



Policy Booklet, version 5.5

Storage Insurance

This document explains cover
provided by your Insurance Policy

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Storage Insurance

Thank you for choosing

Quote Monkey Ltd **Storage Insurance**

Identity of Insurers

Quote Monkey Storage Insurance is underwritten by a consortium of insurers whose details are set out below.

Argo Direct Ltd of behalf of ArgoGlobal SE
Covea Insurance Plc

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998.

Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Insurers proportionate liability will be detailed on request.

This booklet contains useful and important information about your Storage Insurance cover.

Please read it carefully and keep it in a safe place.

You'll find tips about what to do in the event of loss or damage and how to make a claim, as well as what your policy does and doesn't cover.

Anti-fraud technology

When a small minority of people make false or exaggerated insurance claims it increases the cost of everyone's policy. That's why we're doing all we can to help protect our customers from insurance fraud. We may use specialised processes to detect fraudulent and exaggerated claims. These processes also help us to settle genuine claims quickly and efficiently.

Data Protection

Data Privacy Notice (SEIB)

Your privacy is important to SEIB. SEIB will process **Your** personal data in accordance with the applicable data protection law. The data controller in respect of any personal data which may be held about **You** or processed is SEIB who **You** can contact via the Data Protection Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE or on 01708 850 000 or email dataprotection@seib.co.uk

SEIB process **Your** personal data for the purposes of offering and carrying out insurance related services to **You** or to an organisation or other persons which **You** represent. **Your** personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing **Your** personal data with, and obtaining information about **You** from, SEIB's group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and SEIB's regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that **Your** personal information is protected.

Special Categories of Data

In order to provide **Your** insurance Policy or when making a claim, SEIB may need to collect or process information relating to **Your** or a dependant's health or criminal convictions. As this is 'sensitive personal data' SEIB are required to obtain **Your** consent to process this information. If **You** do not consent to SEIB processing this information SEIB may be unable to provide **Your** insurance Policy or process any claim. **You** are entitled to withdraw this consent at any time. However, withdrawing **Your** consent may mean SEIB are unable to continue providing **Your** cover meaning **Your** insurance Policy may be cancelled. **Your** Policy terms and conditions set out what will happen in the event **Your** Policy is cancelled. Where SEIB have **Your** consent, SEIB may market their services to **You** or provide **Your** personal data to their related companies or business partners for marketing purposes. **You** can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting SEIB.

Fraud Prevention

SEIB may check **Your** details with various fraud prevention and credit reference agencies. If **You** make a claim, SEIB will share **Your** information (where necessary) with other companies to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, SEIB may appoint loss adjusters or external investigation services to act on SEIB's behalf. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies including Claims and Underwriting Exchange, run by MIB and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Further Information

For further information on how **Your** personal data is used and **Your** rights in relation to **Your** personal data please refer to SEIB's Privacy Policy at www.seib.co.uk/about-us/privacy-policy or contact SEIB's Data Protection Officer.

Data Privacy Notice (Pen Underwriting Limited)

Pen Underwriting Ltd act as underwriting agent for a consortium of Insurers noted under the Identity of Insurers notice.

Pen Underwriting Limited are the data controller of any personal information **You** provide to **Us** or personal information that has been provided to **Us** by a third party. **We** collect and process information about **You** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **Your** information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, **Our** regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help **Us** monitor and improve the service we provide. For further information on how **Your** information is used and your rights in relation to **Your** information please see **Our** Privacy Policy www.penunderwriting.co.uk/privacy-and-cookies If **You** are providing personal data of another individual to **Us**, **You** must tell them **You** are providing their information to **Us** and show them a copy of this notice.

Customer Information

Changes to your insurance

You must tell **us** as soon as possible if there are any changes that may affect **your** insurance such as:

- if **you** change **The Premises** at which **you** store **your** property;
- if the value of items increases beyond the sums insured covered under this policy;

We may then reassess **your** cover and/or premium. If **you** do not tell **us** about any relevant changes **we** may charge **you** the wrong premium, reject or reduce **your** claim or declare **your** policy invalid.

The list above does not set out all changes **you** must tell **us** about it is just an example of what is considered a change. If **you** are not sure whether a change may affect **your** cover **you** should contact **us** anyway to enable the changes to be assessed.

