



## Tools in Transit – Roadside & Employee

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by Collinson Insurance. This cover is provided to **you** in return for payment of the premium.

**To make a claim:**

**Online claims form: [tools.coplus.co.uk](https://tools.coplus.co.uk)**

**Call: 0333 241 9553**

**Address: Coplus, Floor 2 Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA**

**Claim must be reported as soon as possible.**

**Contents**

Who does it cover?.....	1
Key requirements .....	1
Your responsibility .....	1
How to make a claim .....	2
Our regulator and insurer .....	2
Coplus Privacy Statement.....	2
How to complain.....	2
Financial Services Compensation Scheme .....	3
Sanctions.....	3
Meaning of words .....	3
Cover.....	4
Vehicle Security Conditions (conditions applying to this section of Cover).....	5
Policy conditions.....	5
General exclusions .....	5
Cancellation.....	6
Other formats .....	7
Telephone calls .....	7
Renewals.....	7
Contracts (Rights of Third Parties) Act 1999 .....	7
Governing law .....	7
Collinson Insurance Privacy Notice .....	7

**Who does it cover?**

- The person named on the policy schedule.
- Cover also applies whilst the **vehicle** is being driven by or in the custody and control of an authorised **employee**.

**Key requirements**

- Following theft or attempted theft of **your property**, there must be visible evidence of forcible and violent entry to **your vehicle** in order to gain access to the **property**.
- **Your property** must be fully hidden from view (for example in a locked boot, locked internal compartment or cargo hold) in order for **your** cover to operate.
- **Your property** must be kept and used for work within the **territorial limits**.

**Your responsibility**

**You** are required under the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- a. Supply accurate and complete answers to all the questions **your** broker or agent may ask as part of **your** application for cover under the policy.
- b. Make sure that all information supplied as part of **your** application for cover is true and correct.
- c. Tell **your** broker or agent of any changes to the answers **you** have given as soon as possible.

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.  
 Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.  
 Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.  
 Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

**You** must take reasonable care to provide complete and accurate answers to the questions **your** broker or agent asks when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and **you** will not be able to make a claim.

### Fraud

**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,
- 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**, 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.

Please read this policy carefully so that **you** understand the cover **we** are giving **you** and follow **our** rules. It's important that **you** keep this policy wording and **your** policy schedule in a safe place in case **you** need to look at them later.

## How to make a claim

In the event of a claim, please contact **our tools in transit provider**, giving as much information as **you** can about what has happened to bring about the claim.

Online claims form: [tools.coplus.co.uk](https://tools.coplus.co.uk)

Telephone: **0333 241 9553**

Or **you** can write to **us** at:

Coplus  
 Floor 2 Norfolk Tower  
 48-52 Surrey Street  
 Norwich  
 NR1 3PA

In order for **us** to help **you** more efficiently, please quote 'Tools in Transit' in all communications.

**You** can report **your** claim 24 hours a day, 365 days a year.

### Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Collinson Insurance. This Insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance (a trading name of Astrenska Insurance Limited) 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 in England number 01708613. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk).

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

### Coplus Privacy Statement

For full details of how Coplus protects **your** privacy and process **your** data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting <https://www.coplus.co.uk/data-privacy-notice>.

### How to complain

If **you** have a complaint, please follow the guidance below and **we** will provide assistance as soon as possible:

If **your** complaint is about the sale of the policy, contact the broker who sold **you** the policy.

If **your** complaint is about the handling of a claim, please contact:

The Quality Assurance Manager  
 Coplus  
 Floor 2  
 Norfolk Tower  
 48-52 Surrey Street  
 Norwich  
 NR1 3PA

Telephone: **0333 241 9018**  
 Email: [toolscomplaints@coplus.co.uk](mailto:toolscomplaints@coplus.co.uk)

**We** aim to issue a final response within eight weeks of receiving **your** complaint. **Our** response will be **our** final decision based on the information provided. If there is a delay in **our** investigations, **we** will explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you** are still not happy or have not received a final answer within 8 weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
 Exchange Tower  
 1 Harbour Square  
 London  
 E14 9SR

Telephone: **0800 023 4567** (free for people calling from a landline) or **0300 1239 123**  
 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

**Financial Services Compensation Scheme**

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning **020 7741 4100**.

**Sanctions**

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

**Meaning of words**

The following words shall have the meaning given below wherever they appear in bold in this document.

