



TENANTS CONTENTS INSURANCE



Welcome to your Tenants Contents Insurance Policy

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This document can be made available in other formats on request.

Your Insurers

This insurance is arranged by Let Alliance and underwritten by AmTrust Specialty Limited.

Let Alliance is a trading name of Barbon Insurance Group Limited which is authorised and regulated by the Financial Conduct Authority for insurance distribution. Firm Reference Number 308724.

AmTrust Specialty Limited is the insurer for this policy. It is:

- authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its financial services register number is 202189.
- registered in England & Wales under company number 01229676

Its registered office is at: Exchequer Court, 33 St Mary Axe, London EC3A 8AA, United Kingdom

Your Cover

This insurance is designed to provide cover for Your **Contents** whilst in **Your Home**. The parties have entered into this contract in good faith and understand their respective obligations. There are General Conditions contained in this **Policy** on page 21 as well as other obligations and conditions that are important to **Us** and which **We** rely upon **You** to comply with.

With regard to the events that culminate in a loss **We** will not rely on a breach of an obligation / condition to decline a claim where **You** can prove that the breach could not have increased the risk of the type of loss which actually occurred in the circumstances in which it occurred.

The **Policy** defines what is covered (see Sections 1 and 2 on pages 12-19) and sets out the extent of cover together with obligations and exclusions specific to the cover. If **You** do need to make a claim under the **Policy**, details of what is required is set out in pages 25 – 28.

General Exclusions applying to the **Policy** are set out in pages 22-25. **We** will not pay a claim if an exclusion(s) is applicable.

The General Definitions at pages 7-11 provide the meaning to words and phrases wherever they appear in the **Policy**. **You** will see words in bold which highlight that for the purposes of this **Policy** they are a definition.

The **Schedule** attaching to this **Policy** will set out the period of this insurance and specify the **Sum Insured**. The **Schedule** may also contain clauses additional to the **Policy** wording that **We** have imposed placing additional obligations/ conditions on **You** and/or varying coverage. The terms of those clauses will be attached to the **Policy** in the form of an endorsement.

In the unlikely event **You** feel that **You** need to make a complaint concerning this insurance **You** will find our complaints procedure on pages 29 – 30.

It is strongly recommended that **You** read the **Policy** including the **Schedule** and any endorsements to ensure that the cover meets with **Your** requirements and **You** are able to comply with the terms,

otherwise **You** should immediately advise Let Alliance to request any variation to the cover or terms. **We** will then decide whether or not to agree to a variation of the **Policy**. However, the terms of the **Policy** will remain unaltered unless **We** have agreed to a variation in writing.

Privacy Notice

The privacy and security of **Your** personal information is very important to **Us**. Details are on pages 32–36.

Cancellation

How to cancel this insurance

To cancel this insurance (before, during or after the “cooling off period”) please give **Us** notice via Let Alliance or in writing to **Our** address as stated in **Your Schedule**.

Cooling off period

You have a statutory right to cancel **Your Policy** within fourteen (14) days from the day of purchase or renewal of the **Policy** or the day on which **You** receive **Your Policy** or the renewal documentation, whichever is later.

If **You** wish to cancel and the **Policy** has not yet commenced, **You** will be entitled to a full refund of the **Premium** paid. Alternatively if **You** wish to cancel and the **Policy** has already commenced, provided **You** have not made a claim and there hasn’t been an incident that could give rise to a claim, **You** will be entitled to a refund of the **Premium** paid, less a proportional deduction for the time **We** have provided cover as stated in “Return of **Premium**” below.

If **You** do not exercise **Your** right to cancel **Your Policy**, it will continue in force and **You** will be required to pay the **Premium**.

After the cooling off period

For cancellation outside the statutory cooling off period **You** can cancel this **Policy** at any time. If **You** cancel this **Policy** after the cooling off period, **We** will pay **You** a refund of any **Premium** paid less a deduction in respect of the time for which **You** have been covered as stated in “Return of **Premium**” below.

It’s important that **You** cancel this **Policy** if cover is no longer required. Any cancellations requested for a date in the past may require proof from **You** and could incur additional fees to process. In all cases **We** cannot accept cancellations with an effective date before the latest transaction date, which is either the policy start date, a mid-term amendment or renewal date

Our right to cancel this insurance

We may cancel this **Policy** where there is a valid reason by giving **You** thirty (30) days' notice in writing by registered letter to **Your** last known address. If **We** cancel this **Policy**, **We** will pay **You** a refund of any **Premium** paid as stated in "Return of Premium" below.

Reasons **We** may decide to cancel **Your Policy** include if:

- a) there is reasonable suspicion of fraud or where there has been misrepresentation of material information and/or other non-disclosure;
- b) the information that forms the basis of this contract changes;
- c) **You** do not co-operate or supply information or documentation that **We** request which materially affects **Our** ability to process the **Policy** or **Our** ability to defend **Our** interests;
- d) the **Premium** has not been paid;
- e) threatening or abusive behaviour or the use of threatening or abusive language, intimidation or bullying of **Our** staff or suppliers.

Cancellation – instalment payments

If **You** pay **Your Premium** by direct debit and there is any default in payment **We** may then cancel this **Policy** and a refund or credit of **Premium** may not be due when cancellation takes place in these circumstances.