Making a change to **your** policy? To request a change please follow this [amend a policy link](#) and **we** will get back to **you**.

Your Policy

This policy is evidence of the contract between **us** and **you**, The **Policyholder**.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in **the schedule** as applying for the loss or damage which has happened during the **period of insurance**.

Your policy is made up of:

- **your** statement of facts confirmation;
- this policy booklet from pages 6 - 19;
- **The schedule**; and
- any endorsements,

and should be read as one document.

Please keep all **your** documents in a safe place. The contract is based on the information **you** have given **us** and **you** must tell **us** about any change in this information as soon as possible, or **you** may not be covered.

We promise to be fair and reasonable and to act quickly whenever **you** need to make a claim under this policy. If **you** feel **we** have not met this promise **we** will do everything possible to deal with **your** complaint quickly and fairly.

Under European law, **you** and **we** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs.

Policy Definitions

Certain words in **your** policy booklet, **The Schedule** and endorsements will have the same meaning wherever they appear and will apply to the whole policy unless **we** say that they have a different meaning within particular sections of the policy. The words and their meanings are set out below;

British Isles - England, Scotland, Wales, the Isle of Man and the Channel Islands and Northern Ireland.

Business - Any employment, trade or profession.

Business Equipment - Any electronic office equipment, unless otherwise insured, including computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telephone equipment and tools of trade used for **Business** purposes.

But not

Smart phones, mobile telephones and PDA's (personal digital assistants).

Business Stock - Business stock and materials in trade, including work in progress, finished goods and customers goods in and at **The Premises** or held in trust by you for which **you** are responsible.

Contents - Household goods, personal possessions, camping equipment, satellite dishes, aerials and other articles, unless otherwise insured, for which **you** are responsible or that belong to **you**.

But not

- a) **Vehicles**, caravans, trailers, watercraft, hovercraft or aircraft (other than hand propelled or models) and their parts and accessories whether attached or not, other than removable entertainment or navigation equipment whilst it is removed from the **vehicle**.
- b) Any living creature.
- c) Securities (financial certificates except those defined as **money**), certificates and documents other than driving licenses and passports.
- d) Property held or used for any **business** (other than **Business Equipment** or **Business Stock**).

Employee(s)

means

1) anyone under a contract of service or apprenticeship with **You**

2) any

- a) labour master or labour only subcontractor or person supplied or employed by them
- b) self-employed person
- c) person hired to or borrowed by You
- d) person engaged under a work experience youth training or similar scheme
- e) voluntary helper
- f) outworker or homeworker

under **Your** control and supervision while working for **You** in connection with **Your Business**

Policy Definitions (continued)

Excess(es) - The amount you must pay towards any claim.

Money - Cash, bank notes, cheques, money orders, postal orders, postage stamps (that are not part of a collection), savings stamps and savings certificates, share certificates, Premium Bonds, luncheon vouchers, traveler's cheques, travel tickets, phone cards and gift tokens belonging to **you** and not used for **business** purposes.

Pedal cycle - Any pedal cycle including electrically powered models, belonging to **you**, and its accessories.

But not

Wind assisted models.

Period of insurance - The period shown in **The Schedule** for which the policy covers **you** (as long as **you** pay the premium on time).

Personal Possessions - **Valuables**, luggage, clothing, **sports equipment** and any other items **you** normally wear, use or carry which belong to **you** or for which **you** are legally responsible.

The Schedule – The document which specifies details of **The Policyholder**, **The Premises** and any **excesses**, endorsements and conditions applying to this policy.

Sports equipment - Articles used for sports activities, including sports clothing specifically designed to be used for any sports activity and belonging to **you**.

But not

Any **vehicle**, sail yacht, watercraft (including windsurfers, kite boards and surfboards), aircraft (including hang gliders) or their accessories.

The Premises - an individual self-storage unit at a Self-Storage Location shown on **The Schedule** of Insurance. An individual self-storage unit is a fully enclosed locked container, room, compartment and/or locker used for storage to which **you** have the right to exclusive access.

Valuables - Jewelry, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets

of stamps, coins or medals all belonging to

you.

