



CYCLE INSURANCE

POLICY DOCUMENT



LEXHAM INSURANCE CONSULTANTS LTD

GILRAY ROAD DISS NORFOLK IP22 4NG

Lexham Cycle Insurance Policy

Your Insurer

This Cycle insurance is arranged by Lexham Insurance Consultants Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568, Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Lexham Insurance Consultants Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by calling 0800 1116768.

Eligibility

You are eligible for this insurance cover if:

- **You** are a permanent resident of the **United Kingdom** and **your** permanent address is located within the **UK**; and
- **Your** cycle is owned by **you** and permanently kept at **your** address within the **UK**; and
- **Your** cycle does not exceed £10,000 in value.

Important Information

It is important that **you** check **your policy schedule** to ensure that the information that **you** have provided to **us** is accurate and that the cover options which **you** have chosen are correct. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions. This policy wording and **your policy schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason. **We** recommend that **you** periodically review **your** policy to ensure that it continues to meet **your** needs.

Cancellation

We hope **you** are happy with the cover this policy provides. However, if after reading the policy, this insurance does not meet with **your** requirements, please return it to the **administrator** within 14 days of issue or commencement and **we** will refund **your premium**. Thereafter **you** may cancel the insurance cover at any time by writing to the **administrator** however no refund of **premium** will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' written notice to **you** at **your** last known address. Provided the **premium** has been paid in full **you** shall be entitled to a proportionate rebate of **premium** in respect of the unexpired period showing on the **policy schedule**. Valid reasons for cancellation may include but are not limited to:

- Fraud;
- Non-payment of premium;
- Non-compliance with policy terms and conditions;
- Threatening or abusive behaviour.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- tell us of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Change of circumstances

You must immediately advise the **Administrator** if any of the following circumstances change, at any point during the **period of insurance**:

- **You** are no longer a permanent resident of the **United Kingdom**;
- **You** change **your** address;
- **You** change or dispose of **your cycle**;
- **You** have insurance cancelled, or declined, or withdrawn, or terms applied by another insurance provider.

If **you** are not sure if a change in circumstances is relevant to **your policy**, please contact the **Administrator** for advice.

Making a Claim

If **you** need to make a claim, please contact Direct Group on 0844 8931022 as soon as possible.

Please note that if **you** delay reporting a claim to **us** without good reason, and that delay causes an adverse and prejudicial effect to **us**, then **we** may decline to accept **your** claim.

You will be asked to supply evidence to support **your** claim, including but not limited to: **evidence of ownership**, crime reference numbers, details – including the key - of the **approved lock** for **your cycle**. **We** may also request that **you** provide proof of **your** identity prior to settlement of any claim.

In respect of Public Liability claims, **you** must send **us** any claim, writ or summons as soon as **you** receive it. **You** must notify **us** in writing of any impending prosecution inquest or fatal accident enquiry as soon as **you** become aware of it.

You must not negotiate, pay or settle, admit or deny any claim without **our** written permission; failure to comply with this may mean that **we** will not accept **your** claim.

UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited.

When your policy will end

The benefits provided under **your** policy will cease on the earliest of the following:

- a) The end date, as shown on **your policy schedule**;
- b) The **cycle** is sold or transferred to a new owner;
- c) The claim limit has been reached;
- d) **We** declare the **cycle** beyond economical repair and a replacement and/or **cash settlement** is made, unless **you** apply for cover to be reinstated – please refer to 'General Conditions' for more information.

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold type.

Abandoned/Abandonment: left at a location other than **your home** for more than 12 hours, or 24 hours in respect of train stations.

Accessories: Equipment added or fixed to the **cycle** in addition to the manufacturers original specification, including helmets, shoes, jerseys or vests, base layers, gilets, glasses & goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, cycle luggage, cycling tools, cycling armour & guards, locks

Administrator: Lexham Insurance Consultants Ltd ("Lexham").

Accident/Accidental: a sudden and unexpected event which happens by chance during the **period of insurance**.

