

Agent / Booklet
 UK 82583 / CCC 0418 (1)
 Policy number
 UK CCC 6848337

Insync Insurance Solutions Ltd
 Unit 8
 Albany Park
 Cabot Lane
 POOLE, Dorset
 BH17 7BX

Policy Number	UK CCC 6848337
Period of Insurance	from 30th November 2018 to 29th November 2019
Reason for Issue	Renewal
Date of Issue	5th November 2018

Insured name in full	Vape Lagoon Limited
Trading Name(s)	
Correspondence Address	7 Charles Road DAGENHAM Essex RM10 8BA
Trade	E-cigarette and vapour cigarette retailers
Business	Vape Shop
Business Status	Limited Company

Premises Insured	Address	Post Code
Premises 1	1-3 Pepper Street, LONDON	E14 9RB

Renewal Premium for the period	£484.45
Insurance Premium Tax (IPT)	£58.13
Total Renewal Premium (inc IPT)	£542.58

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The Insurers

Zenith Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar.

QIC Europe Limited, registered in Malta with registered address at The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, SJ1062, Malta.

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521).

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

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Section 1	Material Damage	Included
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Policy Index Linked Yes

Premises 1

Operative Covers 1a. Fire, 1b. Explosion, 1c. Lightning, 1d. Aircraft, 2. Earthquake, 3. Riot, Malicious Persons, 5. Escape of Water, 6. Impact, 7. Sprinkler Leakage

Optional Covers

4. Storm or Flood	- Included
8. Theft	- Included
9. Subsidence	- Included
10. Accidental Damage	- Included
11. Accidental Breakage of Fixed Glass	- Not Included
Terrorism	- Not Included
Specified Equipment at Other Locations	- Not Included

	Sum Insured	Declared Value
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General Contents	£11,500	(£10,000)
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Stock (Other Than Special Stock)	£20,000	
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Excesses	Amount
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1a. Fire, 1b. Explosion, 1c. Lightning, 1d. Aircraft, 2. Earthquake, 3. Riot, Malicious Persons, 5. Escape of Water, 6. Impact, 7. Sprinkler Leakage, 4. Storm or Flood, 8. Theft, 10. Accidental Damage	£250
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9. Subsidence	£1,000
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Endorsements applicable - For text see attached Endorsements Schedule.

- C01 - Portable Heating Condition
- C09 - Fork Lift Truck Battery Charging Condition
- C10 - Fuel Tanks in the Open Condition
- C23 - Storage Clearance Condition

Section 2	Business Interruption	Not Included
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Section 3	Money	Not Included
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Section 4	Stock In Transit	Not Included
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Section 5	Deterioration of Stock	Not Included
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Section 6	Loss of Licence	Not Included
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Section 7	Employee Theft	Not Included
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Section 8	Contractors All Risks (C A R)	Not Included
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Section 9A	Employers' Liability	Included
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Limit of Liability	£10,000,000
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Employees Activity	Employment Status	Max No. Employees
E-cigarette & vapour cigarette retailers	Limited Company - Directors	2

Section 9A Endorsements - For text see attached Endorsements Schedule.

G93 - E-Cigarette Condition

Section 9B	Public Liability	Included
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Limit of Liability		£1,000,000
Turnover Activities	Type	Turnover
E-cigarette & vapour cigarette retailers	Turnover	£200,000
Section 9B Excess	Damage Only	£250
Section 9B Endorsements - For text see attached Endorsements Schedule		
G93 - E-Cigarette Condition		

Section 9C	Products Liability	Included
Limit of Liability		£1,000,000
Section 9C Excess	Damage Only	£250
Section 9C Endorsements - For text see attached Endorsements Schedule.		
G93 - E-Cigarette Condition		

Section 10	Legal Expenses	Not Included
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C01 - Portable Heating Condition

It is a condition precedent to Our liability for Damage caused by fire or explosion that no portable heating (including electric fan heaters, lighted petroleum gas and paraffin fuelled heaters) is in operation on the Premises other than in office and canteen areas

C09 - Fork Lift Truck Battery Charging Condition

It is a condition precedent to Our liability for Damage that when charging fork lift truck batteries, You must:

- A. confine battery charging to designated areas which
 - i. maintain a clearance of at least 2 metres between any fork lift truck plus its charging unit and any adjacent combustible materials
 - ii. are behind non combustible barriers and/or within a clearly painted floor area
 - iii. have a standing area for the battery charger which is impervious, non-conductive and non-combustible
 - iv. are kept clean, tidy and free from waste and combustible materials
- B. inspect all leads, plugs and clips and replace any damaged items before each use.