Wording	Meaning
<b>Accidental damage</b>	The sudden and unforeseen damage caused to <b>property</b> which is not otherwise specifically excluded from this policy.
<b>Depreciation</b>	The provision for the depreciation of <b>your property</b> over time, calculated at a rate of 10% of the original value of the <b>property</b> at the date it was purchased for each 12 months that the <b>property</b> is owned by <b>you</b> for the first 5 years of ownership.
<b>Employee</b>	Any person under a contract of service with <b>you</b> or any self-employed individual providing <b>you</b> with labour only, or any person hired to, or borrowed by <b>you</b> .
<b>Excess</b>	The first £100 of each and every claim.
<b>Money</b>	Coins and bank notes used as legal tender, postal and money orders, luncheon vouchers, cheques and traveller’s cheques, trading and saving stamps, savings bonds and certificates, travel tickets, gift vouchers, current postal stamps (which do not form part of a collection), debit and credit cards, banker’s drafts, giros, unused units in franking machines, sales vouchers or purchase invoices, credit tokens or credit top-up cards.
<b>Overnight</b>	Between the hours of 22:00 and 06:00.
<b>Period of insurance</b>	The duration between the policy start date, when cover commences and the policy end date, as noted on <b>your</b> policy schedule.
<b>Property</b>	Equipment and/or merchandise belonging to <b>you</b> or for which <b>you</b> are responsible and are used or required for <b>your</b> business or other activities, for example; portable hand tools or portable power driven tools, which are used or required during the course of <b>your</b> insured business activities within the <b>territorial limits</b> .

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 Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

<b>Sum insured</b>	A limit as specified in <b>your</b> policy schedule applies in the aggregate for all claims made during any <b>period of insurance</b> . This is the maximum that will be paid out during the period of insurance. This could be exhausted over one claim or utilised over multiple claims.
<b>Territorial limits</b>	Great Britain, Northern Ireland, Channel Islands and Isle of Man.
<b>Tools in transit provider</b>	The third-party company appointed by <b>us</b> to handle any tools in transit claims under this policy.
<b>Vehicle</b>	The motor vehicle as described on the policy schedule which is owned and operated by or driven by <b>you</b> or <b>your employee(s)</b> , or the vehicle which you are temporarily responsible for whilst <b>your vehicle</b> is out of use. This vehicle must be insured under a valid motor insurance policy.
<b>We, Us, Our</b>	Motorplus Limited t/a Coplus acting on behalf of Collinson Insurance.
<b>You/Your</b>	The private individual, company, firm, partnership or trading individual named on the policy schedule.