Return of Premium

If **You** have made a claim or there has been an incident which could give rise to a claim, **We** will not return any **Premium**. for the applicable **Period of Insurance**, if **You** pay **Your Premium** by instalments, **We** will continue to collect these instalments until the full **Premium** for the applicable **Period of Insurance** has been collected.

If this **Policy** is cancelled, provided **You** have not made a claim and there hasn't been an incident that could give rise to a claim, **We** will return the **Premium** stated in the **Schedule** less a deduction for the time for which **You** have been covered on a proportional basis (for example, if **You** have been covered for 6 months, the deduction for the time **You** have been covered will be half the annual **Premium**).

Changes to Your Policy

We have the right to change the terms of **Your Policy** and / or **Premium**, by giving **You** not less than 60 days prior notice of the change taking effect.



Governing Law and Jurisdiction

The parties to a contract of insurance are free to choose the law and jurisdiction applicable to that contract. In the absence of any agreement to the contrary stated on the **Schedule**, the laws of England and Wales will apply and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Definitions

The following definitions have the same meaning wherever they appear in **Your Policy** or **Your Schedule** and are highlighted in bold:

Definitions:	Definition does not include:
<p>Accidental Damage Damage that is unexpected and unintended caused by something sudden and which is not deliberate.</p>	
<p>Buildings Your Home including landlords' fixtures, fittings and decorations plus:</p> <ul style="list-style-type: none"> • Swimming pools, tennis courts, ornamental ponds or fountains. • Garages and any domestic outbuildings. • Fixed tanks providing fuel to the Home, drains, septic and service tanks. • Walls, fences, gates and hedges. • Drives, paths, patios and terraces. 	<p>Satellite receiving equipment or television and radio aerials.</p>
<p>Business Equipment Any desktop and laptop computers, keyboards, visual display units, printers, word processing equipment, desktop publishing units, fax machine, photocopiers, typewriters, computer aided design equipment, telecommunication equipment (but not mobile phones) and other office furniture owned by You or members of Your Household that are used for business purposes.</p>	
<p>Computer System The words Computer System shall mean any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned or operated by You or any other party.</p>	
<p>Consequential loss Any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this Policy. For example, mobile telephone call charges following the loss of a mobile telephone.</p>	

Definitions:	Definition does not include:
<p>Contents Household goods, personal possessions and other articles owned by You, or members of Your Household, including:</p> <ul style="list-style-type: none"> • Valuables. • Money up to £250. • Business Equipment up to £2,500. • Satellite receiving equipment, television and radio aerials. • Personal possessions belonging to visitors up to £500 for each visitor. • Mobile phones within the Home up to £400. 	<ul style="list-style-type: none"> • Vehicles and Craft and their accessories (other than removable audio equipment not in the Vehicles and Craft at the time of any Accidental Loss or Damage). • Deeds and documents other than driving licenses, passports or proof-of-age cards. • Documents and certificates relating to ownership of shares, bonds and other financial investments. • Animals
<p>Cyber Act An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System</p>	
<p>Cyber Incident The words Cyber Incident shall mean:</p> <p>a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or</p> <p>any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.</p>	
<p>Cyber Loss Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.</p>	
<p>Credit Cards Credit, charge, cheque, debit, bankers or cash dispenser cards belonging to You or members of Your Household (held solely for private and domestic use).</p>	

Definitions:	Definition does not include:
<p>Data Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.</p>	
<p>Data Processing Media Any property insured by this Policy on which Data can be stored but not the Data itself.</p>	
<p>Endorsement A specific term, condition or variation to the Policy.</p>	
<p>Excess The first amount of any claim for which You are responsible. This only applies to certain sections of this Policy and if shown in Your Schedule.</p>	
<p>Home The private dwelling as shown in Your Schedule.</p>	
<p>Household Your spouse or partner, Your children (including adopted and foster children) and any other person who permanently lives with You.</p>	Lodgers and paying guests.
<p>Money Cash, currency, cheques, gift cards, postal and money orders, National Savings Stamps and Certificates, premium bonds, unused postage stamps, traveller’s cheques, travel tickets, season tickets and luncheon vouchers belonging to You or members of Your Household held solely for private and domestic use.</p>	
<p>Premium The agreed amount payable by You by Direct Debit/ Credit Card/ Debit Card each month or annually in order that cover remains in force under the terms and conditions of this Policy.</p>	
<p>Period of Insurance The period of time this Policy is effective as shown in Your Schedule or until cancelled. Each renewal represents the start of a new Period of Insurance.</p>	
<p>Policy The policy incorporates this policy wording, Your Schedule and all terms, conditions of Your insurance contract with Us.</p>	

Definitions:	Definition does not include:
<p>Policy Franchise The claim limit below which no claim payment is made. If the claim amount is above said limit then the claim will be paid in full subject to any applicable Excess. The policy franchise will only apply if shown in the Schedule.</p>	
<p>Pollution</p> <ul style="list-style-type: none"> a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to, <ul style="list-style-type: none"> (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of Terrorism, and (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and b) all loss, damage or injury directly or indirectly caused by pollution or contamination as stated in a) above. 	
<p>Schedule The document which provides specific details of the insurance cover in force including Your name and the address of the Home, Period of Insurance, the Premium and sections of this Policy that apply.</p>	
<p>Sums Insured The amount as shown in the Schedule and being the maximum amount We will pay in the event of any claim on this Policy.</p>	
<p>Terrorism Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.</p>	
<p>Unfurnished A Home without enough furniture for someone to live in it.</p>	
<p>United Kingdom Great Britain, Isle of Man, Channel Isles and Northern Ireland.</p>	