C10 - Fuel Tanks in the Open Condition

It is a condition precedent to Our liability for Damage that any fuel tank in the open is surrounded by a bund wall capable of containing the full capacity of the tank.

C23 - Storage Clearance Condition

It is a condition precedent to Our liability for Damage that:

Stock and materials in trade shall at all times:

- a) be kept at least 45 centimetres clear of any fluorescent tubes lamps and/or other electrical light bulbs and
- b) be kept at least 1 metre clear from any heating appliance or overnight battery charging plant or fork lifts whilst on charge

G93 - E-Cigarette Condition

1. Your Products must comply with The Tobacco Products Directive (2014/40/EU) or any subsequent EU or UK legislation of similar intent
 2. All batteries and chargers you supply must:
 - a. comply with CE / BS standards
 - b. have a safety mechanism to prevent overcharging
 3. All e-cigarette and / or e-liquids production is undertaken by staff trained in the manufacture, mixing and blending of e-cigarette / e-liquids and the safe handling of nicotine and other chemicals, by an appropriately qualified trainer. You must retain documentation verifying completion of the training.
- You and anyone claiming cover must keep to all the conditions in your insurance document and Endorsements throughout the Period of Insurance.

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Important - Duty of disclosure

You are reminded that it is a condition of your insurance that you give details of any alteration in risk, including changes of business activities, including any part-time work, convictions, prosecutions, increases in the estimated wages, salaries, turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of subcontractors who are not employees.

To protect you against under-insurance, your sums insured have been index-linked. Where Section One Property Damage of your insurance is in force, the sums insured have been increased in line with The Building Cost Information Service of the Royal Institution of Chartered Surveyors. Index-linking cannot take into account any additional buildings extensions or contents you have acquired during the year. Please let us know if any further increase is required as a claim may not be met in full if you are under-insured

If after the issue of this notice a claim occurs underwriters reserve the right to amend the terms of this insurance.

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IMPORTANT NOTICE FOR POLICYHOLDERS

Employers Liability Tracing Office Information

When a claimant has suffered from an injury or disease caused at work, the process for tracing the Employers' Liability insurer for the employer at the specific time the incident occurred has sometimes been problematic. The Employers' Liability Tracing Office (ELTO) has been created to identify the relevant insurer quickly and efficiently.

ELTO is an independent industry body whose aim is to assist claimants finding the insurer of their former employer when seeking to claim compensation for a disease / injury caused at work. The relevant information will be stored on a central database which can be searched by interested parties.

The database will be managed by ELTO and further information can be found on the ELTO website www.elto.org.uk

Markerstudy Insurance Services Limited is a voluntary member of the ELTO and is committed to providing the relevant EL policy information to the central database.

The majority of information for the database comes from information about you that we already hold. However, two additional pieces of information are required to improve the prospects of a successful trace:

1. The Employers Reference Number (ERN)
2. The name(s) and ERN(s) of any subsidiary companies insured under the same policy.

An ERN is given to every business that registers with HM Revenues and Customs (HMRC) as an employer. It is a unique set of letters and numbers used to identify a firm. It is commonly referred to on tax forms as the Employers PAYE Reference. In a minority of cases a business may be ERN exempt, where the employer pays all their employees below the current PAYE threshold.

A business will have a subsidiary if it controls another company, or if the business owns more than half the stock of another company.

Please provide the relevant information to your insurance advisor.

