

PRESTIGE
UNDERWRITING

PRESTIGE SHORT
TERM UNOCCUPIED
PROPERTY



Contents

	Page
Welcome	2
The contract of insurance	3
Definition of words	4
Claim conditions	7
General conditions	9
General exclusions	13
Section 1 – Buildings cover	15
Section 2 – Contents cover	19
Section 3 – Liability to Domestic staff	22
Section 4 – Property Owners Liability	23
Making a complaint	24
Privacy Notice	26

Welcome

Welcome to your Prestige Underwriting Short Term Unoccupied Property insurance policy.

Thank **you** for choosing Prestige Underwriting. **Your** short term unoccupied **property** insurance is arranged on behalf of the insurer as shown on **your schedule**.

Our aim is to provide **you** with peace of mind when it comes to looking after **your** unoccupied **property** insurance needs and to make **your** insurance cover clear and easy to understand.

You should read this **policy** booklet, along with **your schedule** and statement of fact, as together they give **you** full details of **your** cover. If **you** have any questions about **your policy** documents, if any details are incorrect on any of the documentation **you** have received, or if **you** wish to make a change to **your policy**, please contact **your broker** or **agent**, whose details are shown on **your schedule**.

Throughout this **policy** some words are in **bold**. The meanings of these words are explained in the section headed 'Definition of words'.

Authorisation

Prestige Underwriting Services Ltd is authorised and regulated by the Financial Conduct Authority.

Firm reference number 307105.

Prestige Underwriting Services Ltd is registered in Northern Ireland, NI031853

Registered Office:
10, Governors Place,
Carrickfergus, Co. Antrim,
BT38 7BN

The insurer for **your policy** as shown on **your schedule** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless otherwise stated.

Details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk or by contacting them on 0800 111 6768.

The contract of insurance

This **policy** is a contract of insurance between **you** and **us**, consisting of this **policy** booklet, important product insurance document (IPID), **your** statement of fact, **your schedule** and any **endorsements**. This **policy** booklet contains important information about what is and what is not covered under this **policy**. **Your schedule** shows the details of **your** cover, including which sections are operative, any **excess** which will be applied if **you** make a claim and whether any **endorsements** are applicable.

In return for having accepted **your** premium **we** will provide insurance for injury, loss, damage or liability under the sections of cover detailed in this **policy** and on **your schedule**; subject to this occurring within the **period of insurance**.

Your duty

It is **your** responsibility to ensure that all the information that has been given by **you** or has been provided on **your** behalf is accurate and complete to the best of **your** knowledge and belief. **Your policy** may be cancelled, **your** claim rejected or not fully paid if **you** fail to provide **us** with correct information or do not inform **us** of relevant changes. See the section headed 'Changes **you** must tell **us** about' for more information.

If **you** make a false statement, misrepresent or withhold information from **us** this may result in **your policy** being voided, this means **your policy** will be treated as if it never existed and as a consequence all claims under the **policy** will be refused and any premiums paid may be retained by **us**.

If **you** are in any doubt that the information provided to **us** is correct, please immediately contact **your broker** or **agent**.

You are required to comply with all **endorsements** applied to this **policy**, as shown on **your schedule** and if **you** fail to do so **your policy** may be cancelled, **your** claim rejected or not fully paid.

Definition of words

The definitions below apply throughout **your policy**.

Wherever the words or phrases below appear in bold print in the **policy** they will have the meaning as defined below.

Accidental Damage

Sudden, unexpected and unintentional physical damage.

Bodily Injury

A physical injury, death or disease that is caused by a sudden, unexpected, external and visible event.

Buildings

Your property, its fixtures and fittings and any other permanent structure within the boundary of **your property** that belongs to **you** or that **you** are legally responsible for, including the following;

- tennis courts, patios, paved terraces, paths, drives, garden walls, fences, gates, hedges, permanently connected drains, pipes, cables, service tanks, septic tanks, soakaways and central heating fuel storage tanks
- permanently installed swimming pools and hot tubs
- solar panels, wind turbines and ground source heating pumps permanently fixed to the **buildings** or land belonging to **your property**

Contents

Household goods and that belong to **you** or **you** are legally responsible for including the following;

- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **property**
- hot tubs not permanently installed

Contents does NOT include:

- **motorised vehicles or craft**
- any living creature
- trees, bushes, plants or shrubs other than those normally kept in the **property**
- any part of the **buildings**
- any **property** held or used for business purposes
- deeds and registered bonds and other personal documents
- stamps or coins, including those forming part of a collection
- **personal possessions** and **valuables**
- unfixed building materials kept at the **property**
- **property** in the open
- money and **credit cards**
- pedal cycles

Credit Cards

Credit cards, charge cards, debit cards, bank cards and cash dispenser cards issued in the United Kingdom belonging to **you**.

Domestic Staff

A person(s) employed to carry out private domestic duties associated with **your property** and not employed by **you** in any capacity or in connection with any trade profession or employment.

Endorsement

Any variations to the terms and conditions of this insurance as shown on **your schedule**.

Definition of words Con't

Excess

The first part of any claim **you** have to pay as stated on **your schedule** or Endorsement.

Heave

Upward or sideways movement of the ground beneath **your buildings** caused by the soil expanding.

Landslip

Downward movement of sloping ground.

Money

Current legal tender, cash, cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), savings stamps, savings certificates, share certificates, premium bonds, luncheon vouchers, travelers cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not including tickets or gift vouchers for sporting, musical, cultural events or festivals, or any items used for business purposes.

