



Bicycle Insurance

POLICY WORDING

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Introduction

The Insurer

Your policy is arranged and administered by Policy Excess Insure Limited trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited are authorised and regulated by the Financial Conduct Authority under firm reference number 836031. Registered in England and Wales under Company No. 10706852.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

Insurance Policy

This is Your Policy wording. It is only valid when coupled with Your certificate of insurance. These two documents make up Your insurance contract between You and the Insurer. Please keep these documents in a safe place. We recommend that You review Your cover periodically to ensure that it continues to meet Your needs.

Claims

Bumble Bee Essex Limited T/A The Claims Manager are authorised by Financial & Legal Insurance Company Limited to handle all claims under this policy.

Cancellation

In line with Our statutory obligations You may cancel this insurance policy within 14 days of receiving it. Should You choose to cancel Your Policy within 14 days of renewal You may be charged a fee, please see www.nova-direct.com/fees-and-charges for full details. Providing no claims have been made against the Policy then a refund of your premium will be issued. Full details of the process and timeframes are offered when requesting a cancellation at www.nova-direct.com/customer-service. Should You choose to cancel Your policy after the 14-day cooling off period We will not make a refund. To cancel Your insurance policy, please use our Customer Service portal, <https://www.nova-direct.com/customer-service/>.

We are not bound to accept the renewal of any insurances and may at any time cancel this Policy by sending You 14 days' notice in writing to the email address provided at point of purchase. Valid reasons for cancellation may include, but are not limited to:

- Fraud,
- Non-payment of Policy premium,
- Threatening, abusive, racist or xenophobic behaviour towards staff or employees,
- Non-compliance with Policy terms and conditions,
- Failure to reveal or hide facts which may influence our acceptance of Your Policy and/or Claim,
- Deliberately misrepresent facts to us, be deliberately dishonest or grossly exaggerate, or forge fraudulent information/documentation in order to influence our acceptance of Your Policy and/or Claim.

Eligibility for cover

Our Bicycle Insurance Policy is designed to protect Your beloved Bicycle from Accidental Damage, Loss or Theft ensuring that You don't have to live without Your prized possessions.

To be eligible for Our Bicycle Insurance Policy You must be a permanent resident of the United Kingdom and must be over 18 years old. We will only cover Your Bicycle if it was purchased as new, or purchased as refurbished direct from the manufacturer, in the United Kingdom.

Claims Limit

You may make unlimited claims up to the value of Your Indemnity Limit, per policy period. The maximum we will be liable to pay per claim will be limited to the current economic value of Your Bicycle.

Indemnity Limit

Our liability in any one policy period, under this section, will be limited to the amount listed on our Policy Schedule.

Definitions

Any word defined below will have the same meaning wherever it appears in this policy.

Abandoned: where Your Bicycle is left at a location other than Your Insured Location

Accessories: any item that You may attach to, connect or use in conjunction with Your Bicycle, but is not limited to cycle locks, cycling specific helmets, hats or caps, shoes, overshoes, jerseys or vests, base layers, gilets, gloves, glasses & goggles, jackets, shorts, bib shorts, bibs, bib-longs, tights, trousers, socks, warmers, compression clothing, backpacks, water bottles and cages, hydration packs, cameras specifically designed for cycling and mounted to a helmet, frame or handlebars; cycling computer; cycling GPS unit, lights, cycle luggage, panniers, saddle bag, cycling tools, cycling armour & guards.

Accidental Damage: physical damage caused by a sudden and unexpected event, including fire damage.

Administrator: The administrator of Your policy is Policy Excess Insure Ltd trading as Nova Direct (FCA 836031).

Approved Lock: A nominated lock from the appropriate Sold Secure category of Silver or above standard.

Bicycle: Any Bicycle listed on Your Policy Schedule, a vehicle consisting of two wheels held in a frame one behind the other, propelled by pedals and steered with handlebars attached to the front wheel.

Claims Handler: means Bumble Bee Essex Limited T/A The Claims Manager.

Cosmetic damage: bodily damage which does not cause any mechanical or operational impairment, marring, scratching, denting, wear and tear or, any other damage which does not impair the function and performance of Your Bicycle.

Excess: the first part You paid under the terms of Your policy.

