policy wording

gadget

govivid

Contents

Welcome to Gadget Insurance by GoVivid

Thank **You** for choosing GoVivid Gadget insurance, this insurance policy is an annual contract and in return for Your **Premium**, **We** will indemnify **You** in the event of an insured event occurring in accordance with the terms of this **Policy** document and **Your Policy Schedule**.

This **Policy** document and **Your Policy Schedule** should be read together as one document. Please keep these documents together in a safe place.

It is important **You** read them carefully to make sure that **You** are eligible for cover and that the cover provided meets **Your** needs.

Please also check **Your Policy Schedule** carefully to make sure the information **You** have provided is correct.

You must tell the **Administrator** if this information is wrong, or if it changes. **Our** decision to pay a **Claim** or keep the **Policy** in force may be affected if **You** accidentally or knowingly make a misrepresentation, so please take reasonable care when answering the questions required to obtain a quotation and take out cover.
If any of the information the **Administrator** has recorded is incorrect, or if **You** have any questions about this insurance **Policy**, please contact the **Administrator**.

In the unfortunate event that **You** need to make a claim **You** will be required to provide certain information and follow the process detailed within the section headed How To Make A Claim. Understanding what is required of **You** will help to expedite claims assessment.

Contact Information

If **You** have any questions in relation to **Your** policy then please contact the **Administrator** at:-

Telephone: 02031787776
Email: admin@govivid.co.uk

If **You** wish to make a claim then please refer to the section of this **Policy** headed How To Make A Claim.

Meaning of Words

Within this **Policy** certain words have a special or specific meaning. These words will appear in bold in this **Policy.**

Accessories

Items such as but not limited to, chargers, protective cases, headphones and hands free devices but excludes SIM cards and wearable devices.

Accidental Damage

Physical damage caused by a sudden, external and unexpected event. This extends to include malicious damage, damage to screens and damage resulting from contact with water and other liquids. Damage to screens must render the device unusable.

Accidental Loss

Means that the **Gadget** has been accidentally left by **You** in a location and **You** are permanently deprived of its use.

Administrator

Vivid Uw Ltd, trading as GoVivid. Vivid Uw Ltd are an appointed representative of Iris Insurance Broker Limited and are regulated by the Financial Conduct Authority, Firm registration number 1025234.

Breakdown

The failure of any electrical or mechanical component in **Your Gadget** due to a sudden and unforeseen fault, which causes **Your Gadget** to stop working in the way the manufacturer intended, and which requires repair before the **Gadget** can be used again or replacement.

Evidence of Ownership

A document to provide proof that the **Gadget You** are claiming for is owned by **You**. Such evidence may be any of the following (but not limited to) a copy of the receipt, a gift receipt or, if the **Gadget** is a mobile phone, confirmation from **Your** network provider that the mobile phone has been used by **You.**

Excess

The amount **You** must pay towards each and every claim as detailed on **Your Policy Schedule.**

Fraudulent Use

Any calls made or data used from **Your Gadget** after the time that it was lost or stolen, to the time that it was blocked by **Your** network provider.

Gadget/s

The portable electronic item(s) insured by this **Policy**, being a mobile phone or tablet, as shown on **Your Policy Schedule** and which was either purchased as new in the **UK** directly from a manufacturer, network provider or retail store (high street or online); or purchased as refurbished in the **UK** direct from the manufacturer or network provider as long as it was sold with a minimum 12 month warranty; or refurbished **Gadget** provided to **You** by **Us** following a claim under this **Policy**.

Home

Your permanent residence shown on **Your Policy Schedule**.

Immediate Family

Your Spouse, common law or civil partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother, grandfather, aunts and uncles who permanently reside at **Your Home,** the address of which is shown on **Your Policy Schedule**.

Inception Date
This is the original date **Your Policy** started during **Your** first **Policy Term**.

Locator Service
This is the service **You** have registered **Your Gadget** with to help locate **Your Gadget**. For example, the main service for Apple product customers is 'Find My iphone'.

Policy
The contract of insurance between **You** and **Us**.

Policyholder
The person named on **Your Policy Schedule**.

Policy Schedule
The document providing **Your** details and details of the cover **You** have selected.

Precautions
All measures that it would be reasonable to expect a person to take in the circumstances to prevent **Accidental Loss**, **Accidental Damage** or **Theft** of **Your Gadgets**.