Definitions:	Definition does not include:
<p>Unoccupied The Home is deemed to be unoccupied when it is not lived in by You. Regular visits to the Home or occasional overnight stays does not represent permanently lived in.</p>	
<p>Valuables Jewellery, watches, furs, gold and silverware, precious metals, works of art, stamp/coin/medal collections) up to a total of 30% of the Contents Sum Insured, subject to a single item limit of £1,500. Increased limits for Valuables are available for an additional Premium. Please refer to Your Schedule for Your selected item limit.</p>	
<p>Vehicles and Craft Any electrically or mechanically-powered vehicles, caravans, trailers, watercraft, hovercraft, aircraft, all-terrain vehicles or quad bikes, other than domestic gardening equipment.</p>	<ul style="list-style-type: none"> • Ride-on lawnmowers • Electrically powered wheelchairs and mobility scooters • Electrically powered children’s ride on toys • Electrically assisted bicycles • Pedestrian controlled electrically powered golf trolleys • Model watercraft • Hand-propelled watercraft (such as a surfboard or rowing boat)
<p>We/Our/Us/Insurer AmTrust Specialty Limited. Your Policy is administered by Let Alliance on behalf of AmTrust Specialty Limited</p>	
<p>You/Your(s)/Yourself The person or people named on Your Schedule and any member of Your Household.</p>	

Section 1 - Contents Cover

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions sections of this **Policy**.

We will pay for accidental loss or damage occurring during the **Period of Insurance** to **Your Contents** whilst in **Your Home** which is above the **Policy Franchise** and subject to any **Excess** as stated below (and/or in the **Schedule**). If an **Excess** has been applied then there is no lower claim limit however the **Excess** amount will be deducted from the claim payment.

Unless the Extended Accidental Damage cover is purchased, **Accidental Damage** to **Contents** while in the **Home** is limited to "What we will cover" 10 & 11 of Section 1.

Please refer to **Your Schedule** to confirm **Policy Franchise /Excess** limits.

What we will cover	What we will not cover
1. Fire, Lightning, Explosion, Earthquake, Smoke.	Loss or damage caused by scorching, singeing, melting, or damage caused by smoke that happens gradually over a period of time.
2. Water or oil escaping from fixed water or heating installations, pipes, tanks, fish tanks or from any domestic appliance.	<ul style="list-style-type: none"> Loss or damage while Your Home is Unoccupied for more than 60 days in a row. Loss or damage to the installation, pipe, tank, fish tank or appliance from which the water or oil escaped.
3. Storm and Flood.	Loss or damage attributable solely to a change in the water table level.
4. Aircraft or other aerial devices or articles dropped there from.	
5. Impact by any road vehicle (including goods falling from them) or animal, falling trees, branches and falling aerals	<p>Loss or damage arising from the felling or lopping of trees.</p> <p>The first £100 of any loss or damage caused by animals, birds or pets.</p>
6. Riot, civil commotion, labour or political disturbance.	

What we will cover	What we will not cover
7. Theft or attempted theft	<ul style="list-style-type: none"> • Theft or attempted theft caused by You or Your Household or by any person lawfully in Your Home. • Theft or attempted theft If Your Home has been Unoccupied for more than 60 days in a row. • Theft or attempted theft caused by deception unless deception is used only to gain entry. • Theft or attempted theft not involving forcible and violent entry to, or exit from, Your Home if You have lent, let or sublet any part of Your Home, or whilst persons other than Your Household are staying there. • Official confiscation or detention. • Loss of Money from outbuildings. • More than £250 for the loss of Money. • Loss or damage to Your Contents whilst in an outbuilding or garage unless forcible and violent entry or exit takes place. • The maximum amount We will pay following theft or attempted theft from an outbuilding or garage is £1,000.
8. Subsidence or heave of the site beneath the Buildings , or landslip.	<ul style="list-style-type: none"> • The first £1,000 of any loss or damage (unless stated otherwise in Your Schedule). • Loss or damage caused by: <ul style="list-style-type: none"> ○ river or coastal erosion, ○ demolition, alteration or structural repair or extensions, defective workmanship or design or use of defective materials, or normal settlement, shrinkage or expansion. • Loss or damage arising from demolition, structural alteration, construction, groundworks or excavation. • Loss or damage for which compensation is provided under or by contract or legislation.

What we will cover	What we will not cover
<p>9. Vandalism or malicious damage.</p>	<ul style="list-style-type: none"> • Vandalism or malicious damage caused by You, Your Household, or any person lawfully in Your Home. • Vandalism or malicious damage if Your Home has been Unoccupied for more than 60 days in a row.
<p>10. Accidental Damage to fixed glass in household furniture, ceramic hobs (forming part of a moveable cooker) and mirrors (other than handheld mirrors).</p>	<ul style="list-style-type: none"> • Malicious loss or damage caused by any person lawfully in Your Home. • Accidental Damage if Your Home has been Unoccupied for more than 60 days in a row.
<p>11. Accidental Damage to Audio, hi-fi, television, telecommunication, video equipment or computers including,</p> <ul style="list-style-type: none"> • hand-held computers or electronic toys. • Laptop computers kept within the Home up to a limit of £1,500. • Satellite television receiving equipment or television and radio aerials. 	<ul style="list-style-type: none"> • Malicious loss or damage caused by any person lawfully in Your Home. • Accidental Damage if Your Home has been Unoccupied for more than 60 days in a row. • Accidental Damage caused by electrical or mechanical breakdown. • Accidental Damage caused by depreciations, process of cleaning, repair or restoration.
<p>12. Loss or damage to goods to be kept in Your freezer caused by</p> <ul style="list-style-type: none"> • a rise or fall in temperature in the freezer due to malfunction, or • a rise in temperature caused by failure of the public gas or electricity supply, or • from contamination by fumes. 	<ul style="list-style-type: none"> • Loss or damage caused by any deliberate act of the supply authority or its employees. • Loss or damage occurring if Your Home has been Unoccupied for more than 60 days in a row. • Loss or damage if the freezer is over 10 years old. • Loss or damage in excess of £250.