Motorised Vehicle or Craft

Mechanically propelled or assisted vehicles which includes adults and children's motor cycles, quad bikes, trikes or go karts, trailers or caravans; including their parts and accessories, aircraft, drones, remotely piloted aircraft or unmanned aerial vehicles, hovercraft, boats, sailboards or any other craft designed to be used in or on water and any parts, accessories or spares for any of these other than:

- domestic gardening vehicles and equipment used within the boundaries of the land belonging to **you**
- mobility scooters, electric wheelchairs and power chairs; excluding vehicles registered for road use
- golf carts and trolleys
- remote-controlled toys and models

Period of Insurance

The length of time for which this insurance is in force, as shown on **your schedule** and for which **you** have paid and **we** have accepted a premium.

Personal Possessions

Items that **you** wear, use or are normally carried about **your** person all of which belong to **you** or for which **you** are legally responsible. **Personal possessions** does NOT include contact, corneal or micro corneal lenses, dentures, crowns, caps or fillings in teeth.

Policy

Your policy wording and most recent **schedule** including any **endorsements**; which describes the cover provided, which **you** have paid for, or agreed to pay for and for which **we** have accepted the premium.

Property

The private dwelling and its domestic outbuildings and garages at the address shown on **your schedule**.

Reasonable costs

Costs for goods and services which are competitive in the relevant marketplace.

Sanitary Ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Definition of words Con't

Schedule

The **schedule** forms part of this insurance and contains details of **you, your property** to be insured, the sums insured, the **excess**, any **endorsements**, the **period of insurance** and the sections of this insurance which apply.

Settlement

The downward movement of properties after they are built caused by compression of soil by the super imposed weight of the structure.

Storm

A period of violent weather where one or more of the following happened:

- wind speeds of at least 48 knots (55mph)
- torrential rain, falling at a rate of at least 25mm an hour
- snow to a depth of at least one foot (30 centimeters) in a 24 hour period
- hail of such intensity that it causes damage to hardened surfaces or breaks glass

Subsidence

Downward movement of the ground beneath the **buildings** by a cause other than **settlement**.

Terrorism

The use of biological, chemical and/or nuclear force, or contamination and threat thereof by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose(s), including the intention to influence any government(s) and/or to put the public in fear.

United Kingdom

The United Kingdom will include England, Wales, Scotland and Northern Ireland.

Valuables

Jewellery, furs, gold, silver, gold and silver plated articles and other precious metals, gems, stones, pictures, paintings and other works of art.

Vermin

Animals that are destructive, including but not limited to; rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We / Us / Our

Prestige Underwriting Services Ltd on behalf of the insurer as shown on **your schedule**.

You / Your

The person(s), organisation or company named as the policyholder on the **schedule**.

Your Broker or Agent

The person or persons who placed this insurance on **your** behalf.

Claim conditions

You must comply with these conditions to have the full protection of **your policy**. If **you** do not comply with these conditions **your policy** may be cancelled, **your** claim rejected or not fully paid.

How to make a claim

If **you** need to make a claim **you** should do so as soon as possible.

You can report **your** claim by calling **our** 24 hour new claim reporting line on: **0800 032 7327**, or if **your** claim is not urgent, **you** can report it via **our** website: **www.prestigeunderwriting.co.uk/claims**

You can also contact the claims team by post, by writing to them at:

Prestige Underwriting,
4th Floor,
Lanyon Building,
North Derby street,
Belfast,
BT15 3HL.

Your duties

The first thing **we** recommend **you** do is check the cover provided on **your schedule** and if **your policy** provides cover for the loss or damage **you** should:

- Urgently inform the Police and obtain a crime reference number, ideally within 24 hours of discovery, if **you** are a victim of theft or malicious damage.
- take appropriate action to prevent the **property** from further loss or damage
- take all reasonable steps to recover missing **property**
- contact **us** or **your broker** or **agent** as soon as is practically possible and provide **us** with details of the incident

In the event of an emergency you should:

- take any necessary steps to prevent further damage to the **property** e.g. shut off the water supply, turn off
- not dispose of any damaged items or carry out or have carried out any permanent repairs, as **we** may need to inspect the damage

To enable **your** claim to be dealt with quickly **your** insurer will require **you** to provide them with assistance and evidence that they require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **your** name, address, and telephone numbers
- **policy** number
- The date of the incident or the date of discovery of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

What you must do after making your claim

We may ask **you** to provide information and assistance that are relevant to **your** claim and **you** will be required to cooperate with **us** and where requested, provide evidence of ownership and/or proof of the loss. For example **we** may request copies of purchase receipts, instruction manuals, guarantee cards, valuations, photographs, utility and/or local authority bills, pre-purchase surveys, plans or deeds to **your property**.

To assist **us** in dealing with **your** claim, **we** may also ask that **you** obtain estimates for the replacement or repair of any damaged **property** and **we** will pay any reasonable expenses **you** incur in providing **us** with these as part of **your** claim.

You must allow **us** access to any **buildings** that have been damaged and to salvage anything **we** can and ensure no further damage occurs.

Claim conditions Con't

If **you** are being held responsible by someone for damage to their **property** or **bodily injury** to them, **you** must provide **us** with full details as soon as possible and send **us** any claim form, application notice, legal document or any other correspondence sent to **you**.