Approved Lock:

- (a) a nominated lock from the appropriate Sold Secure category (as specified on **your policy schedule**);
 - i. for **cycles** up to £250 in replacement value, an **approved lock** is one which is tested to a bronze standard by Sold Secure;
 - ii. for **cycles** greater than £250 but less than £1,500 in replacement value, an **approved lock** is one which is tested to a silver standard by Sold Secure;
 - iii. for **cycles** greater than £1,500 in replacement value, an **approved lock** is one which is tested to a gold standard by Sold Secure.

or

- (b) any other specified lock accepted and agreed in writing by **us**.

Bodily Injury: death or identifiable physical injury.

Cash Settlement: settlement of the claim by means of store credit, gift card or cash.

Commencement Date: the date **your** cover shall start, as shown on **your policy schedule**.

Cycle: any **cycle**, adult tricycle or a tandem, including component parts, upgrades and **accessories** permanently fixed to the cycle, specified in **your policy schedule**.

Damage: caused by violent and external means including vandalism.

Evidence of Ownership: the original purchase receipt, showing the date, price paid, details of the **cycle** and/or **Approved Lock**, name and address of seller, or other evidence which clearly demonstrates ownership.

Excess: the amount that **you** are responsible for and which will be deducted, or payable by **you**, in the event of a claim.

For claims under sections 1 and 5, the **excess** is £25 or an amount equal to 5% of the **insured value**, up to a maximum of £250, whichever is the higher amount.

For claims under section 4 the **excess** is of £250 for each and every claim arising from **damage** to third party property, and £500 for each and every claim arising from third party injury.

Family: **your** parents, spouse, domestic partner, son, daughter or siblings (aged 16 years or over), who permanently reside with **you** at the **home**.

Forcible and Violent Entry: entry evidenced by:

- a) visible damage to the fabric of the building or vehicle at the point of entry; and
- b) visible damage caused to an **immovable object** or **approved lock**.

Geographical Limits: as a **United Kingdom** resident domiciled in the **United Kingdom**, cover is applicable anywhere in the **United Kingdom**.

Home: the location where the **cycle** is usually kept as stated on **your policy schedule**, which is **your** permanent domestic residence and is a house, or a flat or room in a communal residence. Cover shall be extended for a maximum period of 30 days at any one time during the **period of insurance**, to include any temporary residence such as a holiday cottage/home, guesthouse or hotel within the **geographical limits**.

Immovable Object:

- a) any solid object fixed in or on to concrete, stone, brick or similar, which is not capable of being undone, removed with, or lifted under/over the **cycle**;
- b) the roof rack of a motor vehicle, which must be attached securely in accordance with the manufacturer's recommendations and intended for the carriage of a **cycle**;
- c) A designated **cycle** rack located at a train station, bus station, coach station or **your** permanent place of employment, designed and constructed expressly for the purpose of securing a **cycle** and which is operated by **you** in accordance with the instructions and/or guidance provided.

Insured Value: the amount set out on **your policy schedule**.

Malicious Damage: the intentional damage to **your cycle** caused by a third party.

Period of Insurance: the period specified on **your policy schedule** when **your** policy is operative.

Premium: the amount referred to as such on **your policy schedule** that **you** are required to pay in exchange for cover under this policy.

Policy schedule: the document issued by the **administrator** which confirms **your** personal details (e.g. name and address), details of the **cycle**, **commencement date** and end date of **your** policy.

Terrorism: an act - whether involving violence or the use of force or not - or the threat or the preparation thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which is designed to, or does intimidate or influence a de jure or de facto government or the public or a section of the public, or disrupt any segment of the economy and from its nature or context is done in connection with political, social, religious, ideological or similar causes or objectives.

Theft: the unauthorised dishonest appropriation, or attempted appropriation, of the **cycle** specified on **your policy schedule**, by another person with the intention of permanently depriving **you** of it.

Unattended: whilst the **cycle** is not being used or held in accordance with security requirements of this policy, by **you**.