Finance: in the event that You purchased Your Bicycle using finance, We will require evidence of this. Some finance options include a clause in which any repayment for a lost, stolen or non-repairable Bicycle must be made to them in the first instance. In this scenario, We maybe required to pay Your claim settlement to Your Finance provider directly rather than to You.

Forcible and violent entry: can be evidenced by visible damage at the point of entry, and caused to the immovable object and/or approved lock.

Immobile Object: any fixed object in/on concrete, stone, brick, or similar material which cannot be removed or undone, lifted under or over. If left at a train station, bus station, coach station, or permanent place of employment, Your Bicycle must be secured to secure construction designed specifically for the purposes of securing Bicycles.

Organised event: includes but is not limited to triathlons, cyclo-cross, crossfit, road cycle races, time trials, track cycle, and/or mountain bike races.

Period of Cover: The term of Your Policy as stated in Your Schedule of Insurance.

Policy/Insurance Policy: The contract of insurance between You and Us.

Policy Limit: The maximum reimbursement limit selected by You as shown in Your schedule of insurance, which We will pay during the Period of Cover from one or more claims.

Precautions: all measures that it would be reasonable to expect a person to take in the circumstances to prevent Accidental Damage or Theft of Your Bicycle.

Premium: The amount You pay for the Policy This is shown in Your Schedule of Insurance.

Proof of Ownership: original receipt showing the date, price paid, details of the Bicycle, and name & address of the seller.

Proximity: means on the distance to You, being no greater than 2 metres in length.

Schedule of Insurance: The document providing details of the cover You have selected.

Security Guidelines: must be applied in the following situations unless otherwise ridden:

- i. At home: all security devices must be in operation, such as but not limited to Your doors locked and Your windows closed. If kept in a garage or shed at Your Insured location, Your Bicycle must be fitted with a 5 lever mortice deadlock or 5 lever padlock, with the frame being secured by the lock to an immovable object.
- ii. In/On a Motor Vehicle: all security devices must be in operation, such as the fitted alarm and immobiliser. If Your Bicycle is mounted to Your vehicle via a rack, Your Bicycle must be fitted with and fixed against Your Motor Vehicle with a 5 level mortice deadlock or 5 lever padlock.
- iii. At a pub, park, or other public area: Your Bicycle must be fitted with a 5 lever mortice deadlock or 5 lever padlock, with the frame being secured by the lock to an immovable object.

Start Date: The date cover starts, as shown on Your Schedule of Insurance.

Terrorism: means any act, including but not limited to, the use of force or violence of, or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Theft: the unlawful taking of Your Bicycle against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Bicycle by forcible and violent means against Your person or that of Your Immediate family.

Unattended: not within Your sight and Your arms-length reach, not used or being held by You.

United Kingdom: means England, Scotland, Wales, Northern Ireland and the Channel Islands.

We/us/our: means Policy Excess Insure Ltd trading as Nova Direct, on behalf of Bastion Insurance Company Limited.

You/Your: means the person who took out this policy and is named as the Policyholder, and who is named as the Policyholder within the primary insurance policy.

Your Home: also known as Your Insured Location is the permanent residential address listed on Your Schedule of Insurance.

Cover

Included

You are covered for the following risks:

- a) **Accidental Damage:** the current economic value of Your Bicycle, taking into account equivalent age and value, or the repair costs for Your Bicycle, whichever amount is the lower, following an Accidental Damage event where;
 - a. The Bicycle was in transit with a recognised transport provider. Whilst in transit the Bicycle must have been securely packaged and a receipt evidencing this can be provided.
 - b. The Bicycle was damaged by violent or external means that were not caused by You; and where recovery cannot be pursued directly from the Third Party through legal means.
- b) **Theft:** the current economic value of Your Bicycle, taking into account equivalent age and value, following a Theft event where;
 - a. The Bicycle has been locked to an immovable object by an approved lock; or
 - b. The Theft occurred from the Insured location where forceable entry can be demonstrated and provided that You can demonstrate the security requirements have been followed;
 - c. The Theft occurred from a vehicle where forceable entry can be demonstrated and provided that You can demonstrate that the security requirements have been followed.

- c) Worldwide Cover: Your Bicycle is covered for up to 90 days abroad within any 12-month period provided You notify us of Your intention to travel prior to Your departure. Repair can only be dealt with within the United Kingdom.