What we will cover	What we will not cover
<p>13. Alternative Accommodation or Loss of Rent. If Your Home is made uninhabitable as a result of loss or damage covered under perils 1-9 of this section, We will pay:</p> <ul style="list-style-type: none"> Reasonable additional costs of accommodation for You, Your Household and Your domestic pets. Ground rent which You have to pay. We will pay up to 12 months costs or 20% of the Contents Sum Insured, whichever is less. 	<ul style="list-style-type: none"> Losses insured by the landlord. Any claim under perils 1-9 that has not been accepted by Us.
<p>14. Replacement of Locks Costs of replacing keys or locks to Your Home where Your keys to locks and/or alarms or safes are lost or stolen anywhere in the world.</p>	<ul style="list-style-type: none"> Thefts not reported to the Police within 24 hours of discovery. Any amount in excess of £500.
<p>15. Household Removal Accidental loss or damage to Contents whilst in the course of being permanently removed by a professional firm of removers from Your Home to any other property You are going to live in within the United Kingdom, including while in temporary storage for up to 3 days.</p>	<ul style="list-style-type: none"> Loss or damage to Money or Valuables. Loss or damage to china, glass, earthenware and similar fragile items, unless they have been packed by professional packers.
<p>16. Loss of Oil and Metered Water Loss of oil from a domestic heating installation and/or metered water following Accidental Damage to the domestic water or heating installation.</p>	<ul style="list-style-type: none"> Loss if Your Home has been Unoccupied for more than 60 days in a row. The maximum amount payable under this cover is £1,000.

What we will cover	What we will not cover
<p>17. Tenants Liability We will cover all sums for which You are legally liable to pay as tenants of Your Home and under Your tenancy agreement against:</p> <ul style="list-style-type: none"> • Loss or damage to the Buildings by any of the perils 1-9 under this section • Accidental Damage to the landlords' fixtures and furnishings for which You are legally responsible. 	<ul style="list-style-type: none"> • Loss or damage after Your Home has been left Unoccupied for more than 60 days in a row. • Malicious loss or damage, theft or attempted theft caused by You, Your Household or any other person lawfully in Your Home. • The first £100 of any loss or damage caused by domestic animals, birds or pets. • The maximum amount payable under this cover is £5,000.
<p>18. Emergency Access We will cover damage to Your Contents following necessary access to the Your Home to deal with a medical emergency or prevent damage to Your Home.</p>	
<p>19. Downloaded Information We will pay the cost of replacing information that You have bought and stored on Your Home entertainment equipment or mobile phone and that is lost or damaged by any cause covered under perils 1-9 of this section.</p>	<ul style="list-style-type: none"> • The cost of remaking a file, tape or disc. • Any cost of rewriting the information contained on Your Home entertainment equipment. • The maximum amount payable under this cover is £2,000.
<p>20. Seasonal Increase From 1 December to 15 January, and if within the Period of Insurance shown in the Schedule, We will increase the Contents Sum Insured by 10%.</p>	
<p>21. Wedding Gifts We will increase the Contents Sum Insured by 10% for 30 days before and 30 days after Your wedding day.</p>	

What we will cover	What we will not cover
<p>22. Liability Cover. All sums for which You or a member of Your Household are legally liable as occupiers of Your Home or in any personal capacity within the UK, for: accidental death or injury to any person, or Accidental Damage to any property belonging to a third party.</p> <p>The maximum amount payable under this cover is £2 million.</p>	<p>Legal liability:</p> <ul style="list-style-type: none"> • for death or injury to any member of Your Household, • arising from ownership of any land or building, • arising from ownership of or use of Vehicles and Craft, • arising from loss or damage to property under You, Your Household, or Your domestic employees custody or control, • arising from animals other than domestic pets, • arising from any profession, trade or employment, • arising from transmission of any disease, • which is assumed by You or Your Household under agreement unless liability would have arisen in the absence of that agreement, or • where You are entitled to indemnity under any other insurance. • arising out of failure of any Computer System, whether or not Your property, to be date or time compliant including failure of any correction, attempted correction, conversion, renovation, rewriting or replacement of any Computer System relating to date or time compliance.
<p>23. Fraudulent use of Credit Cards by any unauthorised persons following loss or theft of any such card.</p>	<ul style="list-style-type: none"> • Losses caused by You or a member of Your Household. • Losses not reported to the police and Credit Card company within 24 hours of discovery. • If You or Your Household do not keep to Your card issuer's conditions. • The maximum amount payable under this cover for a single claim is £500.

Extended Accidental Damage

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions sections of this policy.