What you must not do:

- dispose of any damaged items, carry out or have carried out any permanent repairs, as **we** may need to see them and/or inspect the damage
- abandon any **property** to **us**
- if **you** are being held responsible by someone for injury or damage, **you** must not admit or deny responsibility or make/reach any agreement with them

In dealing with any claim under this **policy**, **we** may either before or after **we** pay **your** claim:

- carry out the defence or **settlement** of any claim and if required choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses
- take any legal action in **your** name or the name of any other person covered by this **policy** to recover any money due from a third party or get compensation
- take possession of the **property** insured and deal with any salvage

How we settle claims:

- **we** will pay for the cost of reinstating, repairing or replacing **your buildings**, and/or **contents** belonging to **you**, which are covered by this **policy**. **We** will decide whether to pay to reinstate, repair, replace or pay **you** the cash value.
- if **we** offer to repair or replace any item and **you** ask **us** to pay **you** the cash value, **we** will not pay **you** more than the amount it would cost **us** to repair or replace the item through **our** preferred supplier
- if **we** are unable to provide a suitable replacement, then **we** will pay the full replacement cost of the item with no discount applied
- **we** will not pay more than the sum insured for any claim and the amount **we** will pay may also be dependent upon any limit shown in **your policy** and/or **schedule**
- **we** will not reduce **your** sums insured following any claim **settlement**
- if any **excess** applies the amount applicable will be deducted from **your** claim
- **we** will not pay for loss of value to any item or **buildings** resulting from repair or replacement following a claim

We may appoint an approved contractor or supplier to act on **our** behalf to validate **your** claim and who will be authorised to arrange a quotation, repair or replacement.

Buildings:

- **we** will settle claims for loss or damage to the **buildings** without applying a deduction for wear and tear, subject to the **buildings** being maintained in a good state of repair. If **your buildings** have not been maintained in a good state of repair, **we** may deduct an appropriate amount from any claim **settlement**, representative of the condition of **your buildings** prior to the incident for which **you** are claiming
- **we** will pay the **reasonable costs** of the work required to reinstate or replace any part of the **buildings** damaged, for which cover is provided under this **policy**, including any fees or related costs that have been agreed by **us**
- if damage to the **buildings** is not going to be rebuilt or reinstated, then **we** will pay **you** the lowest of the following;
 - the reduction in the value of the **property** as a result of the damage
 - the estimated cost of repair, if the repairs had been carried out without delay
- **we** may arrange for any relevant investigations to be carried out in connection with **your** claim

Contents:

- **we** will settle claims for loss or damage to items which are beyond economic repair on a new for old basis as long as the **contents** have been maintained in a good state of repair
- for any article that is lost or totally destroyed, **we** will pay **you** the cost to replace the item as new, with one of the same type and quality
- **we** will deduct an amount for wear and tear and depreciation for any claim for clothing, towels, bed or table linen.

General conditions

These general conditions apply to the sections of cover **you** have chosen, which are shown on **your schedule**.

You must comply with these conditions to have full protection of **your policy**. If **you** do not comply with them **your policy** may be cancelled, **your** claim rejected or not fully paid.

1. The law which applies to this policy

You and **we** can choose the law which applies to this **policy**. **We** propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this **policy**.

2. Rights of third parties

No third party shall have any rights under this **policy** or the right to enforce any part of it unless provided for by law or expressly stated in this **policy**.

3. Changes you must tell us about

You must notify **us** as soon as possible of any change to the information **you** have previously provided to **us**, including via **your broker** or **agent**.

Below are some examples of changes **you** must tell **us** about:

- if **you** change **your** insured or postal address
- if **your property** is used for any business purposes
- if **you** become bankrupt
- if **you** are convicted of a criminal offence other than driving offences
- if the occupancy of the **property** changes
- if the **contents** sum insured changes (if **you** have this sections insured with **us**)
- if the full rebuilding cost of **your property** changes (if **you** have **buildings** cover with **us**)
- if **you** plan to do any of the following works to the **property**;
 - extensions/conversion/excavation
 - works affecting load bearing walls
 - roofing work over 20%
 - any structural works including demolition
 - any works costing 50% or more of the **buildings** sum insured
- if the type of locks or alarm change or if **you** no longer have an alarm maintenance contract in force

If the change **you** tell **us** about is for a change in the insured **property** address, **we** will be unable to process that change.

When **you** tell **us** about a change **we** will reassess the premium and terms of **your policy** and advise **you** of any changes.

Where any change to the cover provided by **your policy** and agreed by **us**, results in additional premium payable of less than £10, inclusive of IPT, then **we** will not charge **you** in respect of such additional premium.

Where any change to the cover provided by **your policy** and agreed by **us**, results in a return premium due of less than £10, inclusive of IPT, then **we** will not refund **you** in respect of such return premium.

If **we** are unable to continue cover, **we** will notify **you** and arrange for **your policy** to be cancelled as per the section headed '4. Cancellation' within the General Conditions of **your policy** wording.

4. Cancellation

Statutory cancellation rights

You may cancel this **policy** within 14 days of receipt of **your policy** documents or the start date of the **period of insurance**, whichever is the latter (the cooling off period).

If cover has not commenced a full refund will be given.

If cover has commenced **we** will refund the premium paid for the period of unused cover, less the cancellation charge of £25.

There will be no refund of premium in the event **you** have made or are in the process of making a claim in the current **period of insurance**.

Cancellation outside the statutory period

You may cancel this **policy** at any time after the cooling off period.

We will not refund any premiums paid as **your** premium has been calculated on a pro-rata basis for the number of days of cover that **you** selected when the **policy** was accepted.

If **you** have arranged to pay **your** premium using a monthly installment plan and **we** settle a claim during the current **period of insurance**, **you** must continue with the payments until the **policy** renewal date, or **we** may, at **our** discretion deduct the outstanding installments from any claim payment **we** make.

To cancel **your policy**, please notify **your broker** or **agent**.

