

BICYCLE INSURANCE

Policy Wording



INTRODUCTION

The Insurer

Your **Policy** is arranged and administered by Policy Excess Insure Limited on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited is 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 is 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 **Policy** schedule. These two documents make up Your insurance contract between You and the insurer. We recommend that You review Your cover periodically to ensure that it continues to meet Your needs.

Claims

The Claims Manager, a trading name of Bumble Bee Essex Ltd, is authorised by Financial & Legal Insurance Company Limited to handle all claims under this **Policy**.

Cancellation

In line with Our statutory obligations You may cancel the **Policy** within 14 days of receiving it, providing no claims have been made against the **Policy** then a refund of your premium will be issued. Full details, including timeframes, are offered when requesting a cancellation. Should You choose to cancel Your **Policy** after the 14-day cooling off period We will not make any refund. To cancel Your **Policy**, please do so via My Account at nova-direct.com/login.

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 are:

- Fraud,
- Non-payment of **Policy** premium(s),
- Threatening, abusive, racist or xenophobic behaviour, towards staff or employees,
- 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.

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 My Account by visiting nova-direct.com/login. Help and guidance can be found at 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 renewal prior to the expiry of Your **Policy**, Your **Policy** will automatically lapse.

Eligibility For Cover

This **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 cover You must be a permanent resident of the United Kingdom and be over 18 years old. We will only cover Your **Bicycle** if it was purchased by You in the United Kingdom, as new, or purchased as refurbished from the manufacturer or a VAT registered UK business with a verifiable 12 month warranty.

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 **Policy** period, which is 12 months, will be noted on Your **Policy** Schedule.

MAKING A CLAIM

All claims need to be lodged online at

theclaimsmanager.com

For recorded information and advice. Please call **0330 828 6354**. Lines are open 24 hours a day, 7 days a week, 365 days a year.

YOUR POLICY REFERENCE

You can use this space to make a note of your policy reference. You'll find this on your **Policy Schedule**.

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DEFINITIONS

Any words that start with a capital letter and are in bold, have specific meanings and have the same meaning wherever they appear.

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. This extends to include malicious damage but must not be limited to **Cosmetic Damage**.

Approved Lock - a nominated lock from the appropriate Sold

Secure category of Silver or above standard.

Bicycle - the Bicycle(s) 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.

Broker - means the insurance intermediary who sold You this Policy and who is named in Your Policy.

Claims Handler - means The Claims Manager, a trading name of Bumble Bee Essex Ltd.

Cosmetic Damage - bodily damage which does not cause any mechanical or operational impairment. This includes, but is not limited to; scratches, chips or any damage which does not prohibit the operational aspects of the Bicycle.

Excess - the first part You pay under the terms of the Policy, this is £50.00.

Finance - if 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 will be unable to provide You with a replacement Bicycle.

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 - means the Policy Wording and Policy Schedule that form your contract and insurance.

Policyholder - the person named on the Policy Schedule.

Policy Limit - The maximum reimbursement limit selected by You as shown in your Policy Schedule, 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 Loss, Accidental Damage or Theft of Your Bicycle.

Premium - The amount you pay for the Policy which is shown on your Policy schedule.

Proof Of Ownership - A document to provide proof that the Bicycle You are claiming for is owned by You. Such evidence may include a copy of the receipt or invoice and must include Your details, sellers details, date, time and the Bicycle make, model and purchase price.

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

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

1. 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 Home, Your Bicycle must be secured by an Approved Lock to an immovable object.
2. In/on a 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 vehicle using an Approved Lock.
3. At a pub, park, or other public area: Your Bicycle must be secured by an Approved Lock to an immovable object.

Start Date - the date cover starts, as shown on your Policy.

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.

Unattended - not within Your sight and Your arms-length reach.

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

We/Us/Our/The Company – means Policy Excess Insure Ltd trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited.

You/Your - means the person who took out this Policy and is named as the Policyholder. There is no cover for family members, or members who are not You. Cover is limited to the named person listed on Your Policy Schedule.

Your Home - the permanent residential address listed on Your Policy Schedule.

COVER BENEFITS

Accessories



Where Your Bicycle is stolen, We will cover the cost of replacement of any Accessories, to the total value of £500.00. The replacement cost will be for the Accessories of equivalent age and value.

Cover only applies if you have opted to purchase Accessories Cover and will be noted as included on your Policy Schedule.

Accidental Damage



We will cover the the costs of repairing Your Bicycle for Accidental Damage. If Your Bicycle cannot be repaired and no payments have been made towards a failed repair attempt, a replacement item or the cash equivalent, may be provided of equivalent age and value.

Theft



Where Your Bicycle is stolen, providing the Security Guidelines have been meet and an Approved Lock was used to secure Your Bicycle, We will provide a replacement item of equivalent age and value.

Worldwide Cover



Your **Bicycle** is covered for up to 90 days abroad within any 12-month period. A **Bicycle** replacement or repair can only be dealt with within the **United Kingdom**.