Not included

This policy does not include cover for the following risks:

- a) Cycle Accessories, Personal Accident, or Public Liability,
- b) Organised Events where you have not notified of us of your participation in the event 7 days before you participate;
- c) Theft from any motor vehicle where You or someone acting on Your behalf is not in the vehicle,
- d) Theft from any motor vehicle where Your Bicycle has been left unattended during the hours of 9pm and 6am,
- e) Accidental Damage, Malicious Damage caused by You or Breakdown caused by Your deliberate or neglectful treatment of Your Bicycle,
- f) Failure to follow the manufacturer's instructions,
- g) Repairs carried out by persons not authorised by Us,
- h) Accidental Damage caused by routine servicing, inspection, maintenance or cleaning,
- i) Accidental Damage caused by manufacturer's defect or product recall,
- j) Wear and tear, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions, including Cosmetic Damage of any kind including scratches, chips or dents,
- k) Accidental Damage, or Theft while You were under the influence of alcohol and/or drugs,
- l) Cosmetic damage,
- m) Sale or transfer of ownership of Your Bicycle,
- n) Liability arising from ownership or use of Your Bicycle, including any illness or injury resulting from it,
- o) Loss or damage caused within the confines of a gym, leisure centre, place of exercise, public pool and public car park,
- p) Theft from any building or premises (including Your home or workplace) unless the Theft involves forcible entry to or from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim,
- q) Theft where Your Bicycle was in the possession of a third party at the time of the event giving rise to a claim under this Insurance policy,
- r) Any Loss or Theft where Your Bicycle has been left Unattended when it is away from Your home or where all available precautions have not been taken to prevent Theft.

This policy does not cover:

- a) Any claim made under this policy within the first 14 days immediately following the Start Date of cover;
- b) Use of the Bicycle for professional means, business or trade such as delivery riders unless you notify us of this prior to your claims date;
- c) Accidental Loss, Theft, Damage or Breakdown as a result of Your Bicycle being stored in the hold of an aircraft whilst travelling;
- d) Theft claims where Your Bicycle was abandoned, a Police Crime reference number cannot be provided, the theft is unexplained, or forceable entry cannot be demonstrated;
- e) Accidental damage claims for wear & tear, damage that does not impair the function or performance of the Bicycle, corrosion/rust, faulty or defective design, tyres or tubes;
- f) Repair or replacement of any upgrades or modifications undertaken to Your Bicycle unless expressly approved by Us;
- g) New for old cover; this policy only covers the current market related economic value of Your Bicycle taking into account relevant age, condition, wear & tear and salvage value;
- h) Malicious damage caused by You;
- i) If the claim was caused in any way by:
 - i. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
 - ii. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Territorial Limits

No cover is provided for claims as a direct result of You travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all (but essential) travel. Please check the FCO travel advice line at www.fco.gov.uk.

Conditions

Keeping to the terms of the Policy

We will only provide You with the cover described in the Policy and shown on Your Schedule of Insurance if:

- a) You pay the Premium on the agreed date(s). If You have elected to pay monthly, please note that You will be required to settle up any outstanding premiums owed before a claim can be lodged against Your policy. It is a basic insurance principle that Insurance Premiums become non-refundable once a claim has been lodged against a policy; and
- b) Within 7 days of cover starting You, must provide us with:
 - i. Photographic evidence that Your Bicycle(s) is in a good and operational state; and
 - ii. A description of the Bicycle(s) You wish to cover; and
 - iii. Proof that You own the Bicycle(s), including dates of purchase; and
 - iv. Details of the lock You use when securing Your Bicycle when it is not in use.

Should You fail to validate correctly within the time scales provided, You may validate with us at any point during the policy period, but prior to a claim being made. Please note that should You validate Your Bicycle outside of the initial 7 day period, Your 14 day exclusion period to lodge a claim will reset once validation has occurred. Should You fail to validate prior to Your claim being raised, please note that Your indemnity limit will be reduced to £75 prior to the deduction of Your Excess. Validation can be completed online via our Customer Service portal, <https://www.nova-direct.com/customer-service/>. Should You require assistance with the Validation process, please speak to one of our agents on 0203 745 8216.