Our right to cancel

We and **your broker** or **agent** can cancel **your policy** at any time by sending **you** 7 days written notice to **your** last known address. **We** will refund any premium paid for the period of unused cover, as long as **you** have not made a claim or are in the process of making a claim in the current **period of insurance**. Valid reasons for cancellation may include;

- where **you** fail to notify **us** as soon as possible of a change in information **you** have previously given **us**
- where **you** fail to pay the agreed premium or any additional premiums applicable or, if paying the premium by installments, **you** fail to pay any of the agreed installments, where **we** have made reasonable attempts to collect outstanding premium
- where there is a change in circumstances that **you** fail to tell **us** about or which no longer meets **our** underwriting criteria
- where **you** fail to take all reasonable precautions to avoid injury, loss or damage or fail to take all practicable steps to safeguard **property** insured under this **policy** from loss or damage
- where **we** reasonably suspect fraud
- where **you** are required by the terms of **your policy** to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests

5. Premium Payment

We will not make any payment under this **policy** unless **you** have paid or agreed to pay all applicable premiums in full. In the event of non-payment of the premium or a default if **you** are paying by installments, **we** or **your broker** or **agent** may cancel the **policy** by sending **you** seven days written notice to **your** last known address.

6. Sums Insured

You have an ongoing duty to ensure that **your** sums insured represent the full value of the **property** insured at all times.

For **buildings**, this means the cost of rebuilding the **buildings** if they were completely destroyed, including demolition, debris removal and professional fees. This will not necessarily be the market value.

General conditions Con't

For **contents** this is the current cost as new. Other than clothes, furs and household linen where the current cost as new less an appropriate allowance for wear and tear may be applied.

If the amount shown on **your schedule** represents less than 100% of the full value, **we** will only settle claims at the percentage **you** are insured for.

For example, if **your** sums insured only represent 70% of the full value, **we** will not pay more than 70% of **your** claim.

Index linking will not be applied to this **policy** as the **policy** cannot be renewed.

This means **your** sums insured are not automatically adjusted in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or the Consumer Durable Section of the Retail Price Index prepared by the Office for National Statistics.

You must therefore ensure that, at all times, the sums insured are adequate and notify **us** as soon as possible if they are not.

7. Policy Fee

We charge **policy** administration fees, and retain these, under certain circumstance. These are:

Setting up a new policy	£30
Cancelling within the 14 day cooling off period	£25
Cancelling outside of the 14 day cooling off period	No fee
Making a mid term change	No fee

8. Taking care of your property and preventing loss or damage

You must take steps to maintain the **property** in a good state of repair and take all reasonable precautions to avoid loss, damage or injury and to safeguard all **property** insured from loss, theft or damage.

9. Fraudulent claims

We will not pay for any claim which is in any part fraudulent or exaggerated, or if **you** or any person acting for **you** uses fraudulent means to gain benefits under the **policy**. If **you** know of, or deliberately cause any injury or damage, **we** will not pay **your** claim and may cancel **your policy**.

Throughout **your** dealings with **us we** expect **you** to act honestly. If **you** or anyone acting for **you**:

- make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect
- submit a document in support of a claim knowing the document to be forged or false in any respect
- make a claim in respect of any loss or damage caused by **your** deliberate act or with **your** involvement

then **we**:

- may not pay the claim
- may not pay any other fraudulent claim that has been or will be made under the **policy**
- may cancel the **policy** from the date of the fraudulent act
- will be entitled to recover from **you** the amount of any fraudulent claim already paid under the **policy** since the **policy** commenced
- may not refund any premium paid for the **policy**
- may inform the Police of the circumstances
- may prosecute fraudulent claimants

10. Sanctions Clause

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.

11. Unoccupied Property Conditions

It is **your** duty to;

- a) Have the **property** inspected internally and externally by **you** or **your** representative. Depending on the level of cover **you** have chosen to take will determine how often **you** must inspect the **property**. See below:

Level of Cover	Inspection Period
Full	Every 7 days
Excluding Escape of water	Every 14 days
FLEE	Every 30 days

- b) Ensure all external doors and windows are not boarded, bricked or secured with any metal or timber sheeting, grills or shutters, to prevent unlawful entry, unless previously agreed by **us**.
- c) Gas and electricity supplies are to be switched off at the mains if not being used to power the central heating system and or security devices at **your property**.
- d) All security protection at **your property** must be put into full and effective operation at all times.

12. Use of Language

All communications relating to this contract will be in English.

General exclusions

These exclusions apply throughout **your policy**.

We will not pay for:

1. Any loss or damage caused by:

- a) Confiscation or detention by customs or other officials or authorities
- b) Reduction in value of any **property** following its repair or reinstatement
- c) Riot or civil commotion outside the United Kingdom
- d) Sonic bangs, pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

2. Gradual deterioration/maintenance

Any loss or damage caused by wear and tear, corrosion, damp, mould, dry or wet rot or fungus or any other damage that happens gradually over time and costs that arise from the normal use, maintenance and upkeep of **your buildings** and/or its **contents**.

3. Liability Insurance

Any liability which is covered under a more specific **policy**. This exclusion applies to liability to **domestic staff** and **property** owners liability.

4. Pollution/contamination

Loss, damage, liability or **bodily injury** arising directly or indirectly from pollution or contamination unless caused by:

- a) a sudden and unforeseen and identifiable incident;
- b) leakage of oil from a domestic oil installation at **your property**

5. Radioactive or nuclear contamination

Loss, damage or liability to any **property** or any other loss, damage or additional expense following on from the event for which **you** are claiming arising from:

- a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

6. Terrorism

Any loss damage, liability, cost or expense of whatever nature directly or indirectly caused, or happening through, or in connection with any act of Terrorism.

7. War risks

Any loss, damage or liability caused by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or usurped power.

8. Contracts (rights of Third Parties) act 1999 clarification clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

9. Undamaged Items

We will not pay the cost of replacing or repairing any undamaged item or parts of items forming part of a pair, set, suite or other article of a uniform nature colour or design when loss or damage occurs within a clearly identifiable area or to a specific part.