But not

- a) Property more specifically insured by any other policy.
- b) Property held or used for any profession, **business** or employment

Policy Definitions (continued)

Vehicle(s) - Any vehicle, except the following:

- a) ride-on lawn mowers;
- b) electrically powered wheelchairs;
- c) electrically powered children's ride on toys;
- d) electrically assisted **pedal cycles**;
- e) pedestrian controlled electrically powered golf trolleys.

We, Us, Our – The Insurers as stated in the Identity of Insurers notice and whose proportionate liability will be detailed on request.

You, your, The Policyholder - You and any of the following who normally live with you: your husband, wife, partner (a person living with you as though married), civil partner, children, parents and other relatives normally living with you.

Section 1 – Property Damage

The schedule will show you if this Section is included.

A Loss or Damage

We will pay for loss of or damage to the

Property Insured as shown in **The Schedule** whilst in storage caused by the following:

1 Fire, lightning, explosion, earthquake

2 Smoke

But not

Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.

3 Theft or attempted theft

But not

Loss where entry or exit to/from **The Premises** was effected by any means other than forcible or violent.

4 Riot Civil Commotion Strikers Locked-out Workers
or persons taking part in labour disturbances or Malicious Persons acting on behalf of or in connection with any political organisation excluding Damage

4.1) arising from cessation of work or from confiscation or destruction or requisition by order of the Government or any public authority

4.2) by Fire caused by strikers locked- out workers or persons taking part in labour disturbances or Vandalism or Malicious Acts”

5 Storm or Flood

6 Vandalism or Malicious Acts

7 Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals

But not

a) Loss or damage caused by birds or insects.

b) Loss or damage caused by falling trees or branches.

c) Loss or damage caused by falling television and radio aerials (including satellite dishes) and their fittings.

8 Water or oil escaping accidentally from
any fixed water or heating installation, including underground drains and pipes, sprinkler systems and fire prevention devices or from any fixed heating appliance or storage tank.

9. Beetles, moths, insects or vermin from an external area
but not in excess of £1,000 for any one claim or £5,000 during any one Period of Insurance.

10. Subsidence, collapse or partial collapse of the storage facilities building

Additional Covers

1. Goods in Transit

You are covered for physical loss of or damage arising from fire (and/or the additional perils listed below) to home contents and personal effects occurring during the **Period of Insurance** shown in **The Schedule** whilst in transit within an enclosed car or commercial road vehicle:-

1. to the Self-Storage Location shown on **The Schedule** from any location in the UK or;
2. from the Self-Storage Location shown on **The Schedule** of Insurance to any location in the **British Isles**

The additional perils covered are:

- a. road traffic accident where the conveying enclosed car or commercial road **vehicle** is also damaged and
- b. theft where entry or exit was effected by forcible and violent means.

This insurance does not cover:

- a. loss or damage where the conveying enclosed car or commercial road **vehicle** was unattended.
- b. more than £10,000 or **Your** sum insured whichever is the least.

Claims (Action by **You**)

It is a condition precedent to **Our** liability that in the Event of damage **You** will

- 1) notify **Us** immediately of any Event which might give rise to a claim under this Section
- 2) hold **liable** any responsible carrier bailee or other third party in accordance with their Particular terms of trade
- 3) provide **Us** with a written report of the Event as soon as possible
- 4) notify the Police as soon as possible of any **Vandalism or Malicious Acts** and/or **Theft or Attempted Theft** to the Property insured

2. Public Liability

What is covered:

We will insure **You** against legal liability for damages in respect of accidental

- 1) Bodily Injury to any person
- 2) Damage to Property
- 3) obstruction trespass nuisance or interference with any right of way air light or water or other easement
- 4) wrongful arrest wrongful detention false imprisonment or malicious prosecution

Occurring during the **Period of Insurance** within the **British Isles** arising from the storing of **Your** goods

Limit of Liability

1) **Our** Limit of Liability for damages payable in respect of any Event shall not exceed the amount stated as the Limit of Indemnity for this Subsection in **The Schedule** provided that

1.1) the Limit of Liability shall not exceed £1,000,000 or the amount stated as the Limit of Indemnity for this Subsection in **The Schedule** whichever is the lower for liability in respect of Terrorism

2) unless otherwise stated herein or endorsed hereon any costs and expenses for which an indemnity is provided under this Subsection will be payable in addition to the Limit of Liability applicable

What is not covered:

We shall not provide indemnity against liability

1) arising from any trade, **business** or profession;

2) in respect of Bodily Injury to any **Employee** arising out of and in the course of employment by **You**

3) caused by or arising from the ownership or possession or use by **You** or on **Your** behalf of any

3.1) aircraft or Aerospatiale device or hovercraft

3.2) watercraft other than hand propelled watercraft or other watercraft not exceeding 8 metres in length

3.3) mechanically propelled **vehicle**

a) for which compulsory insurance or security is required under any legislation governing the use of the **vehicle**

b) where indemnity is provided by any other insurance.