- c) When making a claim, You meet all the conditions as far as they apply; and
- d) You must keep Your Bicycle in a good state of repair and condition at all time; and
- e) You must notify us if you intend to use your Bicycle for professional means, business or trade such as delivery riders at least 14 days prior to any claim being made;
- f) You must notify us of any Organised Events you intend to participate in 7 days prior to your participation; and
- g) You must ensure that You apply with all statutory, regulatory or government guidelines at all times; and
- h) You have taken reasonable care to ensure that declarations made, information given to Us orally, electronically or in writing which form the basis of this Policy, are complete, accurate and true; and
- i) You must take reasonable Precautions to protection Your Bicycle at all times. Failure to do so may invalidate Your cover and may result in Your claim being denied;
- j) All customers have a general duty of mitigation, meaning that they must keep their losses to a minimum. We will source alternative quotes in order to value the economic damage to Your Bicycle and will only offer You the lowest figure available. These may include items of equivalent age, model and wear & tear from sources such as Gumtree and/or eBay. Proof of the valuation will be provided, but the valuation submitted is at Our complete discretion.
- k) Where we write off a Bicycle off following an Accident Damage Claim, on the basis that it is uneconomical to repair, please note that we require that You return the salvage, or damaged Bicycle to us. Should You choose to retain the salvage we reserve the right to deduct the salvage value from Your settlement amount. Please note that the salvage valuation is at Our complete discretion.

When the policy and cover ends

This Policy will end automatically at the earliest of the following events:

- a) The Period of Cover of Your Policy has expired.
- b) You don't pay for any part of Your Policy.
- c) You or We cancel the Policy.
- d) Claim payments have been made up to the maximum value of the Policy Limit

Repairs to Bicycle

- a) Before We undertake a repair, an estimate must be obtained and supplied to Us from an approved repairer evidencing damage and the potential cost of repair.
- b) We will assess the estimate provided and a decision will be made on whether to repair the Bicycle, or write it off at the current economic value. This decision is solely at our discretion. We reserve the right for You to request that You make Your Bicycle available for collection should We request it.

- c) If You opt to utilise a repairer of Your own choice, We do not warrant or guarantee the quality of any repairs that are undertaken. If You select to use Our repairer, You must ensure that the damaged Bicycle is couriered securely to the address of our nomination.

Excess

- a) Your Schedule of Insurance will detail the Excess applicable to Your policy.
- b) Every valid subsequent claim, following Your initial claim made within the policy limits, will attract a £50 increase on the initial Excess applicable. E.g. 1st claim Excess £50, 2nd claim Excess £100, 3rd claim Excess £150.

Substitution

This insurance only covers the Bicycles accepted by Us. You must tell Us as soon as possible (in writing, by phone or by email) about any changes You wish to make. The substitution or addition of additional Bicycles may be permitted, subject to the payment of any additional premium.

We will require that You validate Your new Bicycle online, via our website, prior to approval being granted of the requested substitution. If a substitution is not accepted by Us, or if cover is cancelled by the insured after a Policy has been issued, no refund of premium will be allowed other than during the 'Cooling Off' period.

Should You wish to substitute a new Bicycle, following a claim being made, we require that You notify us of the substitution and validate the new Bicycle via our online website.

Claims Process

Review Your cover

Read Your policy documents to ensure that You are covered for the claim that You wish to make. Read any exclusions that may apply and make sure You understand them. If You wish to seek clarification on Your Policy terms, please do not hesitate to contact us at customer.services@nova-direct.com or call us on 0203 745 8214 to request assistance.

You must report Your claim to the Claims Administrator within 48 hours of any incident which is likely to give rise to a claim. We will only be able to progress Your claim once all the requested information has been received and approved by Us; and if applicable, the relevant Excess has been collected from You.

Contact claims

Notify the Claims administrator at:

The Claims Manager
Bumble Bee Essex Limited
3 Redwing Court
Romford
RM3 8QQ
Email: claims@theclaimsmanager.com

This must be done as soon as practicable. As soon as practicable must be within 48 hours of the insured incident occurring and whilst the excess protection policy is still active. If the Claim is notified to Us outside of this period, the Claim will be immediately denied due to the prejudice and the ability to mitigate Your Claim that the late notification will cause Us.

To log the claim, please Quote Your Policy reference number, as shown on Your Certificate of Insurance. Please note that we do not warrant for turn around times in order to complete Your claim. Nova Direct does not manage the claims and therefore cannot warrant for the response times of The Claims Administrator. However, please note that every effort will be made to action your claim in a timely fashion.