General exclusions Con't

10. You are not covered for loss or damage:

- caused by cleaning, restoring, altering, dyeing, repairing, dismantling, misusing, maintaining or extending
- in connection with **your** business, trade or profession
- caused by faulty workmanship, faulty materials or faulty design (other than in respect of **your** liability as **property** owner)
- that would not have occurred if **you** had not failed to deal with damage to the **property**, which **you** could reasonably be expected to have noticed or where there has been an unreasonable delay in dealing with the damage
- that occurred before this **policy** commenced
- more specifically covered by another **policy**, legislation or guarantee
- caused by any criminal or deliberate act by **you**, **your domestic staff** or any person to whom **you** have given **your** permission to enter the **property**
- caused by any vermin, insects, pet or domesticated animal

11. Illegal activities

We will not pay for any loss, damage or liability arising as a result of the **property** being used for illegal activities.

12. Infectious or Contagious Disease Exclusion

This insurance does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

13. Contractors Exclusion Clause

This insurance does not cover loss, damage or liability caused or related to works being completed by contractors at the **property**.

Section 1 - Buildings - (Standard cover)

Your schedule tells you if this section is in force.

What your policy covers:	What your policy does not cover:
Your policy covers loss or damage to the building caused by;	The amount of any excess as shown in your schedule .
1. fire and resultant smoke damage, lightning, explosion or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	loss or damage: <ol style="list-style-type: none"> a) caused by subsidence, heave or landslip other than as covered under number 10 in Section 1 - buildings - standard cover b) to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) caused by frost d) caused by rising ground water levels
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	loss or damage: <ol style="list-style-type: none"> a) caused by subsidence, heave or landslip other than as covered under number 10 in Section 1 - buildings - standard cover b) to domestic fixed fuel-oil tanks and swimming pools c) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on d) failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	
6. theft or attempted theft	loss or damage:
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	

Section 1 - Buildings - (Standard cover) Con't

Your schedule tells you if this section is in force.

What your policy covers:	What your policy does not cover:
<p>9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion</p>	<p>loss or damage not reported to the Police within seven days of discovery</p>
<p>10. subsidence, heave or landslip</p>	<p>loss or damage:</p> <ul style="list-style-type: none"> a) to domestic fixed fuel-oil tanks, ground source heating pumps, wind turbines, swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, walls, gates and fences, unless the property is damaged at the same time by the same event b) to solid floors unless the foundations beneath the load bearing walls of the property are damaged at the same time by the same event c) which compensation has been provided for or would have been but for the existence of this insurance under any other contract, legislation or guarantee by law d) caused by coastal or riverbank erosion e) due to normal settlement, shrinkage or expansion f) whilst the buildings are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the buildings
<p>11. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>loss or damage to the radio and television aerials, or satellite dishes themselves or their fittings and masts</p>
<p>12. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts</p>	<p>loss or damage:</p> <ul style="list-style-type: none"> a) caused by trees being cut down or cut back within the property b) to gates, hedges and fences

Section 1 - Buildings - (Additional cover)

Your **schedule** tells **you** if this section is in force.

What your policy covers:	What your policy does not cover:
<p>Your policy covers loss or damage to the building caused by;</p>	<p>The amount of any excess as shown in your schedule.</p>
<p>A) accidental damage to fixtures & fittings</p> <p>we will pay for accidental damage to;</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of repairing, removing or replacing frames) • solar panels and wind turbines • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	
<p>B) accidental damage to underground services</p> <p>we will pay for accidental damage to;</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water supply pipes • underground sewers drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for</p>	<p>loss or damage:</p> <ul style="list-style-type: none"> a) to septic tank filters unless due to root infiltration b) cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks c) caused by subsidence, heave or landslip d) caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material or by gradual deterioration.
<p>C) professional fees and expenses</p> <p>expenses you have to pay and which we have agreed for;</p> <ul style="list-style-type: none"> • architects, surveyors, consulting engineers and legal fees • the cost of removing debris and making safe the buildings • costs you have to pay in order to comply with any government or local authority requirements <p>following loss or damage to buildings which are covered under Section 1 - buildings - standard cover</p>	<ul style="list-style-type: none"> a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if government or local authority requirements have been served on you before the loss or damage

Section 1 - Buildings - (Additional cover) Con't Your schedule tells you if this section is in force.

What your policy covers:	What your policy does not cover:
<p>D) loss of oil or metered water loss of oil or increased metered water charges you have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 1 - buildings - standard cover</p>	<p>more than £1,000 in any period of insurance. If you claim for such loss under Sections 1 and 2, we will not pay more than £1,000 in total</p>
<p>E) sale of your property anyone buying the property will have the benefit of Section 1 - buildings - standard cover from the date of exchange until the sale is completed or the period of insurance ends, whichever is sooner</p>	<p>if the buildings are insured under any other policy</p>
<p>F) trace & access the cost of tracing the source of the damage covered under number 4 and 5 of Section 1 - buildings - standard cover and the replacement or repair of any damage to the buildings while carrying out the investigations</p>	<p>a) more than £2,500 in one period of insurance b) the cost of repair of the source of the damage unless it is covered elsewhere within your policy</p>
<p>G) emergency access loss or damage to the buildings caused by the emergency services gaining access to the property in the course of their duty the excess does not apply to this cover</p>	<p>more than £2,500 in any period of insurance</p>
<p>H) replacement locks The cost of replacing and fitting locks on external doors of the buildings at the property, or to any safe or alarm installed at the property, following theft or loss of keys belonging to you</p>	<p>a) more than £500 per claim b) more than £2,500 in any period of insurance. If you claim under Sections 1 and 2, we will not pay more than £2,500 in total</p>
<p>I) damage to landscaped gardens by emergency services loss or damage caused to landscaped gardens caused by emergency services in the course of their duty</p>	<p>more than £2,500 in any period of insurance</p>
<p>J) removal of nests</p>	<p>more than £1,000 in any period of insurance</p>

Section 2 - Contents - (Standard cover)

Your **schedule** tells **you** if this section is in force.