4) caused by or arising from any Product Supplied

5) in respect of Damage to Property

4.1) belonging to **You** or **Your** family

4.2) in **Your** or **Your** family or any **Employees** custody or under their control other than personal effects including **vehicles** and their contents of any visitor director partner and/or **Employee** of **Yours**

4.3) being that part of any Property on which **You** or **Your** family or any **Employee** or agent of **Yours** is or has been working where damage arises out of such work

6) for the **Excess** amount stated in the **Schedule** to this section other than in respect of damage to Premises including their fixtures and fittings leased rented or hired to **You**

7) caused by or arising from advice design or specification **You** or **Your** family provided

8) in respect of mental injury mental anguish or shock or fear of suffering death Bodily Injury illness or Disease arising out of the actual alleged or suspected presence or release of Asbestos or exposure to or inhalation of Asbestos

9) for the costs of management including those of any persons under any statutory duty to manage removal mitigation remediation repair alteration recall rectification replacement or reinstatement of any property or part thereof arising out of the presence of Asbestos

10) arising from animals including but not limited to cats, dogs & horses

11) arising from firearms including sporting guns

12) arising from any wilful or malicious acts by **You** or **Your** family

13) the ownership or occupation of land or buildings

Section Conditions

Claims (Contribution)

If at the time of any Event to which this Section applies there is or but for the existence of this Section, there would be any other insurance covering the same Damage or liability **We** shall not be liable under this Section except in respect of any **Excess** beyond the amount which would be payable under such other insurance had this Section not been affected.

Claims (Discharge of Liability)

We may at any time at **Our** sole discretion pay to **You** the Limit of Liability applicable (less any sum or sums already paid in respect or in lieu of damages) or any lesser sum for which the claim or claims against **You** can be settled and **We** shall not be under any further liability in respect of such claim or claims except for other costs and expenses for which **We** may be responsible incurred prior to such payment provided that in the event of a claim or series of claims resulting in **Your** liability to pay a sum in excess of the Limit of Liability applicable **Our** liability under Public Liability section for costs and expenses shall not exceed an amount being in the same proportion as **Our** payment to **You** bears to the total payment made by or on behalf of **You** in settlement of the claim or claims.

The basis of settling claims

- 1) For any property covered under this policy that is lost or damaged **we** will, at **our** option:
 - a) replace or repair the item or part; or
 - b) pay the cost of replacing or repairing the item or part; or
 - c) make a cash payment which will not be more than the amount it would have cost **us** to replace or repair the item using **our** own suppliers.
- 2) **We** will not pay more than;
 - a) the individual item sum insured for any one item;
 - b) 10% of **your Contents** sum insured in respect of **Valuables** unless **your** schedule shows otherwise;
 - c) £1000 for any one **Valuable or Pedal Cycle** unless **your** schedule shows otherwise;
- 3) Having applied the limits, **we** will not pay more than the total sum insured for any property covered as shown in **your** schedule.
- 4) In respect of property covered **we** will not pay the cost of replacing or altering any undamaged item solely because it is part of a set, suite, group or collection of items of uniform design nature or colour.

5) Under-insurance

If, at any time of any loss or damage, the sum insured is not enough to replace all the property covered in **The Premises** as new, **we** may take off an amount to reflect the difference between these values. For example, if the property covered sum insured is equal to 75% of the amount sum insured needed to replace all the property covered as new, **we** may pay only 75% of your claim.

You must pay the **excess** shown in **your** schedule or policy. If **we** have appointed one of **our** suppliers to deal with all or part of **your** claim, they may be asked to collect the **excess** directly from **you** on **our** behalf.

General Exclusions

General Exclusions which apply to Section 1

This policy does not cover claims arising from the following;

1 Radioactive contamination

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by, arising from or contributed to by;

- a) Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- b) the radioactive, toxic, explosive or other dangerous properties, of any explosive nuclear equipment or nuclear part of that equipment.