Bicycle Repairs

Before **We** undertake a repair, an estimate must be obtained and supplied to **Us** from the manufacturer, where ever possible, evidencing damage and the cost of repair. If a manufacturer estimate cannot be provided, it must be provided by a VAT registered UK business who's primary business is to repair bicycles.

We will assess the estimate provided and a decision will be made on whether to repair the **Bicycle**, write it off at the current economic value, or provide a replacement **Bicycle** of equivalent age and value. This decision is solely at **Our** discretion.

Replacement Bicycle(s)

Cover is not provided on a 'replacement as new' or 'new for old' basis. If Your **Bicycle** cannot be replaced with an identical item of the same age and condition, **We** will replace it with one of comparable specification or the equivalent value, considering the age and condition of the **Bicycle**.

On rare occasions, if **We** are unable to source a comparable specification **Bicycle**, **We** will use the evidenced purchase price and deduct an amount for wear, tear and loss of value as below

Deduction	Age of Bicycle
10%	0 - 6 months
15%	6 - 12 months
20%	12 - 18 months
25%	18 - 24 months
30%	24 - 36 months
35%	36 months +more

If Your **Bicycle** is replaced due to **Accidental Damage**, You will have the option to retain the **Bicycle**, reducing any cash value by the **Bicycle** current salvage value, or courier the damaged **Bicycle** to the **Claims Handler**.

GENERAL EXCLUSIONS

This **Policy** will not apply for any claim caused by, arising from, or relating to, the following:

1. Personal Accident, Public Liability, **Organised Event** or **Accessories**, unless **Accessories** Cover has been purchased.
2. **Accidental Loss** of any **Bicycle**.
3. **Theft** from any motor vehicle where You or someone acting on Your behalf is not in the vehicle.
4. **Theft** from any motor vehicle where Your **Bicycle** has been left **Unattended** during the hours of 9pm and 6am
5. **Accidental Damage** caused by deliberate or neglectful treatment of Your **Bicycle**, failure to follow the manufacturer's instructions, or repairs carried out by persons not authorised by **Us**.
6. **Accidental Damage** caused by routine servicing, inspection, maintenance or cleaning.
7. **Accidental Damage** caused by manufacturer's defect or product recall.
8. Wear and tear to the **Bicycle**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions, including **Cosmetic Damage** of any kind including scratches, chips or dents.
9. **Accidental Damage** or **Theft** while You were under the influence of alcohol and/or drugs.
10. **Cosmetic Damage**.
11. Sale or transfer of ownership of Your **Bicycle**.
12. Liability arising from ownership or use of Your **Bicycle**, including any illness or injury resulting from it.
13. **Theft** or **Accidental Damage** caused, or happening, within the confines of a gym, leisure centre, place of exercise, public pool or car park.
14. **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.
15. **Theft** where Your **Bicycle** was in the possession of a third party, including a family member, at the time of the event giving rise to a claim.
16. Any **Theft** where the **Bicycle** has been left **Unattended** when it is away from Your **Home** or where all available precautions have not been taken to prevent the **Theft**.
17. Any claim made within the first 14 days immediately following the **Start Date** of cover, unless Your **Policy** has been renewed.

18. Theft or Accidental Damage or as a result of Your Bicycle being stored in the hold of an aircraft whilst travelling.
19. Repair or replacement of any upgrades or modifications undertaken to Your Bicycle unless expressly approved by Us.
20. 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.
21. 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.

VALIDATION

Within 7 days of the **Start Date** of Your Policy, must visit My Account (nova-direct.com/login) and provide Us with:

1. Photographic evidence that Your Bicycle(s) are in a good and operational state by providing an images of the front, back and all sides of the Bicycle, including an image of the Bicycle serial number.
2. Proof that You own the device, including the Bicycle make, model, the date of purchase and purchaser.
3. If Accessories Cover has been purchased, photographic evidence that Your Accessories(s) are in a good and operational state by providing an images of the accessory along with Proof Of Ownership.

Should You fail to complete validation correctly within 7 days of the **Start Date** of Your Policy, You may validate with us at any point, but prior to a claim being made. Should You validate Your Gadget outside of the initial 7 day period, Your 14 day exclusion period, if applicable, to lodge a claim will reset once validation has occurred. Validating after the 7 day period is subject to a late validation fee.

Should You fail to validate prior to Your claim being raised, Your Indemnity Limit will be reduced to £100.00. This is increased to £150.00 if Accessories Cover has been purchased.

GENERAL CONDITIONS

We will only provide You with the cover described in the Policy if :

1. 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 Premium owed before a claim can be progressed against Your Policy. It is a basic insurance principle that Premiums become non-refundable once a claim has been lodged against a policy; and
2. When making a claim, You meet all the conditions as far as they apply; and
3. 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
4. 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 and tear from sources such as eBay and marketplaces such as Backmarket. Proof of the valuation will be provided with your claims decision.
5. Where we write off a Bicycle on the basis that it is uneconomical to repair, we require that you return the salvage, or damaged Bicycle to Us. Should You choose to retain the salvage We will deduct the salvage value from Your settlement amount.