What your policy covers:	What your policy does not cover:
Your policy covers loss or damage to the contents caused by;	The amount of any excess as shown in your schedule .
1. fire and resultant smoke damage, lightning, explosion or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	loss or damage: <ol style="list-style-type: none"> a) caused by subsidence, heave or landslip other than as covered under number 10 of Section 2 - contents - standard cover b) caused by rising ground water levels c) caused by frost
4. escape of water from fixed water tanks, apparatus or pipes	loss or damage: <ol style="list-style-type: none"> a) loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on b) failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	
6. theft or attempted theft	loss or damage: <ol style="list-style-type: none"> a) unless there is physical evidence of violent and forcible entry b) by deception other than deception used to solely enter the property c) more than £2,500 per claim for domestic outbuildings/garages at the property
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	

Section 2 - Contents - (Standard cover) Con't

Your schedule tells you if this section is in force.

What your policy covers:	What your policy does not cover:
<p>9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion</p>	<p>loss or damage not reported to the Police within seven days of discovery</p>
<p>10. subsidence, heave or landslip</p>	<p>a) due to damage arising by movement of solid floors unless the foundations beneath the load bearing walls of the property are damaged at the same time by the same event</p> <p>b) which compensation has been provided for or would have been but for the existence of this insurance under any other contract, legislation or guarantee by law</p> <p>c) caused by coastal or riverbank erosion</p> <p>d) due to normal settlement, shrinkage or expansion</p> <p>e) while the buildings are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the buildings</p>
<p>11. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts</p>	<p>loss or damage caused by trees being cut down or cut back within the property</p>

Section 2 - Contents - (Additional cover)

Your **schedule** tells **you** if this section is in force.

What your policy covers:	What your policy does not cover:
<p>Your policy covers loss or damage to the contents caused by;</p>	<p>The amount of any excess as shown in your schedule.</p>
<p>A) accidental damage to fixtures & fittings</p> <p>we will pay for accidental damage to;</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of repairing, removing or replacing frames) • glass tops and fixed glass in furniture • ceramic hobs • sanitary ware • mirrors 	
<p>B) loss of oil or metered water</p> <p>loss of oil or increased metered water charges you have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 2 – contents – standard cover</p>	<p>more than £1,000 in any period of insurance.</p> <p>If you claim for such loss under Sections 1 and 2, we will not pay more than £1,000 in total</p>
<p>C) fatal injury</p> <p>we will pay:</p> <p>for fatal injury occurring to you at the property, caused by fire or outward and visible violence by burglars, provided death occurs within 12 months of sustaining such injury.</p> <p>the excess does not apply to this cover</p>	<p>a) more than £5,000 per claim for each insured person under the age of 16</p> <p>b) more than £10,000 per claim for each insured person aged 16 or over</p>
<p>D) emergency access</p> <p>any loss or damage caused by the emergency services gaining access to the property in their course of duty.</p> <p>the excess does not apply to this cover</p>	
<p>E) replacement locks</p> <p>the cost of replacing and fitting locks on external doors of the buildings at the property, or to any alarm installed at the property, following theft or loss of keys belonging to you</p>	<p>a) more than £500 per claim</p> <p>b) more than £2,500 in any period of insurance.</p> <p>If you claim under Sections 1 and 2, we will not pay more than £2,500 in total</p>

Section 3 - Liability to Domestic Staff

This cover only applies if Section 2 – **contents** is in force

What **your policy** covers:

up to £10,000,000 for any one claim or series of claims arising from any one event **you** become legally liable to pay (which includes costs and expenses agreed by **us** in writing) for accidental death, **bodily injury** or illness occurring within the United Kingdom, to any **domestic staff** employed in connection with the **property**
the **excess** does not apply to this cover

What **your policy** does not cover:

- a) for **bodily injury** (including death) sustained by **your domestic staff** involving any **motorised vehicle or craft**
- b) for **bodily injury** arising directly or indirectly from any communicable disease or condition
- c) for **bodily injury** arising directly or indirectly in connection with **your** profession, occupation, business or employment
- d) for **bodily injury** arising directly or indirectly from any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997 or any amending legislation

Section 4 - Property owner's liability

This cover applies if Section 1 - **buildings** and/or Section 2 - **contents** is in force.

What your policy covers:	What your policy does not cover:
<p>up to £2,000,000 that you become legally liable to pay as damages, as the owner (not occupier) of the property, in respect of accidental:</p> <ul style="list-style-type: none"> • bodily injury, death or disease • damage to property <p>occurring at the property during the period of insurance.</p> <p>we will also indemnify you for any amount up to £2,000,000 that you become legally liable to pay under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any property previously owned and occupied by you</p> <p>the excess does not apply to this cover</p>	<p>your legal liability to pay compensation or costs arising directly or indirectly from:</p> <ol style="list-style-type: none"> a) any communicable disease or virus b) any business, trade, profession or employment of you c) death, bodily injury or damage caused by lifts (other than stair lifts), hoists or motorised vehicles or craft d) the cost of repairing any fault or alleged fault e) your occupation of any land or building f) bodily injury, death or disease to you or your domestic staff g) damage to property belonging to you or your domestic staff, or in their control or custody h) you as the occupier of the property i) arising out of any criminal or violent act to another person or property j) arising from the Party Wall ect. Act 1996 or any amending legislation k) in respect of any kind of pollution and/or contamination other than; <ul style="list-style-type: none"> - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment at the premises during the period of insurance; and - is reported to us no later than 30 days from the end of the period of insurance l) if you are entitled to indemnity under any other insurance until such insurance(s) is/are exhausted

Making a complaint

We are committed to providing **you** with the highest standard of service at all times and if **our** service doesn't meet **your** expectations, **we** want to hear about it so **we** may try to put things right.