United Kingdom, UK: England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Unoccupied: where **you** and **your family** are away from the **home** for more than 30 consecutive days.

Value: the replacement cost of the **cycle** and any **accessories** as at the date of loss, as assessed by **us**.

Insurers/We/Us/Our: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You/Your: the person or company named on the **policy schedule**, or any **family** member using the **cycle** with **your** consent.

Sections of Cover

1) Damage to the cycle and accessories

Where **you** have paid the appropriate premium and **cycles** and **accessories** cover is shown on **your Insurance Schedule** you are covered for:

- **Theft of your cycle** from **your home**.
- **Theft of your cycle** while away from **your home**.
- **Theft of your cycle** from a motor vehicle.
- **Accidental damage to your cycle**.
- Malicious damage to **your cycle**

We agree to pay for repair or replacement, up to the limit stated in **your Insurance Schedule**, of the **cycle** owned by **you** (not hired, loaned or entrusted to **you**), that has been stolen or sustained **accidental damage** or **malicious damage**.

We will pay for the cost of replacement as new providing the damaged **cycle** was not more than 3 years old at the date of loss and provided it was new when **you** purchased it. If the **cycle** was more than 3 years old or was not new at the time of purchase, then **we** will deal with the claim on an indemnity basis.

We reserve the right to specify a supplier of **our** choice for the repair or replacement of the **cycle** or at our discretion offer cash settlement to the indemnity value of the replacement **cycle**.

Cover is extended to include **theft** from **your** home and accidental damage to **accessories** where **you** have paid the appropriate premium and **accessories** cover is shown on **your** Insurance Schedule.

What is not covered:

1. Any applicable **excess**.
2. **Theft** of the **cycle** unless substantiated by evidence of ownership.
3. Accidental damage to **accessories** where **accessories** cover is not shown on **your** Insurance Schedule.
4. Accidental damage to **accessories** unless substantiated by evidence of ownership.
5. Accidental damage to **accessories** unless accompanied by accidental damage to the **cycle**.
6. **Theft of accessories** where **accessories** cover is not shown on **your** Insurance Schedule.
7. **Theft** from **your** home unless:
 - a. The **cycle** is kept inside the home and any security devices such as door locks are in operation.
 - b. **Theft** from the home involves forcible and violent entry or exit.
8. **Theft** from any garage, outbuilding, shed, underground car park or communal hallway unless the **cycle** has been secured to an **immovable object** with its own **approved lock** through the frame and any quick release wheels substantiated by a sales purchase or till receipt, remains of the lock or the lock key. Any cycle with a value exceeding £5000 is not covered at all while in a communal hallway.
9. **Theft, accidental damage or malicious damage** following abandonment or any unexplained **theft**.
10. **Theft** away from **home** unless the **cycle** has been secured to an **immovable object** with its own **approved lock** through the frame and any quick release wheels.
11. **Theft** from any motor vehicle unless:
 - a. The **cycle** is completely out of sight or secured through the frame by its own **approved lock** through the frame and any quick release wheels to a roof or **cycle** rack attached to the motor vehicle.
 - b. The motor vehicle is securely locked and any security devices are in operation.
 - c. **Theft** is a result of forcible and violent entry.
12. **Theft** from any motor vehicle between the hours of 9pm and 6am unless:
 - a. the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock.
 - b. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
13. Loss or **damage** caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause.
14. Marring, scratching denting or any cosmetic change which does not impair the function of the **cycle**.
15. Claims where the **cycle** has suffered damage as a result of a manufacturing fault which is still covered under a manufacturer's warranty.
16. Any tyres or fixed **accessories** unless the **cycle** was stolen or damaged at the same time.
17. **Theft** by a person to whom the **cycle** was entrusted, other than a member of **your** family.
18. **Theft** of the **cycle** whilst being used for competition (including racing) unless this cover is shown on the **policy schedule** and the additional premium has been paid for amateur based competitions, professional races are not covered.
19. Any damage to or **theft** of the **cycle** and **accessories** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
20. **Theft** of a **cycle** that is engaged for use in trade or business purposes (excluding commuting to and from work).
21. **Theft** or malicious damage where a crime reference number cannot be provided.
22. Accidental damage, **theft** or malicious damage to any faired recumbent **cycle**.