If your policy includes Employers' Liability cover we will require this additional information from you and your insurance advisor will be collecting it on our behalf.

From April 2012 this will be a regulatory requirement for each policy providing Employers' Liability Cover.

Should you have any queries, please contact your insurance advisor.

Policy Endorsements (C28, G10)

If your insurance policy includes the following endorsements, you should read these carefully in the attached pages. We've made some important changes to them which could affect your business. These changes will apply from your renewal date. If you need any further advice or information please contact your insurance advisor.

Endorsement C28 Tools & Plant Security Condition

Changes include how you must protect your own and hired-in property if theft cover is to apply.

Endorsement G10 Contractors Conditions

Changes include measures that you and your employees must take whilst working at a height exceeding 5m above floor level.

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This Statement of Fact is a record of statements made, and information given, by you and constitutes the basis of your insurance contract. Please read all the questions and answers thoroughly. Upon payment by you of the premium requested, you are accepting insurance offered on the terms in the Statement and policy documentation. If any details in the Statement are incorrect you must amend it and return it to us within 7 days of the date of this correspondence with the relevant information. Failure to do so could invalidate or impair your insurance. We will then notify you of any change(s) in the premium or policy terms and conditions. However, if you are satisfied that, to the best of your knowledge and belief, the information is correct and complete then no further action is required. It is important you recognise that by not advising us of any alterations to the details, you are confirming the information to be true and that your insurers will base the contract on these details.

Please note this Statement of Fact should be read in conjunction with your Quotation document.

ABOUT YOU

Name **Vape Lagoon Limited**Insured Status **Limited Company**Business address **7 Charles Road, DAGENHAM, Essex RM10 8BA**
(including postcode)Employers Ref.
NumberTrade or business **E-cigarette and vapour cigarette retailers**Business Activities **Vape Shop**How many years have you been conducting this trade or business in this name? **0**How many years experience do you have in this type of business overall? **0**Has any insurer cancelled your insurance or refused to renew it? **No**

Have you or any of your directors, officers or business partners ever been:

- Convicted of or charged (but not yet tried) with any criminal offence (other than motoring convictions)? **No**

- Declared bankrupt or insolvent or has any business which you were director or involved in management gone insolvent or into liquidation, administration receivership, entered into arrangement with creditors? **No**

CLAIMS EXPERIENCE

Have you made any claims within the last 5 years or have there been any incidents that could have resulted in a claim had this insurance been in place? **No**

PREMISES 1

Premises Address **1-3 Pepper Street, LONDON, E14 9RB**Occupation selected for risk address **E-cigarette and vapour cigarette manufacture (incl mixing and blending)**Are the premises fully occupied solely by the business? (other than as offices, retail salesshop or residential purposes by private tenants)? **Yes**Are the premises vacant for more that 14 consecutive days at a time? **No**Day One Uplift selected? **Yes**Day One Uplift Percentage - Buildings and Contents **15%**

Construction

What is the Construction of the walls? **Brick**What is the Construction of the Roof? **Tile**Is any part of the roof flat felt on timber? If so what percentage? **None**What is the Construction of the Floors? **Wood**Number of storeys? **3**Does the Property have a basement, cellar or any underground rooms? **No**

Property features

Year built (approximate if not sure)? 1900

Are the premises in a good state of repair? Yes

Flood

Is Flood cover required? Yes

Has the area within a 100 metre radius of the property ever flooded or been subject to flood alerts? No

What is the height of the property in relation to any potential source of flood? 0 m

What is the distance from any potential source of flood? 0 m

Are any flood defences present? No

Is the area subject to a flood defences review? No

Subsidence

Is Subsidence cover required? Yes

To the best of your knowledge, is there a history of subsidence, heave, landslip or movement in the area? No

To the best of your knowledge, are the buildings built on clay soil? No

To the best of your knowledge, are the buildings built on made up ground, on a land fill site or slag heap? No

Is the property on a sloping site, elevated or on a hillside (slopes of less than a 1:9 gradient can be ignored)? No

Are there any visible cracks in the walls of the buildings? No

Is the property situated within 200 metres of any railway lines / embankments, road / motorway embankments, mines, quarries, underground workings (operational, disused or proposed) earthworks, lakes or watercourses? No

To the best of your knowledge, are any excavations, demolitions or developments located within 200 metres of the premises at present or planned? No

Has the property to be covered ever been damaged by subsidence, heave, landslip or movement or are there any signs of repair? No

Are there any trees or shrubs with 5 metres of the property which are more than 5 metres in height? No

To the best of your knowledge, have any trees or shrubs as described above been removed or severely lopped within the last 3 years? No

To the best of your knowledge, has a drains test been carried out on the property within the last 5 years? No

To the best of your knowledge, has the property ever suffered any problems with the underground drainage system? No

Terrorism

Is Terrorism cover required? No

Fire Protections

Are the premises heated by low pressure hot water apparatus, oil fired space heaters fed from fuel tanks in the open, gas appliances fed from a public supply or electrical appliances? Yes

Are the premises protected by an automatic fire suppressing sprinkler system conforming to LPC Sprinkler rules incorporating EN 12845 that is maintained under contract? No

Does the Premises have a monitored automatic fire alarm that is LPCB approved and maintained under contract? No

What type of Fire Extinguishers are in place?

Portable Hand Appliances

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Has the electrical installation been inspected by a qualified engineer during the last 5 Years? Yes

Security Protections

Does the Premises have 5 lever MDL's /key operated window locks (min security requirement)? Yes

What type of security alarm protection is in place? None

Is the system maintained under contract with an approved installer? No

Has the level of Police response to the alarm been (or have you been notified that it will be) reduced, delayed or withdrawn? No

Is there continually recorded CCTV? Yes

Is there a Nightwatchman/guard? Yes

Are there external grilles/roller shutters protecting the premises? No

Liability Insurance (section 9 of the Policy Wording)

Sections 9A, 9B and 9C are Minimum and Deposit premiums based on the estimates provided. The proposer is required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition 16 of the insurance. If the actual wages, salaries, turnover, sub-contractor payments or maximum number of employees / sub-contractors are more than the estimates provided an additional premium may be payable.

Do you or any employees work overseas? No

'HIGH RISK' PREMISES

Do you or will you or any employees work at the following premises? If 'yes' please provide details:

- 1) power stations or nuclear installations. No
- 2) refineries, bulk storage or production premises in the oil, gas or chemical industries. No
- 3) offshore, underwater or underground. No
- 4) on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat) No
- 5) airside at airports. No
- 6) railway red zones. No

SUB-CONTRACTORS

7) Do you or will you engage sub-contractors who are not employees to do work on your behalf? No

We define 'employees' as any of the following whilst they are working on Your behalf in connection with the Business

- a) an employee under a contract of service or apprenticeship with You,
- b) a labour master or any person supplied by him,
- c) a labour only sub-contractor,
- d) a self employed person working for You and under Your control,
- e) a person hired by You, borrowed by You or embedded in Your Business,
- f) a person undertaking study or work experience or on a youth training scheme with You,
- g) a voluntary worker,
- h) a working director where You are a limited company.

If 'yes' please read our requirements about the use of subcontractors in our Contractors Conditions.

WORK AT HEIGHT

8) Do or will your employees ever work at a height of more than 5 metres above floor level? No
 If 'yes' please read our requirements about employees working at height in our Contractors Conditions.

HEAT

9) Do you or will you or your employees use heat away from your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters)? No
 If 'yes' please read our requirements about use of heat in our Contractors Conditions.

EXCAVATIONS

10) Do you or will you or your employees make excavations? No
 If 'yes' please read our requirements about making excavations in our Contractors Conditions.