All complaints **we** receive are taken seriously and following the steps below, will help us understand **your** concerns and provide **you** with a fair response.

Making your complaint

If **your** complaint relates to a claim on **your policy**, please contact the department dealing with **your** claim.

If **your** complaint relates to **your policy**, please contact **us** or the insurer as shown on **your schedule**.

When **you** make contact please provide the following information:

- **your** name, address and postcode, telephone number and email address
- the address and postcode of the **property** insured if different to the above
- **your policy** and/or claim number and type of **policy you** hold
- the name of **your broker** or **agent**
- the reason for **your** complaint

Telephone contact is often the most effective way to resolve a complaint quickly. Any written correspondence should be headed 'Complaint' and **you** may include copies of supporting material.

Contact details:

Prestige Underwriting Services Ltd
4th Floor
Lanyon Building,
North Derby Street,
Belfast,
BT15 3HL

Beyond the insurer

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (F.O.S.) or an agreed Alternative Dispute Resolution Provider (ADRP).

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Phone: +44(0)800 023 4567 (calls to this number are free from "fixed lines" in the UK) or +44(0)300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

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

You can find more information on the FOS at www.financial-ombudsman.org.uk

If **we** or **your broker** or **agent** agree to appoint an ADRP, **you** can make **your** complaint within 12 months of receiving the final decision. A list of ADRPs can be found using the below link;

www.tradingstandards.uk/advice/AlternativeDisputeResolution.cfm/

Making a complaint Con't

Our promise to you

We will:

- acknowledge all complaints promptly
- investigate quickly and thoroughly
- keep **you** informed of progress
- do everything possible to resolve **your** complaint
- use the information from complaints to continuously improve **our** service

Financial Services Compensation Scheme (FSCS)

Prestige Underwriting Services Ltd and the insurer shown on **your schedule** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event that **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Telephone calls are recorded and monitored for accuracy of information. Call charges may vary depending on **your** service provider.

Privacy Notice

Data Protection Notice

This notice explains how Prestige Underwriting Services Limited will use **your** personal **data**.

Our details

We are a wholly owned subsidiary of Prestige Insurance Holdings Limited. **We** are the **Data** Controller for any personal **data** **you** supply to **us** in accordance with the General **Data** Protection Regulations, the **Data** Protection Act 2018 and any other relevant national law.

You can find this notice on **our** website at www.prestigeunderwriting.co.uk/privacy-notice/, or a copy can be provided in writing on request. If **you** have any queries about the use of **your** information **you** can put any queries in writing to, **Data** Protection Officer, 10 Governors Place, Carrickfergus, BT38 7BN.

The data we receive

We may obtain personal **data** from **you** directly or from someone **you** have authorised to supply personal **data** on **your** behalf, such as **your broker**. **We** only will obtain **data** that is necessary for the performance and arrangement of **your** contract, for **our** legitimate interests as an insurance intermediary and for compliance with any legal obligation. This **data** may consist of the following:

- **your** name, date of birth and contact details (including **property** address, telephone number and e-mail address);
- Details of the risk to be covered by the **policy** (for example vehicle make and registration)
- All other personal information that is necessary to provide a quote and to maintain any **policy**;
- Details of all previous quotes requested from **us** even if a **policy** was not arranged;
- Details of lapsed policies held with **us**;
- Details of claims on policies held with **us**;
- **your** payment details, **your** payment history, details of any credit agreements and any debt management processes.

When it is necessary for the performance of the contract, **we** may require **you** to supply sensitive information related to **your** health, motoring offences, unspent criminal convictions, and union membership.

If **you** are unable to provide the required information, **we** may not be able to offer **you** insurance or continue with cover.

It is important that **you** take reasonable care when providing **us** with information and answer any questions honestly and to the best of **your** knowledge. Providing fraudulent or incorrect information could affect the price of **your policy**, result in **your policy** being cancelled and claims being rejected or not fully paid.

If **you** provide **us** information relating to other individuals (for example named drivers) **you** should ensure that those individuals are aware that **we** will use their details for the purposes outlined in this notice and direct them to this notice for full information.

In order to prevent and detect fraud **we** may (at any time) obtain information about **you** from other organisations and public bodies (including the Police) and check and/or file **your** details with fraud prevention agencies and databases.

Any information shared with **us** from other bodies can be used in **our** decision making process.

Privacy Notice Con't

How we will use your data

Your personal information may be used by us for the following lawful purposes:

1. Processing that is necessary for the performance and arrangement of **your** contract of insurance with **us** including:
 - to make a decision whether **we** choose to accept or decline the proposed risk;
 - to calculate **your** premium and **policy** terms;
 - to service **your policy**;
 - to maintain **our** records;
 - to confirm **your** identity and to prevent fraud;
 - to investigate and resolve any complaints;
 - to deal with any claims **you** should submit under **your policy**;
 - to verify the information **you** provide;
 - to undertake internal quality monitoring and external audits;
2. **Our** legitimate interests as an underwriting agency:
 - To determine **our** underwriting and pricing strategies
 - To inform **you** of related insurance products, services and offers from **us** and the Prestige Insurance Holdings Group while **you** have existing products with **us**;
 - To carry out market research, statistical analysis including customer profiling to enable **us** to enhance **our** service and to develop new products;
 - To provide information to **your broker**, Loss Adjustors, Underwriter, Finance Provider or any other 3rd party with an interest in the **policy** for the purposes including but not limited to quality control, audit, complaint investigation, fraud prevention and claims handling;
 - To seek feedback, issue surveys and contact **you** regarding the service **we** have provided to allow **us** to review and improve **our** customer care;
 - To undertake training of **our** staff.
3. Where required by law:
 - To supply information to law enforcement agencies, **our** regulators, other statutory bodies, **your** insurer and Finance Provider when **we** believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law;
 - To carry out sanctions, anti-money laundering and anti-fraud controls.
4. With **your** consent:
 - To inform **you** of related products and services supplied by carefully chosen 3rd parties.