Premium
The amount **You** pay for the **Policy**. This is shown on **Your Policy Schedule**.

Proof of Purchase
Means an original receipt and any other documentation required to prove **Your Gadget** was purchased as new in the **UK** directly from a manufacturer, network provider or retail store (high street or online) OR purchased as refurbished in the **UK** direct from the manufacturer or network provider. This must show the date of purchase, make, model, IMEI/Serial number of **Your Gadget**. **Your Gadgets** must be less than 18 months old at the **Inception Date** of **Your Policy.**

Proof of Usage
Means evidence that the **Gadget** has been in use since **Policy** inception. Where the **Gadget** is a mobile phone, this information can be obtained from **Your** network provider. In the event of an **Accidental Damage** claim, this can be verified if requested by **Us** when the **Gadget** is sent to **Our** repairers for inspection.

Replacement Item
A gadget of the same age and condition and specification (**We** cannot guarantee that it will be the same colour as the original **Gadget**) or, if not available, one of comparable specification or equivalent value taking into account the age and condition of the original **Gadget**. For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification. A replacement will be provided with a minimum 6 months warranty.

Start Date
The start date of the **Term** as shown in **Your Policy Schedule**.

Term
The duration of this **Policy**, which is from the **Start Date** to the expiry date, as stated on the **Policy Schedule**.

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

Theft
The unlawful taking of **Your Gadget** against **Your** will by another party, with the intent to permanently deprive **You** of that property, or burglary by forcible and violent entry, or the removal of **Your Gadget** by forcible and violent means against **You**.

UK
England, Scotland, Wales and Northern Ireland.

Unattended
Not within **Your** sight at all times, and out of **Your** arms-length reach.

Virus
Means any Trojan horses, worms, logic bombs or any program or software which prevents the **Gadget** from working properly or at all.

Waiting Period
A period of 30 days from the **Inception Date**.

We / Us / Our
Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at https://www.fortegra.eu/solvency-and-financial-condition-report.

You / Your
The person, who owns the **Gadget(s)** and named as the **Policyholder** on the **Policy Schedule**.

Eligibility for cover

You are eligible for cover if:

a. **You** are a permanent **UK** resident; and
b. **You** are over 18 years of age; and
c. **Your Gadget** is in full working order and not already damaged at the **Inception Date** of this **Policy**; and
d. **Your Gadget** has not been subject to repair due to **Breakdown** prior to the **Inception Date** of this **Policy**; and
e. **Your Gadget** is no more than 18 months old at the **Inception Date** of this **Policy** and **You** have **Proof Of Purchase**; and
f. **Your Gadget** was purchased as new in the **UK** directly from a manufacturer, network provider or retail store (high street or online); or
g. purchased as refurbished in the **UK** direct from the manufacturer or network provider as long as it was sold with a minimum 12 month warranty; or
h. a refurbished **Gadget** provided to **You** by **Us** following a claim under this **Policy**;
i. **Your Gadget** is registered with a **Locator Service** either before or within 15 days of **Your Policy** starting.

Cover Section 1 – Accidental Loss or Theft

What is covered under Cover Section 1

If **Your Gadget** is subject to **Accidental Loss** or **Theft We** will provide a **Replacement Item**.

If in the event of **Theft** only part or parts of **Your Gadget** have been stolen, **We** will only replace that part or parts.

If **Your Gadget** is subject to **Accidental Loss** or **Theft** and **Fraudulent Use**, **We** will reimburse **You** for the costs of **Fraudulent Use** up to a maximum value of £2,500 upon receipt of **Your** network itemised bill.

If **We** provide a **Replacement Item**, **We** will replace any **Accessories** that were lost or stolen at the same time as **Your Gadget** up to a maximum value of £150 for all **Accessories** combined. Proof of purchase of **Accessories** will be required.

If **We** provide a **Replacement Item** that is a different make or model and **Your** existing **Accessories** aren't compatible with the **Replacement Item** then **We** will replace the **Accessories** up to a value of £150. Proof of purchase of **Accessories** will be required.

Your Gadget is covered for up to 90 days in total worldwide outside of **UK** during the **Term of cover**. A replacement can only be dealt with once **You** are back in the **UK**.

What is not covered under Cover Section 1

1. The **Policy Excess** as stated in **Your Policy Schedule** for each and every claim.
2. The additional excess of £75 if **You** have an **Accidental Loss** or **Theft** claim occurring within the **Waiting Period**.
3. **Theft** from any motorbike or motor vehicle where **You** or someone acting on **Your** behalf is not on or in the vehicle, unless the **Gadget** has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment, and all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Damage must be caused by the thief, and evidence provided with **Your** claim.
4. **Theft** whilst in **Your** control or the control of any member of **Your Immediate Family**, except where it has been concealed either on or about the person and not left **Unattended** or where the use of physical force or violence against **You** or **Your Immediate Family** has been used or threatened.
5. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**.
6. Where the **Gadget** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event.
7. Where the **Accidental Loss** of **Your Gadget** occurs in **Your Home**.
8. Where the **Accidental Loss** of **Your Gadget** occurs anywhere other than at **Your Home** and where the circumstances of the **Accidental Loss** cannot be clearly identified, i.e. where **You** are unable to confirm the time and place **You** last had **Your Gadget.**
9. **Fraudulent Use** if not as a result of **Accidental Loss** or **Theft.**
10. **Fraudulent Use** where the **Accidental Loss** or **Theft** of **Your Gadget** has not been reported to **Your** network provider within 24 hours of the **Accidental Loss** or **Theft** occurring.
11. **Fraudulent Use** where **Your** network provider fails to properly block **Your** service.
12. **Accidental Loss** or **Theft** if **Your Gadget Locator Service** wasn't activated and on at the time of the **Accidental Loss** or **Theft** occurring.

Please also refer to the General Exclusions section of this policy.

Cover Section 2 – Accidental Damage or Breakdown

What is covered under Cover Section 2

We will pay the costs of repairing **Your Gadget** as a result of **Accidental Damage**. Repairs will be carried out using readily available parts. Where possible **We** will use original parts but in some cases, unbranded parts may be used.

In the event that any repairs authorised by **Us** under this **Policy** invalidate **Your** manufacturer's guarantee, **We** will provide cover for the remaining period of **Your** manufacturer's guarantee in line with **Your** manufacturer's guarantee terms and conditions up to a maximum period of 12 months.

If **Your Gadget** cannot be economically repaired then a **Replacement Item** will be provided**.**

We will pay repair costs if **Your Gadget** is damaged as a direct result of electrical or mechanical **Breakdown** occurring outside of the manufacturer's guarantee period. If **Your Gadget** cannot be economically repaired, **We** will provide a **Replacement Item**.

If **We** agree to repair **Your Gadget** or provide a **Replacement Item**, **We** will replace any **Accessories** that were damaged at the same time as **Your Gadget** up to a maximum value of £150 for all **Accessories** combined. Proof of purchase of **Accessories** will be required.

If **We** provide a **Replacement Item** that is a different make or model and **Your** existing **Accessories** aren't compatible with the **Replacement Item** then **We** will replace the **Accessories** up to a value of £150. Proof of purchase of **Accessories** will be required.

Your Gadget is covered for up to 90 days in total worldwide outside of the **UK** during the **Term** of cover. Replacement or repair can only be dealt with once **You** are back in the **UK**.

What is not covered under Cover Section 2

1. The **Policy Excess** as stated in **Your Policy Schedule** for each and every claim.
2. The additional excess of £75 if **You** have an **Accidental Damage** or **Breakdown** claim occurring within the **Waiting Period**.
3. Deliberate damage or neglect of the **Gadget.**
4. Claims as a result of **You** not following the manufacturer's instructions.
5. Routine servicing, inspection, maintenance or cleaning.
6. Repairs carried out by persons not authorised by **Us**.
7. Wear and tear to the **Gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions.
8. Manufacturer defect of the **Gadget.**
9. Cosmetic damage of any kind including scratches, chips or dents.
10. Any claim as a result of a **Virus.**
11. Any claim where the serial number on the **Gadget** has been tampered with in any way.
12. Any **Accidental Damage** or **Breakdown** which occurs whilst the **Gadget** is in the possession of someone other than **You.**

Please also refer to the General Exclusions section of this policy.

General Exclusions

The following exclusions are applicable to both Cover Section 1 and Cover Section 2.

Cover will not be provided for;

1. Any **Gadget** for which **You** cannot provide **Proof of Purchase** to prove your **Gadget** was purchased as new in the **UK** directly from a manufacturer, network provider or retail store (high street or online) OR purchased as refurbished in the **UK** direct from the manufacturer or network provider. This must show the date of purchase, make, model, IMEI/Serial number of **Your Gadget**. **Your Gadget** must be less than 18 months old when the **Policy** is started.
2. **Your** SIM card.
3. The **Theft**, **Accidental Loss** or **Breakdown** of a **Gadget** designed to use a SIM card if a SIM card registered to **You** was not in **Your Gadget** at the time of the incident.
4. Where all **Precautions** to prevent any loss or damage have not been taken.
5. Any expense incurred as a result of not being able to use the **Gadget.**
6. Reconnection costs or subscription fees of any kind.
7. Any claim where **Proof of Usage** cannot be established.
8. Any claim as a result of **Terrorism,** war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
9. Claims arising from damage or destruction caused by, contributed to, or arising from:
    a. Ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; or
    b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
10. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. Any loss of or damage to information, apps or software contained in or stored on the **Gadgets** whether arising as a result of a claim paid by this **Policy** or otherwise.
12. Any indirect loss or damage resulting from any event which caused a claim under this **Policy.** The only exception to this is for **Fraudulent Use.**
13. Liability of any nature arising from ownership or use of the **Gadgets**, including any illness or injury resulting from it.
14. Value Added Tax (VAT) where **You** are registered with HM Revenue and Customs for VAT.
15. If there is evidence that the **Accidental Damage**, **Theft, Accidental Loss** or **Breakdown** occurred prior to the **Inception Date.**
16. If **Your Gadget** has previously been repaired using non original manufacturers parts and equipment unless such parts and equipment were used for a repair authorized under this **Policy**.

How to make a claim

If **You** need to make a claim, the simplest way is to submit **Your** claim via our online claims portal which can be accessed at:-

https://www.govivid.claimsorted.com/submit-a-claim, or

Alternatively, **You** can contact the **Administrator** for guidance on how to submit a claim at: -

Email: govivid@claimsorted.com

Telephone: 02031787776

Claim Conditions

To process **Your** claim quickly, **You** will need to provide information about the circumstances that led to **Your** claim. The information required will be detailed when **You** access the online claims portal and will include any of the following:

a. Police report/crime reference, where the claim is for **Theft**.
b. Police report/lost property number, where the claim is for **Accidental Loss.**
c. **Evidence of Ownership**.
d. Proof of purchase.
e. Blocking confirmation from your network including date last used, where claim is for **Theft** or **Accidental Loss**.
f. Photographic evidence of the damage to the **Gadget** where the claim is for **Accidental Damage.**
g. For **Theft** and **Accidental Loss** claims **You** must
   i. Report the **Theft** or **Accidental Loss** of any **Gadget**, within 24 hours of discovery, to **Your** network provider and blacklist **Your Gadget**.
   ii. Report the **Theft** or **Accidental Loss** of any **Gadget** to the Police within 72 hours of discovery and obtain a crime reference number (in support of a **Theft** claim), or a lost property number (in support of an **Accidental Loss** claim).

For all claim types, if **You** pay **Your Premium** monthly, **You** will be required to settle the remaining **Premium** due for the remaining **Term** of cover prior to a claim settlement being made.

Note: If **We** replace **Your Gadget(s),** the damaged or lost item becomes **Our** property. If it is returned or found, **You** must notify and send it to the **Administrator** if they ask **You** to.

Important: Your claim will be assessed under the terms and conditions of this **Policy** based on the first reason notified by **You** in the online claims portal. If **Your** claim is not covered and **You** then submit a claim having changed the reason, **We** may consider this as fraud and details of all such cases may be passed to appropriate agencies for action.

General Conditions

Applies to all sections of this **Policy**.

Keeping to the terms of the Policy

We will only give **You** the cover described in the **Policy** if:

a. **You** pay the **Premium** by the agreed date; and
b. when making a claim **You** meet all of the conditions as far as they apply; and
c. declarations made, information given to **Us** orally, electronically or in writing which form the basis of this **Policy,** are complete, accurate and true;
d. **You** activate and have **Your Locator Service** on at all times.

When the Policy and cover ends

This **Policy** will end at the earliest of the following events:

a. The end of the **Term** of **Your Policy**.
b. **You** stop paying or don't pay for **Your Policy**.
c. **You** or **We** cancel the **Policy**.