Please note that as every claim made is an insurance claim, each claim is individually assessed according to the evidence provided. The Claims Administrator operates within normal office hours. Please allow for a reasonable time period for The Claims Administrator to respond to Your enquiries.

For the latest update on claims, please refer to The Claims Manager's website.

Evidence the claim

The claim administrator will send You a claim form, which You must fill in and send back with all accompanying documentation requested. This will include:

- a) Evidence of ownership and proof of purchase, if Bicycle is on finance then details of Your finance including the agreement and a up to date finance statement;
- b) Details of the claim;
- c) Details of any other contract, guarantee, warranty or insurance policy which may apply to Your Bicycle, including but not limited to household insurance. Where dual insurance applies, We may apply for a proportionate recovery direct from these Insurers;
- d) In the event of a theft claim, the keys for the approved lock;
- e) You must report the Theft of Your Bicycle(s) to the Police within 24 hours of discovery of theft and obtain a crime reference number in support of a Theft. A copy of any report supplied must be provided to Us in order for Your Claim to be approved;
- f) If Your Bicycle has been damaged, You must provide us with photographic evidence of the damage;
- g) An estimate must be obtained from the Manufacturer or their representatives detailing the damage and possible repair costs.

You must provide Us with all requested information in order that We can progress Your claim. Failure to provide any of the required evidence will negatively impact Your Claim

Claims Appeal

If you feel a mistake has been made in your Claims Decision or evidence has not been considered, you of course have the right to appeal. Please email the Claims Team at The Claims Manager and in the subject line say *Appeal*, along with your unique claims reference number. Your appeal will be acknowledged within 3 working days and you will be asked to submit any further information or evidence you wish to be considered. A Senior Claims Assessor will review your claim from the ground up and provide a claims appeal decision within 7-10 working days. A Claims Appeal Decision cannot be appealed further.

Fraud Warning

If You or anyone acting on Your behalf knowingly commit a fraudulent act, or submit a fraudulent document, or make a fraudulent statement, or exaggerate any claim made under this insurance, We will not pay the claim and will not cover You further under this and all other insurance policies currently in force with Us. In such an event, You will not be entitled to any refund of premium under any this Policy. We will process Your claim under the terms and conditions of this insurance policy based on the first reason notified to Us for Your claim. If Your claim is not covered and You then submit a claim having changed the circumstances of the Loss or Damage, We consider this to be dishonest. Details of all such cases will be passed to the appropriate agencies for action.

Conditions

Other Insurance

If You were covered by any other insurance Policy, known as dual insurance, for the same level of protection We will split and share the cost of Your Claim with that Insurer. Where You are covered by another form of insurance You are obligated to inform Us.

Renewals

You agree to automatically renew Your Policy with us unless You specifically notify us that You do not wish to renew Your cover. We will write to You before Your Policy expires with full details of Your premium along with the terms and conditions for the next Policy year. When We offer You further periods of insurance We reserve the right to change Your premium.

You may opt out of auto-renewal via our website by using our Customer Service portal, <https://www.nova-direct.com/customer-service/>. Details of Your renewal invite will be emailed to You on the email provided at the point of purchase 21 days prior to the expiry of Your policy. To ensure continuation of cover, Your card will be charged up to 7 days prior to the expiry of Your existing policy. Should Your payment card decline we will message You a payment link allowing You to pay online in order to ensure continuation of cover. Should You fail to pay for Your cover prior to the expiry of Your policy, Your policy will automatically lapse.

Representation

Under the Consumer Insurance (Disclosure and Representations) Act 2012 You are required to take reasonable care and supply accurate and complete answers to all the questions when You apply for cover. You have an ongoing duty to make sure that all information supplied to us is true and accurate.

This obligation continues to apply during:

- annual renewal of Your Policy,
- when making changes to Your Policy during the Period of Cover,
- when making a Claim under this Policy.

Should any of Your information change, or should You become aware that information previously provided is no longer accurate, You must tell us as soon as reasonably practicable. If You do not answer questions truthfully and accurately this may affect Your Policy cover. If You supply Us with incorrect or false information We reserve the right to declare Your Policy invalid and cancel Your cover, and provide no refund of Premium. If You make a Claim, and the information provided is proven to be incorrect or false, We may refuse to pay all or part of Your Claim.