What we will cover	What we will not cover
<p>Accidental Damage to the Contents while in the Home in addition to loss or damage caused by perils covered and specified under perils 1-9 of section 1.</p>	<ul style="list-style-type: none"> • Accident Damage caused by vermin, insects, moths, parasites, corrosion, rust, wet or dry rot, fungus, shrinkage, evaporation, loss of weight, dampness, dryness, marring, light or other gradual causes. • Accidental Damage if Your Home has been Unoccupied for more than 60 days in a row. • Loss or damage by any peril listed elsewhere in Section 1 Contents Cover. • Accidental Damage caused by atmospheric or climatic conditions or in water table levels. • Accidental Damage to clothing, Money, sports equipment, cycles. • Accidental Damage to contact lenses. • Accidental Damage caused by cleaning or making repairs or alterations. • Malicious loss or damage caused by any person lawfully in Your Home. • Accidental Damage if You have lent, let or sublet any part of Your Home or whilst persons other than Your Household are staying there. • Accidental Damage as a result of mechanical or electrical breakdown. • Accidental Damage to remote controlled models whilst in use. • Accidental Damage to musical instruments whilst in use. • The first £100 of any loss or damage caused by chewing, scratching, tearing or fouling by domestic animals, or pets.

Section 2 - Additional Cover

Pedal Cycle Cover

This section only applies when shown in **Your Schedule**. Please also see the Conditions and Exclusions applying across all sections of the **Policy**.

What we will cover	What we will not cover
<p>We will pay for Accidental Damage to, and theft or attempted theft of, Your pedal cycles and accessories anywhere within the United Kingdom.</p> <p>The maximum payment for pedal cycles is specified in Your Schedule.</p>	<p>Accidental Damage:</p> <ul style="list-style-type: none"> whilst the pedal cycle is being used for racing, pace-making or trials. caused by theft or attempted theft unless the pedal cycle is in a locked Building or is immobilised by a security device attached to a fixed immovable object whilst not in use. to accessories unless caused by an accident to the pedal cycles, or unless pedal cycles are stolen or destroyed by fire at the same time.

Basis of Claims Settlement

Inflation Protection

The **Sum Insured** for **Contents**, as shown in **Your Schedule**, will be automatically reviewed each year on the renewal date of the **Policy** and adjusted for inflation based on the Consumer Durables Index of the Retail Price Index.

Your Premium will be automatically adjusted to take account of any increase in the **Contents Sum Insured**. For **Your** protection, **We** will not reduce **Your Sum Insured** even if the index moves down, unless **You** ask **Us** to.

Basis of Claims Payments

In the event of loss or damage covered under the **Policy**, **We** will decide whether to repair, reinstate or replace any damaged part. However, **We** will not pay more than the cost of the repair or replacement. If **Your Contents** cannot be repaired, reinstated or replaced, **We** will pay the cost of an equivalent replacement.

The maximum **We** will pay is as follows:

- The **Sum Insured** noted on **Your Schedule**.
- 30% of the **Contents Sum Insured** in respect of the total of all **Valuables** whilst in **Your Home**
- £1,500 for any one **Valuable** single item in the **Home**, unless otherwise specified on **Your Policy Schedule**
- £250 for loss of **Money** in **Your Home**
- £1,500 for laptops in the **Home**
- £2,500 for Office Equipment
- £400 for Mobile Phones
- 20% of the **Sum Insured** for alternative accommodation

A deduction for wear and tear will be made if the **Contents** are not properly maintained and in a good state of repair. Deductions will also be made to clothing and household linen for wear and tear.

We will not pay for the cost of replacing or recovering or remodelling any undamaged item(s) just because it forms part of a pair, set, suite or part of a common design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the **Policy**. **We** will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further damage.

In the event of a claim **We** reserve the right to request a valuation or recent evidence of value or proof of purchase before any claim payment is made.

If a **Policy Franchise** applies to **Your Policy** any claim below this amount will not be paid and any claim above this amount will be paid in full subject to **Policy** terms and conditions and any **Excesses** that apply to certain sections of this **Policy**. If the **Policy Franchise** does not apply to **Your Policy** then **Your Excess** will be stated in **Your Schedule**.

Further, claims will only be considered if **Your Premium** has been paid from the commencement of this insurance, up to and including the month in which the claim occurred and there are no outstanding payment defaults.

Average Clause

If the **Contents Sum Insured** at the time of loss or damage, is less than the actual cost of replacing all the **Contents** as new, the amount payable shall be proportionally reduced by reference to the shortfall in the **Sum Insured**.

The **Excess** shall not be reduced in the event that the above provision is applied to **Your** claim.

General Conditions

APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

Information Provided by You

In deciding to accept this insurance and in setting the terms and **Premium**, **We** have relied on the information **You** have given **Us**. Please refer to “How to amend this insurance” below.

At the commencement of the **Period of Insurance** or at the subsequent renewal of the **Policy**, **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete including any presentation(s) to **Us** on **Your** behalf.

If the information **You** provide is not accurate and complete **Your Policy** may not cover **You** fully, or at all.

How to amend this insurance

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform Let Alliance as soon as reasonably practicable. If **You** need to change the information **You** have given Let Alliance because a mistake has been made or if that information changes at any time, please contact Let Alliance as soon as reasonably practicable on becoming aware of that mistake or change.

REMEMBER – failure to notify **Us** of changes may affect any claim **You** make.