2 War

Any result of war, invasion, act of foreign enemy, hostiles (whether war is declared or not), civil war, rebellion, revolution or similar event.

3 Sonic Bangs

Loss or damage caused by aircraft or other flying objects travelling at or above the speed of sound.

4 Existing Damage

Any loss or damage that happened before cover started.

5 Pollution or contamination

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from oil leaking from any fixed heating installation during the **period of insurance**.

6 Failure of computers and electrical equipment

Damage or loss, directly or indirectly due to any computer or other electrical equipment or component failing to correctly recognise any date as it's true calendar date or computer viruses.

7 Terrorism

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by Terrorism. Terrorism is defined as any person or people whether acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes, including intending to influence any government or to put members of public in fear.

General Exclusions (continued)

8 Uninsurable risks

- a) Wear, tear and reduction in value.
- b) Damage caused by rot, fungus or woodworm
- c) The cost of repairing or replacing any item which has suffered mechanical or electrical faults or breakdowns or which has suffered natural and inevitable failure and stopped working without damage being evident.
- d) Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item or items.
- e) Any damage caused gradually.
- f) Damage which has occurred as a result of natural and inevitable events unless those events are specifically covered by **your** policy.
- g) Faulty workmanship, faulty design or the use of faulty materials.
- h) Items held or used for **business**, other than **business equipment** or **business stock**.

General conditions which apply to Section 1

1 Policy terms and conditions.

You must keep to the policy terms, conditions and endorsements. If **you** do not do so **you** may invalidate the policy in whole or in part or reduce the amount of any claim.

2 Preventing loss

You must take all reasonable care to prevent loss, injury or liability, damage or accidents and to maintain all property covered under this policy in good condition.

3 Fraud

You have a duty to be honest and truthful in **your** dealings with **us** at all times. If **you**, any person insured under this policy or anyone acting on **your** behalf dishonestly attempts to deceive **us** or knowingly makes a false claim, with the intention of financial gain, **we** will cancel **your** policy from the date of the dishonest behavior and may retain any premium paid. **We** may seek recovery of any costs we have incurred. **We** will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claim(s) made on or after the date of the dishonest behavior. In addition **we** may share details of the dishonest behavior with other organisations to prevent further fraud. **We** may also involve the relevant authorities to bring criminal proceedings.

4 Changes that may affect your cover

You must tell **us** as soon as possible if there are any changes that may affect **your** insurance such as:

- if **you** change the location of where **you** store **your** property;
- if the value of items in storage increase beyond the sums insured covered under this policy;

We may then reassess **your** cover and/or premium. If **you** do not tell **us** about any relevant changes **we** may charge **you** the wrong premium, reject or reduce **your** claim or declare **your** policy invalid.

Note: the list above does not set out all changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover **you** should contact **us**.

5 Paying the premium

If **you** do not pay a premium on time, **we** will assume that **you** intend to cancel the policy and cover under this policy will end from the date that the payment was due. If **we** decide to remind **you** to make a payment that you have missed, **we** will still retain **our** right to cancel the policy.

General conditions which apply to Section 1

6 Amending your policy during the period of cover

If **you** make a change to the policy during the **period of insurance you** may have to pay an administration fee as shown in **The Schedule**.

7 People involved in this contract

This contract is between **you** and **us**. No-one else has any rights they can enforce under this contract, except those they have under law.

8 Cancellation by us

We have the right to cancel this policy by sending **you** seven days' notice in writing to **your** last known address. If **we** do **we** will return the premium paid less an amount for the period the policy has been in force. If **we** have cancelled the policy due to **your** not paying the premium and **you** have made a claim, or one has been made against **you**, during the current **period of insurance**, then the balance of the year's premium will become payable.

Claims Conditions

1 Reporting a claim

When **you** find out about a claim, or possible claim, under this policy **you** must tell **us** as soon as reasonably possible. If **you** do not do so and prejudice **our** position **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full.