Right of Recovery

We can take proceedings in Your name, but at our expense, to recover the amount of any payment made under this Policy.

Complaints

General complaints

If You wish to make a complaint about any of the following:

- sale of this insurance Policy,
- information or advice provided during the sales process,
- terms and conditions of the Policy,
- general administration of Your Policy excluding Claims,

Should You wish to raise a complaint please visit our dedicated Customer Services portal at www.nova-direct.com/customer-service where you will be able to lodge a complaint specific to your enquiry and product type.

If you wish to lodge your complaint in writing, you may do so at:

Policy Excess Insure Ltd T/A Nova Direct
3 Redwing Court
Romford
Essex
RM3 8QQ
complaints@nova-direct.com
Tel: 0203 745 8214

If you wish to make a complaint about the administration of a claim, please contact The Claims Manager at:

Bumble Bee Essex Ltd T/A The Claims Manager
3 Redwing Court
Romford
Essex
RM3 8QQ
complaints@theclaimsmanager.com

If your complaint has not been dealt with to your satisfaction you are able to complain to the insurer directly by addressing your complaint to:

Financial & Legal Insurance Company
No.1 Lakeside
Cheadle Royal Business Park

Cheadle
Cheshire
SK8 3GW

Appeal

If Your complaint is still not capable of being resolved You have the right of appeal to the Financial Ombudsman Service. The Ombudsman can be contacted at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone: 0800 0234567 or 0300 1239123
Web: www.financial-ombudsman.org.uk

This complaints procedure is an addition to Your statutory rights as a consumer.

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

Legal and Regulatory Information

Compensation Scheme

This Policy is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet their liabilities. You can get more information about the scheme at www.fscs.org.uk.

Law and Legal Proceedings Applicable

This Policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England. This Policy is written in English and all communication between the parties must be in English.

Privacy Policy

Please note that by registering for this Policy You have consented to Us using Your information for the purposes of administering this Policy and to Us being able to transfer Your data outside of the European Economic Area for the purposes described within this Policy.

The information which You have supplied to Us maybe used by Us to supply You with services for which You have registered. We may use that information to contact You to obtain Your views on Our services, and We may contact You to inform You about important changes to the services We offer. We may contact You by post, mobile phone, text or e-mail. We will only contact You by the means You have requested to be contacted by. If You would prefer Us not to contact You to obtain Your views please contact Us at info@nova-direct.com.

To prevent fraud, We may exchange information with other Insurers, and fraud prevention agencies. Your information will not be used or disclosed to any other party without Your permission unless required to by law.

Data Protection

We will only collect and use Your personal data in the following circumstances:

- a) Policy set up and management,
- b) We may collect and use Your name, identity and contact information, and personal information associated with Your Primary Insurance Policy for the purpose of deciding whether to enter into, and when performing the agreement, between Us to provide You with Your Policy,
- c) We may use automated decision making procedures to decide on the availability of an Insurance Policy and its terms. You may express Your views and request an individual review any automated decision by contacting Us at info@nova-direct.com,
- d) We may share personal data collected with the Administrator to manage the Policy. We may also share personal data collected for these purposes with third parties. The sharing of this information will be for identifying and

- credit checking purposes and to identify potential fraud,
- e) We will retain the personal data used to decide whether to enter into an insurance Policy for 6 years. We will retain the personal data used to manage and administer the Policy for the duration of the Policy life plus 6 years.

Any information provided to us will be processed in accordance with the provisions of the prevailing Data Protection Legislation.

Your Personal Data Rights

We may send Your information to companies located outside the European Economic Area. If We transfer Your information to parties outside of the European Economic Area We will ensure that they apply the same levels of protection as we are required to apply to information held in the UK and to use Your information only for the purposes that we are permitted.

You have the following rights:

- a) To have access a copy of the personal data We hold about You.
- b) To ask Us to correct Your personal data if it is inaccurate or incomplete.
- c) To ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.
- d) To stop Us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal Claim, We might instead agree to restrict its processing to these reasons alone.
- e) To obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.
- f) To object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.
- g) You can exercise the above rights by contacting: info@nova-direct.com.

If You have any questions or concerns about how We handle Your personal data You should contact: info@nova-direct.com. Please note that We record telephone calls for training and evidentiary purposes.