PRODUCTS AND COMPLETED WORKS (to be completed by all applicants)

11)

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Are any of your products, to your knowledge, intended to be used in the structure, machinery or controls of any aircraft, other aerial device, hovercraft, offshore installation, offshore rig, or offshore platform?	No
12) Do your products include any industrial or agricultural chemicals?	No
13) Do your products include any pharmaceuticals, alternative medicines, health products, dietary supplements, medical products, blood products, cosmetics or beauty aids?	No
14) Do your Products include any firearms, munitions, explosives, fireworks or other pyrotechnics?	No

EMPLOYERS LIABILITY

If you are not a limited company do you require Employers' liability cover for working partners or proprietors? **No**
 If 'yes' their drawings should be included in the wages estimates detailed on the Quotation Document

HEALTH AND SAFETY

Are your employees / have your employees been exposed to asbestos? **No**
 Do you have a written health and safety policy? **Yes**
 Do you and will you always carry risk assessments specific to the task before commencing work and before any amendments to the work? **Yes**
 Do you and will you always prepare written method statements specific to the task before commencing work and before any amendments to the work? **Yes**
 Do you ensure that the use or wearing of personal protective equipment by any employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of personal protective equipment supplied to and received by employees? **Yes**
 Do you or your employees use industrial machinery? **Yes**
 If 'yes' please read our requirements about the use of industrial machinery in the insurance wording
 You can find out more about your health and safety responsibilities as an employer at www.hse.gov.uk

Sub-contractors and the self-employed
 Labour only sub-contractors, self employed people, people hired by you, borrowed by you or embedded in your business are considered employees if they are working for you and under your control. Therefore you must declare their wages and the number of people in your waggeroll estimates - please check the estimates you have declared on the Quotation documents.

Other contractors who are not Employees ('bona-fide' sub-contractors')
 If they are not working for you and under your control and they have their own insurance cover we do not charge for them under the Employers' Liability section. Therefore you should not declare their wages and the number of people in your waggeroll estimates - please check the estimates you have declared on the Quotation documents.

If you have any doubt as to whether someone is an 'Employee' or a 'Sub-contractor Who Is Not An Employee' please refer to your insurance broker. Likewise if you are unable to ascertain if a Sub-contractor Who Is Not An Employee has adequate employers and public liability insurance of their own then refer to your insurance broker.

PUBLIC LIABILITY AND PRODUCTS LIABILITY

Do you require cover for Products and Completed Works? **Yes**
 Do you require cover for Financial Loss? **No**

Turnover split

Territory worked in or exported to	% of turnover
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Have you have exported goods to the USA or Canada in the past, but have since ceased? **No**
 Our standard policy covers you against judgments, awards or settlements made against you anywhere in the world other than the USA or Canada. Do you wish to extend cover to the USA or Canada? **No**
 If 'yes' USA or Canada limit of liability required: US\$250,000 / US\$500,000 / US\$1 million **N/A**

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If you import products or materials to be incorporated into your products from outside of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands please indicate from where they originate:

Territory products / materials sourced from	% of total
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Do you maintain your full rights of recourse against any manufacturer or supplier from whom you obtain any product or anything which is incorporated into your products? **Yes**

Do all of your products comply with the relevant CE / BS standards? **Yes**

Turnover or Per Capita split between the various activities of the business.

We define turnover as the amount of money taken by you for the activities of the business during the period of Insurance excluding VAT and less payments you make to sub-contractors who are not employees.

If your business includes an element of manual work you do not need to identify clerical activities in this section. If your business is purely non-manual this section should include clerical activities.

Your declared Turnover or per capita figures are detailed in your Quotation document.

Your premium is the outset premium based upon the estimates you have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, number of Employees or payments to sub-contractors are more than your estimates an additional premium may be payable.

How we use your information

Introduction

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access at www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in both the United Kingdom.

How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

How we may share your information

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

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How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

Employers' Liability Tracing Office

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the [Employers' Liability Insurance: Disclosure By Insurers Instrument 2010.] This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- To identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- To identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Transfers

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

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Data Protection Officer

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer
Markerstudy Insurance Services Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

How do I make a complaint about my policy?

We are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future. If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact: Markerstudy Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

FULL DETAILS OF COVER AND A SPECIMEN POLICY BOOKLET CAN BE OBTAINED FROM YOUR INSURANCE ADVISOR.

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