2) Replacement cycle hire

What is covered:

Within the **United Kingdom** we will pay up to £25 per day, up to a maximum of 10 days during any one **period of insurance**, towards the hire of an alternative **cycle** from a recognised reputable **cycle** dealer, whilst **you** are awaiting repair or replacement of **your cycle** when it is the subject of an approved claim with **us**. The hire cost must be agreed in writing by **us** in advance of the hire.

What is not covered:

- 1) Where the costs of hire are greater than the quoted charge through a recognised hire supplier.
- 2) Where the hire costs are in excess of the **cycle value** or repair costs.
- 3) Where evidence of expenditure cannot be provided from a recognised hire company.
- 4) Where costs are incurred by anyone other than **you**.

3) European extension

Cover is extended to 30 days per trip anywhere in the European Union subject to a maximum of 90 days during any one **period of insurance**.

4) Public Liability

What is Covered:

Within the **geographical limits**, we will pay for **accidental bodily injury**, death, disease or **accidental damage** to any person, or **accidental damage** to third party property which arises from **your** use of or ownership of the **cycle**, or which any specified individual member of **your family** named on **your policy schedule** becomes legally liable for.

The maximum amount we will pay is shown on **your policy schedule**. The total amount payable includes reasonable defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured under this policy.

What is Not Covered:

- 1) Public Liability benefits unless **you**, or any specified individual member of **your family** named on **your policy schedule**, have paid the required additional **premium**.
- 2) Any claim if the **cycle** is being used for any business or professional purpose.
- 3) Any claim when **you** or **your** individual **family** member is aged under 16 or over 65 years old.
- 4) The policy **excess**.
- 5) Liability arising from loss or **damage** to property which belongs to **you** or is in **your** care, custody or control.
- 6) Any claim where **you** are entitled to indemnity from another source.
- 7) Any claim when punitive, exemplary or aggravated damages are awarded against **you**.
- 8) Any liability for **bodily injury** or **damage**:
 - To **your** employees or members of **your family** or household or to their property;
 - Arising out of the ownership, possession, use or occupation of land or buildings;
 - Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
- 9) Any liability not involving the use of the **cycle**.

5) Cycle Breakdown

Cover is only operative if shown on your policy schedule

What is covered:

If **you** suffer damage to **your cycle** occurring more than one mile from **your home**, we will pay for the cost of taxi hire in order to transport **you** to **your** onward destination, or to **your home**. We will pay for up to £250 in taxi hire in any one **period of insurance**. Evidence of expenditure must be provided e.g. a receipt from the taxi firm.

What is not covered:

1. Any costs other than the taxi fare to transport **you** and **your cycle** to **your** onward destination.
2. Punctures.

General security requirements

1 Security requirements where the cycle is at the home

Accidental or malicious damage or theft of the **cycle**, whilst at **home**, shall only be covered in circumstances where the **cycle** is:

- a) kept inside and any security devices are in operation; or
- b) stored within a private garage, privately accessed wooden, plastic or aluminium shed within the boundaries of the **home** and **you** have complied with the following security requirements:
 - all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock; or
 - the **cycle** must be secured through the frame by its own **approved lock** to an **immovable object** within the building; or
- c) secured through the frame by its own **approved lock** to an **immovable object** within the building when at **your home**, in any location which is described as a communal hallway. Any cycle with a value exceeding £5000 is not covered at all while in a communal hallway.

2 Security requirements where the cycle is away from the home

Accidental or malicious damage or theft of the **cycle**, whilst away from the **home**, shall only be covered in circumstances where:

- a) the **cycle** is not left **unattended**;
- b) where the **cycle** is left **unattended**, it must be secured to an **immovable object** by its own **approved lock** through the frame;
- c) any access to the **cycle** is effected by **forcible and violent entry**;
- d) the **cycle** is not left **unattended** within the boundaries of a train station, bus station, coach station or **your** permanent place of employment, for more than 24 hours and subject to conditions (b) and (c) above.

3 Security Requirements where the cycle is in or on a vehicle

Theft whilst the **cycle** is in or on a vehicle shall only be covered in circumstances where:

- a) all doors, windows and other openings of the vehicle and cycle rack are left closed, securely locked and properly fastened;
- b) access to the **cycle** must have been effected by **forcible and violent entry**;
- c) any security devices installed in the vehicle and **cycle** rack are in operation;
- d) the **cycle** is stored out of sight wherever possible, or is secured through the frame by its own **approved lock** to the roof or cycle rack attached to the vehicle;
- e) if the **cycle** is left in the vehicle between the hours of 9pm and 6am the **cycle** must be covered up so that it is not visible to persons outside of the vehicle.
- f) **cycles** which are locked on to the exterior of the vehicle (e.g. by roof or rear cycle rack) must be removed between the hours of 9pm and 6am and either placed inside the vehicle, or kept securely in accordance with the policy terms and conditions.
- g) the vehicle used must have:
 - valid motor insurance; and
 - a valid MOT certificate where applicable; and
 - current road tax where applicable; and
 - all windows must be capable of being securely fastened and locks must be capable of rendering the vehicle secure.

General Conditions - applicable to all sections of this policy

Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or **cash settlement**, **you** may apply for the reinstatement of cover on the replacement **cycle**. The policy renewal date will remain unchanged and will operate as shown on **your policy schedule**. If the **insured value** of **your** replacement **cycle** is higher than the current **insured value**, **you** will also be required to pay the proportionate additional **premium**. Following a claim **we** reserve the right to decline to reinstate cover or to apply special terms.

Fraud

If **you**, or anyone acting on **your** behalf, submits inaccurate, fraudulent or exaggerated information in connection with a claim under this **policy**, which is intended to mislead **us** or to obtain benefit under this **policy** where none would otherwise be payable, then **we** reserve the right to:

- decline the claim;
- pursue a recovery of any benefit paid to **you** as the result of a fraudulent or misleading claim;
- cancel **your policy** with no refund of **premium**;
- share this information with other insurers and pass **your** details to the relevant law enforcement authorities.

Duty of Care

You must take care to prevent any **accidental damage, malicious damage** or **theft** and keep **your cycle** and the security measures – including in **your home** and on or in **your vehicle** - protecting the **cycle**, in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

Subrogation

In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation. **You** shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

Under Insurance

A proportionate reduction in any claims settlement will be made should **you** under insure **your cycle** (i.e. the **insured value you** have chosen is less than the **value** of the **cycle**).

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply. This certificate of insurance does not provide cover for any **accidental damage** or **theft** or any expenses of legal liability of whatsoever nature, directly or indirectly caused, contributed to by or happening though or in the consequence of:

- Any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
- War, invasion, terrorism, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military or usurped power.
- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
- Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
- Suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger (unless trying to save human life).
- Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
- Engaging in any criminal act.
- Any claim where evidence of ownership cannot be provided for the bicycle or the approved lock.

Complaints Procedure

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact **Lexham at:**
Lexham Insurance, Gilray Road, Diss, Norfolk, IP22 4NG
Tel: 01379 646561
Email: enquiries@lexhaminsurance.co.uk

If **your** complaint about the sale of **your** policy cannot be resolved promptly **Lexham** will pass it to:

Customer Relations Department, UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds
LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd, Customer Relations
Quay Point, Lakeside Boulevard, Doncaster,
DN4 5PL

Tel: 0844 893 1022

Fax: 0844 412 4138

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05925.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act

Please note that any information provided to **us** will be processed by **us** and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions **we** or the administrator may ask as part of your application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.