<b>Cover</b>	
<b>What is covered?</b>	<b>What is excluded?</b>
<ul style="list-style-type: none"> <li>✓ Upon payment of the premium the <b>tools in transit provider</b> will indemnify <b>you</b> in respect of malicious or <b>accidental damage</b> or theft of <b>your property</b>, during the <b>period of insurance</b> and within the <b>territorial limits</b>.</li> <li>✓ Where <b>property</b> is stolen, the <b>tools in transit provider</b> will pay to replace the <b>property</b> to its original value less deductions for <b>depreciation</b>. The maximum value for <b>depreciation</b> that will be deducted is 50%. The original value must be evidenced by an original purchase order or invoice from the date the <b>property</b> was purchased.</li> <li>✓ Where the <b>property</b> has suffered malicious damage or <b>accidental damage</b>, the <b>tools in transit provider</b> will, dependent upon whichever is more economical and subject to the <b>sum insured</b> select, either: <ul style="list-style-type: none"> <li>a. Pay to replace the <b>property</b> to its original value less deductions for <b>depreciation</b>. The maximum value for <b>depreciation</b> that will be deducted is 50%. The original value must be evidenced by an original purchase order or invoice from the date the <b>property</b> was purchased; or</li> <li>b. Where the <b>property</b> is repairable the <b>tools in transit provider</b> will pay the amount required to return the item to a working condition substantially the same as immediately before the occurrence of malicious damage or <b>accidental damage</b>.</li> </ul> </li> <li>✓ <b>Your property</b> is covered by this policy whilst it is being loaded on or into, carried or transported by, or temporarily stored in or unloaded from <b>your vehicle</b>.</li> <li>✓ In respect of theft claims, the <b>tools in transit provider</b> will pay <b>your</b> claim: <ul style="list-style-type: none"> <li>a. Where there is visible evidence of forcible and violent entry to <b>your vehicle</b> in order to gain access to the <b>property</b>; and</li> <li>b. <b>Your property</b> must be fully hidden from view (for example in a locked boot, locked internal luggage compartment or external cargo hold which is secured to <b>your vehicle</b>) in order for theft cover to operate.</li> </ul> </li> </ul> <p>In the event of a claim, <b>you</b> are responsible for the payment of any outstanding premium for the policy <b>period of insurance</b>, before the claim is settled.</p>	<p>The following exclusions apply to all sections of this insurance policy:</p> <ul style="list-style-type: none"> <li>✗ The <b>excess</b>, which will be payable by <b>you</b>.</li> <li>✗ Any claim where <b>you</b> or <b>your employee</b> have not complied with the <b>vehicle</b> security requirements, as detailed in the 'Vehicle Security Conditions' section of this policy or any policy terms and conditions.</li> <li>✗ Any claim where <b>you</b> or <b>your employee</b> have not checked <b>your property</b> for more than 48 hours when it has been temporarily stored in <b>your vehicle</b>.</li> <li>✗ Any loss or damage to ropes, chains, toggles, packaging or packing material or sheets.</li> <li>✗ Any claim in respect of <b>property</b> which is stored in a rental warehouse or which is being stored under a contract for storage and distribution.</li> <li>✗ Any claim in respect of <b>money</b>.</li> <li>✗ Any claim in respect of electronic equipment which is <b>property</b> not directly connected to carrying out <b>your work</b> (including but not limited to mobile phones, portable computers or tablets, satellite navigation systems, radios, televisions and cameras).</li> <li>✗ Any claim in respect of watches, furs, jewellery, stamp or coin collections, pictures and other works of art, articles of gold or silver or other precious metals.</li> <li>✗ Any claim where <b>you</b> or <b>your employee</b> are carrying <b>property</b> or loading or unloading <b>property</b> for hire and reward.</li> <li>✗ Any claim in respect of <b>property</b> which forms part of, or is attached to, <b>your vehicle</b>.</li> <li>✗ Any claims where <b>you</b> or <b>your employee</b> have not taken precautions to protect <b>your property</b> against unnecessary or avoidable, theft or damage, or any claims involving negligence on <b>your</b> part.</li> <li>✗ Any claim where the damage is the result of wear and tear, depreciation, deterioration or any other gradually operating cause (including but not limited to damage caused by mould, mildew, vermin, rust and moth, atmospheric and weather conditions).</li> <li>✗ Any claims where property is stolen or maliciously damaged and a valid Police crime reference hasn't been provided.</li> <li>✗ Any claims for property where proof of purchase or an invoice has not been provided.</li> </ul>

**Vehicle Security Conditions (conditions applying to this section of Cover)**

Please note that in order to be covered by this policy, **you** must observe all of the following security conditions. If **you** do not comply with these and an event occurs which leads to a claim, then this may mean that the **tools in transit provider** cannot pay **your** claim.

1. Ensuring that **you** or **your employee** do not leave **your property** unattended (where **you** or **your employee** cannot see it or reach it within arms' length) when **your vehicle** is unlocked, or when **you** are loading or unloading from **your vehicle**.
2. Ensuring that **property** which **you** are transporting or carrying in **your vehicle** is securely fastened down or attached or contained where possible, to prevent damage to the equipment in the event of sudden braking.
3. Where **your vehicle** is left unattended, any **property** which **you** have temporarily left in the **vehicle** must be fully hidden from view in a locked boot, locked internal compartment or cargo hold. All of the doors and windows of **your vehicle** must be properly closed, locked and all available security measures, such as a **vehicle** alarm must be activated.
4. Where **your vehicle** is left unattended, **you** or **your employee** must undertake a visible check of **your vehicle** at least every 48 hours, whilst **you** or **your employee** are temporarily storing **property** within it.
5. Conditions applying when **your vehicle** is parked or stored **overnight**, in addition to the above conditions:
  - a. **You** or **your employee** must secure **your vehicle** in a locked garage or a building which is locked and secured; or
  - b. **You** or **your employee** must secure **your vehicle** in a compound which is locked and secured; or
  - c. **You** or **your employee** must park **your vehicle** on the private off-road driveway which is immediately adjacent to **your** main residence; or
  - d. In a well-lit area which is on the same street as and clearly visible from the property in which **you** or **your employee** is residing **overnight**.

The **overnight** requirement does not apply whilst **you** or **your employee(s)** are undertaking work at a customer's premises between the hours of 10.00pm and 6.00am. The unattended **vehicle** security requirements will apply at all times whenever **your vehicle** is unattended.