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.

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

Making a claim

Please visit the Claims Handlers, at theclaimsmanager.com, select **Make A Claim**, followed by Bicycle.

If you experience any issues raising a claim please call 0330 828 6354, where recorded advice and information can be obtained.

Claims progress

To log the claim, **You** will be asked for your **Policy** reference, personal details, **Bicycle** information and incident details. Please note that we do not warrant for turn around times in order to complete **Your** claim. **We** do not manage claims and therefore cannot warrant for the response times of the **Claims Handlers**. However, every effort will be made to action **Your** claim in a timely fashion.

Every claim made is an insurance claim, each claim is individually assessed according to the evidence provided. The **Claims Handlers** operate within normal office hours. Please allow for a reasonable time period for the **Claims Handlers** to respond to **Your** enquiries. The latest status updates, including responses times can be found on the **Claims Handlers** website.

Evidence the claim

The **Claims Handlers** will send **You** an email requesting the necessary evidence and information to support **Your** claim.

For all claims

1. Evidence of purchase and **Proof Of Ownership**;
2. Details of any other contract(s), guarantee(s), warranty or insurance policy which may apply to **Your Bicycle**.

Theft claims

In addition to the requirements for all claims, for **Theft** claims **You** are required to :

3. **You** must report the **Theft** of any **Bicycle(s)** to the Police within 24 hours of discovery of the incident. **We** require a copy of the full Police report, which confirms the incident details, victim, date, time, location and details of any **Bicycle(s)**. A crime reference number (CRN) alone is not sufficient.
4. Details of the **Approved Lock** used, including make and model, including **Proof Of Ownership**.
5. Initially, a picture of the keys for the **Approved Lock**, although upon request **We** may ask for those keys to be sent to **Us**.

Accidental Damage claims

In addition to the requirements for all claims, for **Accidental Damage** and **Breakdown** claims **You** are required to :

6. **You** must provide **Us** with photographic evidence of the damage.
7. An estimate must be obtained from the manufacturer, or a VAT registered UK business who's primary business is to repair bicycles, detailing the damage and repair costs following the **Bicycle** assessment. Online estimates or estimates from retailers who are not directly authorised by the manufacturer will not be accepted.
8. **We** may request assessment of **Your Bicycle**. If this is required **You** are responsible for the cost of sending the **Bicycle** to **Us**. **We** will cover the return costs.

All evidence must be addressed to, or in, **Your** name, the **Policyholder**. Evidence addressed to, or in, anyone else's name, regardless of their relationship to **You** will not be accepted.

You must provide **Us** with all requested information in order that **We** can progress **Your** claim. **We** do not cover the cost of obtaining any evidence, such as reports and estimates.

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 Handler** stating **You** wish to appeal and **You** will be provided with details of how to appeal, advice on what evidence to provide and a link to submit **Your** appeal.

Your appeal will be acknowledged within 3 working days. A Senior Claims Assessor or Claims Manager 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 makes a fraudulent statement, or exaggerate any claim made under this **Policy**, **We** will not pay the claim and will not cover **You** further under this **Policy**. In such an event, **You** will not be entitled to any refund of premium under this **Policy**.

We will process **Your** claim under the terms and conditions of this **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 **Accidental Damage** or **Theft**, **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 cover **We** may 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**.

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,
- 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. For full details of the remedies and actions that **We** can rely on in the event of a deliberate, reckless or careless non-disclosure and/ or misrepresentation, please refer to the provisions within the Consumer Insurance (Disclosure and Representations) Act 2012.

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.

Substitution

This Policy only covers the **Bicycle** accepted by **Us**. **You** must tell **Us** as soon as possible about any changes **You** wish to make. The substitution or addition of additional **Bicycle** may be permitted, subject to payment of any additional premium.

We will require that **You** validate **Your** new **Gadget**, via **My** Account (nova-direct.com/login). 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 **Gadget**, following a claim being made, **We** require that **You** notify us of the substitution and validate the new **Gadget** via **My** Account (nova-direct.com/login).

COMPLAINTS

Our aim is to provide a first-class standard of service at all times. If **You** feel that **You** have been let down and **You** wish to raise a complaint please visit our Customer Services portal at nova-direct.com/customer-service where **You** will be able to lodge a complaint specific to **Your** enquiry and **Policy** type.

If **You** wish to lodge a 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

Alternatively **You** are able to complain to the insurer directly by addressing **Your** complaint to:

Financial & Legal Insurance Company
5400 Lakeside, Cheadle Royal Business Park, Cheadle,
Cheshire, SK8 3GQ

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 & 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 customer.service@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 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 a Policy and its terms. You may express Your views and request an individual review any automated decision by contacting Us at

customer.service@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 a 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.

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: customer.service@nova-direct.com.

If You have any questions about how We handle Your personal data please email customer.service@nova-direct.com. Please note that We record telephone calls for training and evidentiary purposes.