When **You** make a change to **Your Policy** or tell **Us** about a change to the information **You** have given **Us**, **We** or Let Alliance will write to **You** if **We**:

- need to amend the terms of **Your** insurance; or
- require **You** to pay more for **Your** insurance.

Renewal of this insurance

We will contact **You** in good time before **Your** period of cover ends. **We** will provide renewal details, including the **Policy** terms and premium and any changes that **We** have made. At that time **We** will ask **You** to view **Your** documents and advise **Us** of any changes. All changes must be notified to **Us** before **Your Policy** renews. **We** will issue **You** a new **Policy** upon renewal.

Each renewal will be assessed individually. **We** may ask for more information from **You** before **We** can issue renewal terms, which **We** will do in good time.

We are not obliged to offer renewal of this **Policy**. In the event **We** cannot offer renewal, **We** will contact **You** to outline the reasons before **Your** period of cover ends

Duty of Care

You must take actions to prevent and reduce any costs, damage, injury or loss.

Exclusions Applying to All Sections of Your Policy

We will not cover loss or damage or liability arising outside of the **United Kingdom** unless specified to the contrary within **Your Policy**.

- **Radiation**

We will not indemnify **You** against loss, damage, cost or expense or **Consequential Loss** directly or indirectly caused by or contributed by or arising from;

- i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
- v) any chemical, biological, bio-chemical, or electromagnetic weapon.

- **War**

We will not indemnify **You** against loss, damage, cost, expense or **Consequential Loss** in respect of any loss, cost or expense directly or indirectly caused by, happening through or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

- **Terrorism**

We will not indemnify **You** against loss, damage, cost or expense or **Consequential Loss** directly or indirectly caused by or arising out of or in connection with **Terrorism** or any loss, damage, costs or expenses directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss. If **We** allege that by reason of this exclusion, any loss, damage, cost or expense or liability is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- **Nuclear Energy Risks**

We will not indemnify **You** in respect of Nuclear Energy Risks whether such risks are written directly and/or via Pools and/or Associations.

For the purpose of this **Policy**, Nuclear Energy Risks shall be defined as all first party and or third party insurances in respect of:

- i) nuclear reactors and nuclear power stations or plant;
- ii) any other premises or facilities whatsoever related to or concerned with:
 - the production of nuclear energy or
 - the production or storage or handling of nuclear fuel or nuclear waste
- iii) any other premises or facilities eligible for insurance by any local Nuclear Pool and/or Association.

- **Deliberate Act**

We will not indemnify **You** against loss, legal liability or damage caused intentionally by **You**, or **Your Household**, or anyone working on **Your** behalf.

- **Existing Damage**

We will not indemnify **You** against loss or damage occurring prior to the commencement of **Your Policy**.

- **Sonic Pressure**

We will not indemnify **You** against loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

- **Consequential Loss**

We will not indemnify **You** against **Consequential Loss** as a result of any claim under this **Policy**.

- **Wear and Tear**

We will not indemnify **You** against loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

- **Cyber and Data**

1. Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, this **Policy** excludes any:
 - i) **Cyber Loss**, unless subject to the provisions of paragraph 2;
 - ii) Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**, unless subject to the provisions of

paragraph 3; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, this **Policy** covers physical loss or physical damage to **Home** under this **Policy** caused by any ensuing fire or explosion which directly results from a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act**.
 3. Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, should **Data Processing Media** owned or operated by **You** suffer physical loss or physical damage insured by this **Policy**, then this **Policy** will cover the cost to repair or replace the **Data Processing Media** itself plus the costs of copying the **Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **Data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **Data Processing Media**. However, this **Policy** excludes any amount pertaining to the value of such **Data**, to **You** or any other party, even if such **Data** cannot be recreated, gathered or assembled.
 4. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
 5. This exclusion supersedes and, if in conflict with any other wording in the **Policy** or any endorsement thereto having a bearing on **Cyber Loss, Data** or **Data Processing Media**, replaces that wording.
- **Due Care**
We will not indemnify **You** against **Your** legal liability caused by or arising out of the deliberate, conscious or intentional disregard of **Your** obligation to take all reasonable steps to prevent bodily injury or loss of or damage to Property.
 - **Motor Vehicles**
We will not indemnify **You** against loss or damage caused to any motor vehicles (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.
 - **Pollution**
We will not indemnify **You** against loss, damage or expense directly or indirectly caused by or contributed by or arising from **Pollution**.
 - **Asbestos**
We will not indemnify **You** against any loss or damage or **Your** legal liability in respect of any loss, cost or expense directly or indirectly arising out of, resulting from or in respect of which a link has

been or is established to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or been operative in the sequence of events resulting in a loss.

- **Disease**

We will not indemnify **You** against any loss, damage or **Consequential Loss** in respect of any loss, cost or expense caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause:

Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

How to Make a Claim

We aim to settle valid claims promptly and fairly in accordance with the cover provided by this **Policy**.