If **you** are unable to comply with any of the above conditions then **your property** should be removed from the **vehicle**, as the **tools in transit provider** will not pay any claim where **you** have not met these requirements.

**Temporary Vehicle Substitution**

- If **your vehicle** is temporarily out of use for maintenance, repair or official vehicle testing and **you** are responsible for a temporarily replacement vehicle; or
- **Your vehicle** has permanently been replaced and **you** have notified the broker in which **you** purchased the policy from,

the Tools in Transit policy will provide cover for the **vehicle** which **you** are responsible for, subject to the same **sum insured** as shown on **your** schedule and the terms and conditions of this policy that applies to **your vehicle** during the **period of insurance**.

**Policy conditions**

The following conditions apply to all sections of this policy. **You** must comply with them where applicable for **your** insurance to remain in full force and effect.

**1. Claims**

- a. For **us** to be able to validate **your** claim, **you** must provide **us** with all necessary information that **we** may require, (including but not limited to):
  - i. provide proof of original purchase order or invoice of **your property**; and
  - ii. a valid Police crime reference number if **your property** has been stolen or maliciously damaged.
- b. **We** may take possession of the damaged **property** and deal with any salvage in a reasonable manner. However, **you** must not abandon damaged **property** to **us**.
- c. If at the time of the claim **you** are found to have any other insurance which also provides cover for **your property** for theft or damage which has occurred, **we** shall only pay a proportionate share of **your** claim.
- d. **We** may at **our own** expense take such proceedings as **we** think fit, in **your** name, to enforce any rights and remedies against or obtain relief or indemnity from other parties to which **you** shall be or may become entitled or subrogated under this policy. **You** shall at **our** request and expense, do such acts and things as may be reasonably required by **us** for that purpose.

**General exclusions**

The following exclusions apply to all sections of this insurance policy:

1. Any other costs which are directly or indirectly caused by the event which led to **your** claim, unless specifically stated in this policy.
2. Any claim which occurs outside of the **period of insurance**.

3. Any claims which occur outside of the **territorial limits**.
4. Any manufacturer's defect, mechanical or electrical breakdown or sudden failure or stoppage unless there is external visible damage which supports the sudden failure or stoppage.
5. Any damage to **property** as a result of the **property** being inadequately protected due to packaging which was insufficient to withstand ordinary handling during transport or carrying.
6. Any damage to **property** loaded in or on to **your vehicle**, if it is open to the elements, where that damage has been caused by weather conditions unless the **property** was adequately protected by sheets or covers.
7. The Value Added Tax (VAT) element of any claim where **you** are registered with HM Revenue & Customs for VAT.
8. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
9. Loss of market, loss of profits, delay, or any indirect loss.
10. New-for-old cover is not provided, claim settlements will reflect depreciation from the original purchase price.
10. Loss or damage arising as a consequence of:
  - a. War, invasion, act of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
  - b. Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
  - c. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - d. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
11. Any loss, injury, damage, or legal liability directly or indirectly from:
  - a. The failure of any computer or other electrical component to correctly recognise any date as its true calendar date.
  - b. Computer viruses.

### Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please contact **your** insurance broker that sold **you** the policy 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 (whether the claim is successful or not) or are pending, **we** will then refund **your** premium in full.

**You** may cancel the insurance cover after 14 days by telling **your** insurance broker, however no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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.
- f. **You** do not or are not willing to co-operate in the event of a claim.

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.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

### Arbitration clause

In the event of a disagreement between **you** and **us**, **our** aim is to make things simple and fair. If the matter cannot be resolved via **our** complaint's procedure, then **you** can reach out to the Financial Ombudsman Service for assistance. For broader disputes, **we** can turn to arbitration. We can jointly pick an arbitrator – it could be a solicitor or barrister. We will agree on this together in writing. In case we cannot reach an agreement the Chartered Institute of Arbitrators can step in to help us choose someone. The arbitrator's decision is final, and **we** both have to abide by the outcome. The Arbitrator will also determine who pays the costs of the arbitration process, if costs are awarded against **you**, they are not covered under this **policy**. This arbitration condition does not affect **your** rights to take separate legal action.

### Other formats

If **you** require this document in any other format, please do not hesitate to contact **us**.

### Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored or recorded.

### Renewals

If **you** wish to renew this insurance policy please contact **your** broker who will be able to discuss **your** requirements.

### Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

### Governing law

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).
- Detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

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, crime prevention organisations 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](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://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 **you** have with us.
- 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 and 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](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

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/>.