You may report a claim as follows: By

Telephone on 03330 107 190

Or

By Email to: uk.penunderwriting_newclaims@penunderwriting.com

2 Claims

For any loss or damage claim **you** must do the following:

- a) at **your** expense provide **us** with any information and evidence **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair;
- b) provide **us**, (or **our** appointed suppliers), with access to or inspection of the damaged property;
- c) immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism, malicious act, riot or civil commotion.
- d) In respect of any damage to property, **you** must not dispose of any items unless **we** agree to you disposing of any such items.
- e) give written notice to **Us** as soon as reasonably practicable of any circumstance which may give rise to a claim under this Policy with full particulars of such Event
- f) forward unanswered to **Us**, immediately they are received, every claim form summons or other originating process or any letter of claim or other written notification of claim and all documents relating thereto

If **you** do not do so and prejudice **our** position **we** may reject or be unable to deal with **your** claim or be unable to pay **your** claim in full.

Your Information

Who we are

Quote Monkey Storage Insurance is underwritten by a consortium of insurers comprising of;
Argo Direct Limited on behalf of

ArgoGlobal SE

Covea Insurance plc

herein referred to as '**We**', '**Us**', '**Our**'.

You are giving your information to The Insurers

And South Essex Insurance Brokers Ltd who are the insurance brokers.

Your electronic information

If **you** contact **us** electronically **we** may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

How we use your information and who we share it with

We will use **your** information to manage **your** insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

We may use and share your information to help **us** to :

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop **our** services and systems;
- understand **our** customers' requirements;
- develop and test products and services.

We will not disclose **your** information to anyone except:

- where **we** have your permission; or
- where **we** are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies that provide a service to **us** or **you**;
- or where **we** may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time **we** may change the way **we** use your information. Where **we** believe you may not reasonably expect such a change **we** shall write to you. If you do not object to the change within 60 days, **you** consent to that change.

Your Information (continued)

Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your** policy documents. **You** will have been asked to agree to this when you first contacted **us** but please ensure that you only provide **us** with sensitive information about other people with their agreement.

Dealing with other people

It is **our** policy to deal with **your** spouse or partner who calls **us** on **your** behalf, provided they are named on the policy. If **you** would like someone else to deal with **your** policy on your behalf on a regular basis please contact **us** by telephone or in writing. In some exceptional cases **we** may also deal with other people who call on **your** behalf, with your consent. If at any time you would prefer **us** to deal only with **you**, please email: admin@quotemonkey.co.uk

Credit Reference Agencies

To assess **your** insurance application and the terms on which cover may be offered, **we** may obtain information about **you** from credit reference agencies to check **your** credit status and identity. The agencies will record **our** enquiries. This will **not** affect your credit rating.

Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details **you** have given or should give to **us**. **You** should show this notice to anyone whose data has been supplied to **us** in connection with **your** policy.

To prevent and detect fraud **we** may at any time:

Share information with other organisations and public bodies including the police although **we** only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if **we** are given false or inaccurate information and **we** identify fraud, **we** will record this. **We** and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud, money laundering and terrorist financing, for example when:

- checking applications for, and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies **we** use. If **you** would like a copy of **your** information held by them, please contact **us** at the address below. These agencies may charge a fee.

Important information about your policy

Complaints Procedure

It is always **Our** intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. You can complain by contacting Pen Underwriting Limited (as per the contact details below) quoting **Your** Policy and/or Claim number. **We** will investigate **Your** concerns and provide a response as soon as possible.

Address:

Pen Underwriting Limited,
Complaints,
7th Floor Spectrum Building,
55 Blythswood Street,
Glasgow,
G2 7AT

Telephone: 0141 285 3539

Email: pencomplaints@penunderwriting.com

Should **You** remain dissatisfied having received a Final Response to **Your** complaint and **You** fit the definition of an 'eligible complainant', **You** may then be able to refer **Your** complaint to the Financial Ombudsman Service (FOS). Please note that the FOS allow 6 months from the date of the Final Response to escalate **Your** complaint to them. Further details on eligibility and the referral process can be found on the FOS Website.

Address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SRR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

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

Website: www.financial-ombudsman.org.uk

Details about our regulator

Quote Monkey is an appointed representative of South Essex Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority. **You** can visit the Financial Conduct Authority website, which includes a register of all regulated firms, at www.fca.gov.uk or **you** can contact them on **0300 500 0597**. The Financial Conduct Authority registration number for South Essex Insurance Brokers Limited is 479477

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information can be obtained on request or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk