance Policy Document – Screen Damage

This is your insurance policy for front screen damage and additional damage which occurs at the same time (with the exceptions of catastrophic, liquid or cosmetic damage as detailed in the “What you are NOT covered for” section) to your mobile phone. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions **contact us on**:

- Call us on 0333 304 3346 (standard call charges apply)
- email us at vodafone.insurance@assurant.com

This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited (t/a Vodafone Insurance Services) to administer the policy.

References to ‘we/us/our’ relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Changing your mobile phone

If you upgrade your mobile phone with Vodafone this policy will automatically be cancelled, and you will be offered a new policy to cover your new mobile phone.

If you purchase a new mobile phone from anywhere other than Vodafone, you need to contact us on 0333 304 3346 (standard charges apply) so that we can ensure the new mobile can be insured. To be insured you will need to be connected to the Vodafone network and you must have either a **Vodafone EVO Plan**, a **Vodafone Plan** or a **Vodafone SIMO Plan**.

You will need to provide the following information when registering your mobile phone:

- Make
- Model
- Memory size
- IMEI or Serial number
- Telephone number



Who is this cover designed for?

For many people a mobile phone is much more than for just making calls. It means you can stay in contact wherever you are, store valuable memories, provide entertainment on the move and so much more.

This policy is designed for people who have a mobile phone connected to the Vodafone network, that is not already covered under another insurance policy, and you want to cover the cost of repairing front screen damage and other additional damage which occurred at the same time (with the exceptions of catastrophic, liquid or cosmetic damage). Successful claims are subject to an excess payment by you, and you should take this into consideration when deciding if this policy is suitable for you.

Any additional damage is NOT covered if the front screen is undamaged.

You must be at least 18 years of age at the time you purchased this insurance, a permanent resident in the United Kingdom and have a **Vodafone EVO Plan**, a **Vodafone Plan** or a **Vodafone SIMO Plan** for the duration of this policy.

Mobile phones need to have been bought as brand new or refurbished items directly from a manufacturer, network provider, retail store (high street or online). We do not cover mobile phones which were bought as second-hand or used.

We may ask for some form of proof of purchase to support your claim (e.g. a receipt or delivery note). If you are unable to provide a proof of purchase it will impact our ability to assess your claim and it may be declined.

Insurance cover can only be bought by the Vodafone account owner or someone the account owner has given partial administration permissions to their account.

It is important to note that this insurance is offered on the understanding that you will take care of your mobile phone.

Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured. as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different, and we will make every effort to take this into consideration when we review a claim.



What you are covered for

Risks you are covered for	Benefits you receive
<p>Your registered mobile phone is covered for front screen damage and additional damage which occurs at the same time, with the exceptions of liquid, catastrophic or cosmetic damage occurring anywhere in the world.</p>	<p>Insurance cover for the mobile phone connected to the Vodafone network and registered with us, which must be owned by you.</p> <p>If your mobile phone is damaged, we will either repair or replace it depending on the extent of the damage. We don't cover liquid, catastrophic or cosmetic damage as detailed in the 'What you are NOT covered for' section.</p> <p>Replacements</p> <ol style="list-style-type: none">1. This is not 'new for old' insurance, and replacement mobile phones will come from fully refurbished stock (not brand new).2. We will attempt to replace your mobile phone with a handset of the same colour, but we cannot guarantee to do this or replace any limited or special edition mobile phones.3. If we cannot replace your mobile phone with one of the same make, model and specification we will contact you to discuss alternative mobile phones of similar specification. <p>Repairs</p> <ol style="list-style-type: none">1. Where we repair your phone, we will attempt to use cosmetic parts which are the same colour as any items we've had to replace, but we cannot guarantee to do this, and we may have to use cosmetic parts which are a different colour. <p>If you are unable to provide the damaged mobile phone to support your claim, then this will be classified as a lost mobile phone and will not be covered on this policy.</p> <p>Where we send you a replacement or repaired item, this will only be sent to a UK address.</p> <p>If your mobile phone is repaired or replaced in the first three months of your contract, we will only deliver to your billing address. This applies to both a Vodafone EVO Plan, Vodafone Plan and a Vodafone SIMO Plan.</p>



What you are NOT covered for

Summary	Description
Catastrophic damage	<p>If your mobile phone suffers catastrophic damage (for instance the mobile phone has been crushed or is in multiple pieces), there is no coverage under this policy for any costs to repair or replace your mobile phone. If your phone has suffered catastrophic damage, you will need to call us to let us know and we will cancel your policy.</p> <p>Please see the “Cancelling your insurance” section below.</p>
Liquid damage	<p>If your mobile phone suffers damage as a result of contact with any liquids, including spills, immersion or any other contact, this will not be covered under the policy. If your phone has suffered liquid damage, you will need to call us to let us know and we will cancel your policy.</p> <p>If we receive your damaged mobile phone to our repair centre and we identify the liquid damage indicator has been activated, meaning there has been liquid damage, we will return the mobile phone unrepared, refund your excess and cancel your claim.</p> <p>Please see the “Cancelling your insurance” section below.</p>
Excess	<p>You need to pay a contribution every time you make a successful claim. This is called the excess. If it is only the front screen of the mobile phone that has been damaged a lower excess will apply.</p> <p>The excess amounts are detailed on your Certificate of Insurance.</p>
Damage as a result of not taking care of your mobile phone	<p>We know how important your mobile phone is to you and we expect that you will take care of it. If damage is caused intentionally or if you don't take care of your mobile phone, then we may not pay your claim.</p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none">• Following manufacturer instructions on the use of your mobile phone.• Not knowingly leaving the mobile phone out of sight where another person could damage your mobile phone.• If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight, if at all possible, to reduce the chance of it getting damaged when you are not able to take action to prevent it happening. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place. <p>Failing to take care of your mobile phone may increase the risk of the mobile phone getting damaged and may result in your claim being declined.</p>
More than 3 claims in a 12-month period	<p>There is a limit of 3 successful claims in any 12-month period, beginning from the date of the first claim. When we have settled the third claim then this policy will automatically cancel.</p> <p>For example, if you make your first claim on the 1st January, you are limited to only two more claims up until 1st January the following year.</p> <p>The policy will cancel on the date on which we settle your third claim.</p>



Cosmetic damage

We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch and your mobile phone still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your mobile phone aren't nice, but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile phone

We don't cover the contents of the mobile phone.

This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.

Loss or Theft

The loss or theft of your mobile phone is not covered under any circumstances.

If your mobile phone is lost or stolen, please contact us to cancel this insurance policy. Please see the "**Canceling your insurance**" section below.

Other losses

Any cost or losses that can't be resolved by the repair of the screen of your mobile phone.

We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile phone.

Modifications

If your mobile phone has been modified in any way, we will only replace the mobile phone. We do not cover the modifications that have been made.

Modifications are anything that changes the way your mobile phone looks or operates from the original purchased item. This includes unlocking your mobile phone from the network, adding gems or precious metals.

Express Repair Charge

If you choose to have the Express Repair service, it will cost an additional £50 which would be added to your next Vodafone network bill.



How to make a claim

Summary	Description
Step One:	You should tell us about your claim as soon as you can after discovering the incident. You can do this by calling us on 0333 304 3346 (standard call charges apply) or from abroad; +44 7836 191 191 (free from a Vodafone mobile).
Step Two:	<p>When you contact us, we will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.</p> <p>You may be asked to provide additional information in order to progress your claim. Failure to do so may result in us being unable to assess your claim. In these instances your claim may be delayed and we will not be able to accept your claim until we receive the outstanding information.</p>
Step Three:	<p>You will need to pay your excess (as detailed on your Certificate of Insurance) for every successful claim. Your excess will be applied to your next Vodafone network bill.</p> <p>We will then explain the details on how to send your mobile phone to our repair centre, or arrange a collection for Express Repair, where they will inspect the damage to it.</p> <p>We can't carry out any repairs or replacements until we confirm that any locking system on your mobile phone has been removed. For example, 'Find My iPhone' or similar.</p>
Step Four:	We will either repair your mobile phone or send you a replacement.



What you need to know about the claims process

- Once we have received your damaged mobile phone at our repair centre, we will aim to repair your mobile phone within 5 working days (excluding weekends and bank holidays), subject to parts availability. Once repaired, a courier return will be arranged to your chosen address
- Repairs may be made using readily available parts, which may include unbranded parts or parts of a different colour. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). If we carry out any repairs to your mobile phone which invalidate a future warranty repair claim permitted under your standard manufacturer's warranty, we guarantee to carry out and cover the cost of that repair. This guarantee will continue for the remainder of the manufacturer's warranty period regardless even where you cancel this policy.
- When sending in your mobile phone for repair please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the repair such as the manual or box as these will be destroyed at the repair centre. We are unable to recover and return these items.
- This is not 'new for old' insurance, and replacement mobile phones will come from fully refurbished stock (not brand new). Before we send any mobile phones to settle a claim, we undertake a comprehensive checking process to ensure they are in full working order. Mobile phones that are replaced as part of a claim will come with a 1-year warranty. We will attempt to replace your mobile phone with a handset of the same colour, but we can't guarantee to do this or replace any limited or special edition mobile phones.
- Damaged mobile phones, parts and materials replaced by us shall become the property of the insurer.

Express Repair service

In some scenarios we may be able to offer an Express Repair service where we will arrange a priority collection of your mobile phone to one of our repair service centres. Once we have received your damaged mobile phone at our repair centre, we will aim to repair your mobile phone within 24 hours (excluding weekends and bank holidays), subject to parts availability. Once repaired, a priority courier return will be arranged to your chosen address. If parts are unavailable, we will replace the mobile phone instead.

This service is dependent on your location and, if available, it will be offered at the time you make your claim.

This Express Repair service will cost an additional £50 which would be added to your next Vodafone network bill, should the service be available, and you choose to use it. If we are unable to complete the repair within the timescales quoted above, we will refund the £50 Express Repair charge.

What if your claim is rejected?

If you're not happy with the claim decision, we want to hear from you as soon as possible. Please follow the complaints process.

Keeping your information up to date

If any of your personal details change (e.g. name or address) please call us on 0333 304 3346 or email vodafone.insurance@assurant.com so we can update your policy.

Failure to keep your information up to date may affect your ability to make future claims under the policy. If you move your address outside of the UK (including your billing address registered with your Vodafone mobile account), your policy will be cancelled.



Fraud

We do not tolerate any aspect of fraudulent activity.

We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0333 304 3346 (standard call charges apply) for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of mobile phone you purchased, this includes any taxes or additional charges which may apply. The monthly premium will be collected by Vodafone on behalf of the insurer Assurant General Insurance Limited and is added to your Vodafone network bill. The amount you pay for this insurance is confirmed on your Certificate of Insurance and also by viewing your online bill at [Vodafone.co.uk/myvodafone](https://www.vodafone.co.uk/myvodafone)

Duration of this Policy

If you wish to cancel your insurance policy, this policy has a three-month minimum term beginning on the day you purchase the insurance unless your mobile phone is being delivered, where it will begin once you have received confirmation of delivery. Please refer to the "Cancelling your insurance" section for more information on how to cancel your policy. This insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance.
- The insurer cancels the insurance.
- In the event 3 successful claims are made in a continuous 12-month period.
- Where you upgrade your mobile phone with Vodafone (a new policy will be offered with the upgraded mobile phone)



- **For customers with a Vodafone EVO Plan** - when you no longer have both a Vodafone mobile phone Plan and Vodafone Airtime Plan. In this case, this insurance policy will end at the same time as whichever of your Vodafone mobile phone Plan and Vodafone Airtime Plan is terminated later. For example, if your Vodafone mobile phone Plan terminates on 1 June and your Vodafone Airtime Plan terminates on 1 December, this policy would end on 1 December. Where it is your Vodafone mobile phone Plan that is terminated later, this insurance policy will cancel within 7 days of us receiving confirmation of your final payment for your Vodafone mobile phone Plan.
- **For customers with a Vodafone Plan** - your insurance will end when your Vodafone Pay Monthly Price Plan is cancelled or disconnected.
- **For customers with a Vodafone SIMO Plan** - your insurance will end when your Vodafone SIM only airtime plan is cancelled or disconnected.

If you fail to pay the monthly premium on time all cover under this policy will be suspended. You won't be able to make a claim for any incidents after the policy has been suspended until you have made arrangements to pay any outstanding premium.

If you continue to not pay your premium we may cancel your policy.

If you return your mobile phone:

- If you purchase insurance alongside the purchase of a mobile phone, and then return the mobile phone within the cooling off period, insurance will be cancelled.
- If you upgrade to a new mobile phone, your insurance will be cancelled. If you return the upgrade within the cooling off period, the insurance policy for your previous mobile phone will be reinstated. You can choose to cancel the insurance if you don't want to keep it by calling us on 0333 304 3346 (standard call charges apply) or visit www.vodafone.co.uk/cancel-insurance.

Cancelling your insurance

You can cancel this insurance within 30 days of receiving these terms and conditions without paying any extra fees or charges and the first month's premium will be refunded.

After the 30-day period this policy has a 3-month minimum period where the monthly premium will be collected on your Vodafone Plan for each of these months. After this 3-month minimum period you can cancel at any time. We will provide a pro rata refund for any unused period of insurance for the month in which you cancel.

To cancel this insurance policy please contact Lifestyle Services Group Limited on 0333 304 3346 (standard call charges apply) or visit www.vodafone.co.uk/cancel-insurance.

The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent. Otherwise the insurer can cancel your insurance by giving you 30 days' written notice to your last known address or an email to the email address you provided.

Making a complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem.

If your complaint is relating to a **claim** or any other service provided by the insurer, Assurant General Insurance Limited, please contact our insurance partner Assurant on 0333 304 3346 (standard call charges apply), email Vodafone.insurance@Assurant.com or write to:

Vodafone Insurance, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.



Or, if you'd like to make a complaint about how your policy was **sold** to you, or anything related to your **bill** – please get in touch with Vodafone directly on 08080 057 448 (standard call charges apply) or for an alternative way to complain please visit www.vodafone.co.uk/help-and-information/complaints

However you choose to get in touch, please remember to quote your mobile phone number and/or account number.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to the Financial Ombudsman Service. You can contact them at:

Freephone: 0800 023 4567.

Call: 0300 1239 123 – standard rates apply.

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

Write to them: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address or email address that you have provided. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Financial Services Compensation Scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 (calls to this number are free) and online at fscs.org.uk

Status disclosure

This cover is administered by Lifestyle Services Group Limited with a sole provider, Assurant General Insurance Limited. Lifestyle Services Group Limited administer and handle claims on behalf of Assurant General Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202735.

Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website fca.org.uk/register.

Company Details

Lifestyle Services Group Limited. Registered in England & Wales No.5114385.

Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Assurant General Insurance Limited. Registered in England & Wales No. 2341082.

Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.



Data Protection – How We Handle Your Personal Information

Assurant General Insurance Limited (part of the Assurant, Inc. group of companies), registered in England & Wales No. 2341082, with mailing address at PO Box 98, Blyth, NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you (“Policyholder” or “you”) provide to us for purposes of providing the insurance policy (“Policy”) to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, etc.);
- Covered mobile phone information (e.g., make, model, serial number, IMEI, etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.
- For automated decision making to assess insurance risks, detect fraud and administer your policy. For example, when you submit a mobile phone insurance claim, we carry out automated decision making. We may accept a claim or refer a claim to a specialist based upon your claim circumstances (for example – supporting claims- related documentation). If your claim is referred to a specialist, you may be asked to provide additional information. If you have any concerns regarding the decision reached, you may contact us and we will arrange for a person to review your claim. We will need your name, email address, policy or account number and reason in relation to your request.
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Risk evaluation and management (including operational risk), debt recovery and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover) from your mobile carrier (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.



Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfill your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered mobile phone with the manufacturer. For example, if you have an iPhone or Apple Watch, then we will share your mobile phone IMEI with Apple and may also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, with any service provider contractually obligated to us for the purpose of conducting fraud prevention and detection activities where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies. Your personal information will also be disclosed to public bodies and organisations to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/ or request access to a copy of the standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0333 304 3346 (standard call charges apply) or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law. You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