Who to contact if you wish to make a claim:

AmTrust Specialty Limited
Claims Department
New Castle House
Castle Boulevard
Nottingham
NG7 1FT

Email: claims@amtrusteu.co.uk

Telephone: 0115 934 9818 (lines are open 9am to 5pm, calls are charged at standard rate)

Claims Procedure and Conditions

APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The following Claims Conditions 1 to 5 are conditions precedent to **Our** liability under this **Policy**. If **You** do not comply with these conditions **We** shall be entitled to refuse indemnity under this **Policy**:

You shall:

1. notify **Us** as soon as reasonably practicable, but in any event within 30 days of discovery of an occurrence that may give rise to a claim under this **Policy**;
2. take all practicable steps to recover property lost and otherwise minimise the claim;
3. **You** must notify the Police and **Us** within 7 days of losses caused by theft or malicious damage, riot or civil commotion or in respect of articles lost outside of **Your Home**;
4. In respect of any liability claim **You** must provide **Us** with any letters writs or summons in connection with the claim immediately such documents are received. **You** must also not admit any liability or negotiate a claim without **Our** written consent
5. give all information and assistance **We** may reasonably require in a timely manner.

In addition, **You** shall, within 30 days of notification of a claim or such further time as **We** may in writing allow, deliver to **Us** a written claim providing at **Your** own expense, all details proofs and information regarding the cause and amount of loss or damage as **We** may reasonably require including any other insurances of the **Contents** insured by this **Policy** and (if demanded) a statutory declaration of the truth of the claim and of any related matters.

If any of the **Contents** is to be reinstated or replaced by **Us**, **You** shall at **Your** own expense provide all such plans, documents, books and information as may be reasonably required.

In certain circumstances **We** may require sight of freehold title or the lease which must be provided by **You** within 30 days of any such a request.

We have the right to take over and conduct in **Your** name, the defence or settlement of any claim. **We** may also take action in **Your** name at **Our** expense and for **Our** benefit in order to recover from others any payments made under this **Policy**.

If other insurance exists covering the same loss or liability, **You** must provide full details of such insurances and **We** will then pay a proportionate ratio of the claim.

Claims and Remedy Condition

If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation then following a breach of disclosure which is either deliberate or reckless **We** shall be entitled to:

- i) avoid the contract, refuse all claims, and
- ii) retain the **Premiums** paid.

If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is neither deliberate or reckless **We** shall be entitled, if cover would not have been offered, to:

- i) avoid the contract, refuse all claims, and
- ii) return the **Premiums** paid.

If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is neither deliberate or reckless **We** shall be entitled, if cover would have been offered on different terms, to:

- i) treat the contract as being entered into but the contract will be treated as if it had been entered into on those different terms (other than terms relating to **Premium**), and
- ii) reduce proportionately the amount to be paid on a claim if **We** would have entered into the contract (whether the terms relating to matters other than the **Premium** would have been the same or different), but would have charged a higher **Premium**.

“reduce proportionately” means that **We** need only pay on the claim X% of what otherwise **We** would have been under an obligation to pay under the terms of the **Policy** (or, if applicable, under the different terms provided for by virtue of paragraph i), where:

$$X = \frac{\text{Premium Actually Charged}}{\text{Higher Premium}} \times 100$$

On receipt of a notification of a claim, **We** may do the following:

1. On the happening of any loss or damage in respect of which a claim is made, **We** may, without thereby incurring any liability or diminishing any of the **Our** rights under this **Policy**, enter the **Home** where such loss or damage has occurred and take possession of or require to be delivered to **Us** any property relating to the loss or damage and deal with such property for all reasonable purposes and in any reasonable manner.
2. No property may be abandoned to **Us** whether taken possession of by **Us** or not.
3. **We** shall have full discretion in the conduct of any proceedings and in the settlement of any claim where **We** have agreed to provide an indemnity under this **Policy**.

Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefit under this **Policy** or if any loss be occasioned by the wilful act or with **Your** connivance then **We** shall be entitled:

- a) not to pay the claim,
- b) recover from **You** any sums paid by **Us** to **You** in respect of the claim, and
- c) to treat this **Policy** as being terminated with effect from the time of the fraudulent act.

If the **Policy** is treated as having been terminated **We** shall be entitled to:

- a) refuse all liability to **You** under the **Policy** in respect of any relevant event occurring after the time of the fraudulent act, and
- b) not return any of the **Premiums** paid under the **Policy**.

Other Insurances

If other insurance exists covering the same loss or liability, **You** must provide full details of such insurances and **We** will then pay a proportionate ratio of the claim.

Subrogation

Any claimant under this **Policy** shall at **Our** request and expense, take and permit to be taken all necessary steps for enforcing rights against any other party in **Your** name before or after any payment is made by **Us**.

We shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name at **Our** own expense and for **Our** own benefit any claim for indemnity or damages or otherwise.

Complaints Procedure

Our aim is to provide all **Our** customers with a first-class standard of service. However, there may be occasions when **You** feel this objective has not been achieved. If **You** have a complaint about **Your Policy** or the handling of a claim, the details below set out some of the key steps that **You** can take to address **Your** concerns.

If **You** feel that **We** have not given **You** a high level of service, please tell **Us** so **We** can try to put things right.

Complaints about a claim

If **You** want to make a complaint about a claim, please contact **Us**:

Complaints Department
AmTrust Specialty Limited
New Castle House
Castle Boulevard
Nottingham
NG7 1FT

 asl.complaints@amtrustgroup.com

 0115 934 9852 (lines are open 9am to 5pm, calls are charged at standard rate)

We will contact **You** within five days of receiving **Your** complaint to tell **You** what action **We** are taking. **We** will try to resolve the complaint within four weeks. If it will take longer than four weeks, **We** will explain the current position and tell **You** when to expect a response.