Data Retention

We will only hold **your** personal **data** for as long as **we** are required by law and by **our** regulators.

Transfer to 3rd parties and outside the UK/EU

In order to deliver **our** services to **you**, **we** may transfer **data** to the following 3rd parties:

- Insurers and Intermediaries for the purposes of arranging and underwriting cover, auditing and quality monitoring, complaint handling and investigating fraud.
- Insurers and Intermediaries to verify No Claims Bonus and claims history.
- Suppliers who provide necessary services required to handle any claim by or against **you** (For example Surveyors, Loss Adjustors, Engineers, Vehicle Repairers).
- To Insurers, Intermediaries, Claim Handling firms and Solicitors appointed to deal with a claim made by **you** or against **you**.

Privacy Notice Con't

- IT and system providers to facilitate electronic **data** transfers, the provision of technical support and system development.
- Service providers who supply telephony, SMS, email or other messaging systems to contact about an existing **policy** or quotes as well as for the purpose of marketing under **our** legitimate interests as an Underwriting Agency.
- To the Financial Ombudsman Service as part of the complaint resolution process.
- To law enforcement agencies, **our** regulators and other statutory bodies when **we** believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law.
- Credit Reference Agencies to verify **your** identity, prevent fraud or to determine the most appropriate payment option.
- Companies and agencies that carry out sanctions, anti-money laundering and anti-fraud controls*
- Finance Providers if **you** agree to pay by direct debit
- Debt Recovery firms, Solicitors and Civil Courts if required to recover unpaid funds still contractually due or funds obtained by fraud or deception.

In circumstances where **we** may need to process some of **your** information using third parties located in countries outside of the European Union, **we** will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the **data** protection regulations in the UK.

***We** and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services (for **you** and members of **your** household), trace debtors or beneficiaries, recover debt, prevent fraud, manage **your** insurance policies, check **your** identity for the purposes of preventing money laundering (unless **you** furnish **us** with other satisfactory proof of identity) and undertake credit searches or additional fraud searches. On request, **we** can supply further details of the databases **we** access or contribute to.

Credit Searches

If **you** consent to a credit search it will be a soft search which is only visible to **you** (if **you** request a copy of **your** credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect **your** credit file. The search will be visible on **your** credit report, but it will not affect **your** credit rating as it is not an application for credit. The credit reference agencies may add the details of **our** searches and information that they hold about **you** to their records relating to **you**.

Marketing

We will not share or sell **your** details with any 3rd party for marketing purposes without **your** express permission. **We** will collect personal **data** from **our** website, social media accounts and if **you** sign up to features including document portals. This will be used to manage any existing agreement **you** may have with **us** and under **our** legitimate interest to inform **you** of the products and services **we** offer. **We** will also use the **data** when necessary to answer a query **you** have made or if required to as part of a competition or activity that **you** have entered. Information supplied via social media may also be held or processed by the social media company in line with their own privacy policies.

We may contact **you** by post, telephone, email and SMS to inform **you** of related insurance products, services and offers from **us** and the Prestige Insurance Holdings Group while **you** have existing products with **us**.

Should **you** wish to withdraw from marketing or amend the methods **we** use to contact **you** please contact **us** on 08000 327 327 or write to Customer Services, 10 Governors Place, Carrickfergus, BT38 7BN.

When required **we** will also include an unsubscribe option on marketing SMS messages and emails that **we** will send that will stop any future contact. There may be a one-off charge by **your** network provider for sending an unsubscribe SMS message to **us**.

Privacy Notice Con't

Call Recording

Telephone calls to **us** and received from **us** will be recorded for training and quality purposes. Call recordings may also be supplied to the insurer, intermediary or appropriate 3rd parties if required to investigate a claim or complaint and for the detection and prevention of criminal activity or fraud.

Your Rights

You have the right to access or obtain copies of the personal information held about **you** by **us**. A response to **your** request will be provided to **you** within a month of **us** receiving a valid request. If **you** wish to obtain information held by the insurer **you** must contact them directly.

You have the right to restrict processing of inaccurate information and request that **we** correct any inaccuracies in the information held about **you**. **You** may also have the right to erasure of **data** in certain circumstances.

Where **we** hold or process **data** on the basis of **your** consent **you** have the right to withdraw that consent.

If **you** wish to avail of these rights please write to the **Data** Protection Officer, 10 Governors Place, Carrickfergus, BT38 7BN or call **us** on 08000 66 55 44 for more information.

The Information Commissioner

You can find more details about **data** protection from the Information Commissioner's Office at www.ico.org.uk. **You** can also contact the Information Commissioner if **you** believe **we** have not complied with **our** obligations.



PRESTIGE

UNDERWRITING

24 HOUR CLAIMS REPORTING LINE
08000 327 327

You can call our claims reporting line anytime, day or night. We are on hand 24 hours a day, 365 days a year, to take notifications of any new claims and assist you in an emergency.

Alternatively, if you don't need urgent assistance. You can report your claim online at www.prestigeunderwriting.co.uk/claims

Part of the Prestige Insurance Holdings Group, Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 307105. Prestige Underwriting Services Limited is a limited company registered in Northern Ireland. Reg No: NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, Northern Ireland, BT38 7BN.

STUPW042024