Fraud

If **You** or anyone acting on **Your** behalf make a claim which is fraudulent, **We** are not liable to pay the claim, may recover from **You** any sums paid in respect of the claim, and by notice to **You** treat the **Policy** as terminated from the time of the fraudulent act. If **We** treat the **Policy** as terminated, **We** may refuse all liability under the **Policy** occurring after the fraudulent act and **We** need not return any of the **Premium**. Fraudulent includes any of the following: a claim which is fabricated, exaggerated and/or supported by a fraudulent device such as a false document and/or false statement.

Other insurance

If when **You** make a claim under this **Policy You** have another insurance that provides the same or similar cover **We** will not pay under this **Policy** unless the cover **You** have elsewhere is exhausted. **You** must tell **Us** when **You** make a claim whether **You** have other cover in place.

Transfer of Policy

Your Policy is non-transferable which means **You** cannot transfer this **Policy** to anyone else.

Renewal of Your Policy

Your Policy is an annual **Policy** and **We** can choose not to offer renewal. If **We** do offer renewal **Your Policy** will automatically renew each year, unless **You** have informed **Us** that **You** would like to cancel or **You** have opted out of automatic renewals. **We** will contact **You** no less than 21 days before **Your Policy** is due to renew to inform **You** of any changes to **Your Policy** with details of **Your** next year's **Premium**. If **You** previously paid **Your Premium** by credit/debit card, the renewal **Premium** will be collected from the original credit/debit card. **We** will assume at renewal that **Your** details haven't changed and **You** have the consent of the credit/debit card holder, unless **You** inform **Us** otherwise. If **You** pay **Your Premium** by monthly direct debit then payments will continue following renewal.

Cancelling Your Policy

If **You** can cancel **Your Policy** within 14 days from the policy **Start Date, We** will refund any **Premium You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

If **You** cancel after 14 days, provided that no claim has been made, **You** may cancel this **Policy** and receive a pro-rata refund of the **Premium** paid for each month of unexpired cover, calculated from the date the cancellation request is received by **Us** less a policy administration fee.

We may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

a. If **We** suspect fraudulent activity.
b. If **You** are not complying with the terms and conditions of the **Policy**.
c. If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation email will be sent to **You** and a letter to **You** at **Your** last known address.

What to do if You have a Complaint

If **You** wish to make a complaint about any aspect of **Your Policy** or in relation to the handling of a claim then please contact the **Administrator**:

- by email to complaints@govivid.co.uk
- by telephone on 0203 1787776
- by writing to GoVivid, The Baxter Building, 80 Baxter Avenue, Southend-On-Sea, SS2 6HZ.

The **Administrator** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Administrator** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Administrator** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

IMPORTANT: The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case.

Following this complaints procedure does not affect **Your** legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, **We** cannot meet **Our** liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the **claim.**

Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk. The FSCS can be contacted:

- online by completing the form on the FSCS website www.fscs.org.uk/contact-us/; or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website www.fscs.org.uk/contact-us/.

Sanctions

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit, where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Third Party Rights

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this **Policy** to have the right to enforce the terms of this **Policy**; and
- **You** and **We** can rescind or vary the terms of this **Policy** without the consent of any third party to this **Policy** who might seek to assert that they have rights under this **Policy**.

Applicable Law

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

Data Protection

Fortegra Insurance UK Limited (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data.

How We Use Your Personal Data

We may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may collect and use special categories of data from **You** for the purpose of identifying vulnerable customer based on substantial public interest under Schedule 1(20) DPA 2018. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

If **You** make a claim under **Your Policy**, **We** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. This may include information from **Your** network or network provider about the use of the **Gadget**.

We may use automated decision making procedures to decide claims. **We** will notify you if this occurs and give **You** an opportunity to express **Your** views and request an individual review of an automated decision.

International Transfers of Data

We may transfer **Your** personal data to destinations outside of the UK or the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to b**us**iness, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at https://www.fortegra.eu/privacy-policy. Alternatively, please contact The Data Protection Officer, Fortegra Insurance UK Ltd, 20 Fenchurch Street, 5th Floor, London, EC3M 3BY or via email at dpofficer@fortegra.eu we’ve got you covered

govivid

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