Taking **Your** complaint to the Financial Ombudsman Service (FOS)

If **You**:

- are not happy with the final response to **Your** complaint, or
- have not received a response within eight weeks of the date **You** made the complaint, **You** may be able to take the complaint to the FOS, but **You** must do this within six months. **You** can find more information at:

 www.financial-ombudsman.org.uk

The FOS is there to help resolve complaints when **You** are not happy with the response **You** have received. The service it offers is free and independent. Its contact details are:

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

 0800 023 4567 (calls to this number are free on mobile phones and landlines) or
 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers.)
 complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect **Your** legal rights.

Financial Services Compensation Scheme (FSCS)

AmTrust Specialty Limited is covered by the FSCS. **You** may be able to get compensation from the FSCS if AmTrust goes out of business and can't meet its commitments under this contract. This might, for example, be a claim that it cannot pay, or a refund it owes **You**. **You** can get more details from:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

 0800 678 1100 (calls are free) or 020 7741 4100

 www.fscs.org.uk

Language

The language of **Your Policy** and any communication throughout the duration of the **Period of Insurance** will be English.

Our Regulator

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768



Rights of Third Parties

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

Sanctions

We do not have to provide cover or benefits, pay any claim or give any refund if **you**, or any person acting on **your** behalf:

- are subject to, or
- do (or don't do) something that exposes AmTrust Specialty Limited, or any company in the AmTrust group, to

any sanction, prohibition or restriction under United Nations resolutions, or sanction, law or regulation of the European Union, United Kingdom, the USA or any other government or regulatory authority.

If this happens, **we** can also cancel the policy with immediate effect by writing to **you**.

Privacy Statements

Let Alliance's Privacy Notice

We are Barbon Insurance Group Limited trading as Let Alliance, referred to as "we/us/our" in this Notice. Our data controller number is Z6363100 and our registered address is: Hestia House, Edgewest Road, Lincoln, LN6 7EL.

This Privacy Notice is relevant to anyone who uses our services including tenants we reference, policyholders or prospective policyholders.

We process **Your** personal data in accordance with the relevant data protection legislation and are the data controller for the data that we process. As the data controller we will not collect any information from you that we do not need for the purpose of fulfilling our services.

Why do we process personal data?

We will only use personal information on individuals where we are allowed to by law for example to fulfil a contractual/ legal obligation, because we have a legitimate business interest or where the individual has agreed to it. We will always ensure that we keep the amount of personal data and the extent of any processing down to a minimum.

What information do we collect about you?

The type of data we collect and specific use of this data is dependent on the services we are providing.

We have a legitimate interest to collect this data as we are required to use this information as part of any insurance quotation/ insurance policy with us or completing a tenant reference. Alternatively, we may process the data where it is necessary for a legal obligation such as putting in place a guarantee.

Who We share Your information with

We may pass **Your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **Your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within Let Alliance and AmTrust to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services.

Let Alliance's full privacy notice

This notice explains the most important aspects of how we use **Your** data. You can get more information about this by viewing our full privacy notice online at <https://www.letalliance.co.uk/privacy-notice/> or request a copy by emailing us at dataprotection@letalliance.co.uk. Alternatively, you can write to us at: Dodleston House, Bell Meadow Business Park, Pulford, Chester, CH4 9EP.

Claims Underwriting Exchange

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your Policy** and any incident (such as an incident, theft or loss) to the operators of these registers.

AmTrust Specialty Limited Privacy Statement

Data Protection

AmTrust Specialty Limited (AmTrust) will keep **Your** personal information safe and private. AmTrust follows all laws that protect **Your** privacy. Under the laws, AmTrust is responsible for handling **Your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at www.amtrustinternational.com/dpn

What AmTrust does with **Your** personal information

There are different reasons for using **Your** information. AmTrust will need it to:

- give **You** this policy.
- contact **You** to ask if **You** want to continue with the policy.
- protect both **You** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

AmTrust might need your information:

- to run through its computer systems to see if it can offer **You** this policy.
- to help **You** if **You** have any queries or want to make a claim.
- to give **You** information, products, or services that you ask for.
- for research or statistics.



Some personal information is very private or sensitive. For example, information about **Your** health or any criminal convictions **You** might have. AmTrust might need this kind of information to decide if it can offer **You** this policy, or to help **You** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **Your** information with companies and people who provide a service to it, or to **You** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.
- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.
- regulators, and anyone it might need to share the information with by law.

AmTrust might send **Your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **Your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- provide **You** with the information it has about **You** .
- restrict or stop processing **Your** information in certain occasions.
- correct any mistakes or make updates.
- delete **Your** information (although there are some things it cannot delete).
- give **Your** information to someone else involved in **Your** policy.
- not use **Your** information for marketing.

If **You** think AmTrust has done something wrong with **Your** information, **You** should speak to the local data protection authority.

AmTrust will:

- not keep **Your** information longer than it needs to. This is usually up to 10 years after **Your** policy ends.
- only keep **Your** information longer than 10 years if there is a business or regulatory reason for doing so.

If **You** have questions about how AmTrust uses **Your** information, contact its Data Protection Officer. The contact details are on the website - www.amtrustinternational.com/dpn



Website: www.letalliance.co.uk

Let Alliance is a trading name of Barbon Insurance Group Limited which is authorised and regulated by the Financial Conduct Authority for insurance distribution, FCA registration number 308724. Registered in England and Wales, registered number 03135797. Registered Office: Hestia House, Edgewest Road, Lincoln, LN6 7EL. Part of PIB Group.