



Policy Wording



CONTENTS INSURANCE

Policy Wording



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SECTION 1

Important information about your insurance



Some important information about your insurance

This is the policy wording for **your Getsafe contents** insurance which, along with **your schedule** (including any **endorsement** shown), forms **your** insurance contract. Please read all these documents carefully. If anything is not correct, please notify **us** immediately.

Who we are

This insurance is arranged by **Getsafe** and insured by Wakam. **You** are now part of a special group of people: together **we** will make history, making insurance more transparent and flexible. Thank **you** for trusting in **us**.

Your insurer's promise to you

In return for the premium **you** have paid, **your insurer** agrees to insure **you** in accordance with the terms and conditions of **your policy**.



SECTION 1

Important information about your insurance

Complaints procedure

We aim to provide a first-class level of service at all times and welcome feedback from **you**. If **you** have a complaint about **your policy** or the handling of a claim **you** should, in the first instance, contact **us**:

- by emailing help@hellogetsafe.com, or
- by phoning +44 20 3608 4144.

Our office hours are 7am-7pm Monday to Friday (excluding bank holidays), but **we** will often respond to **you** out of hours, especially if the issue is urgent.

How we will handle your complaint:

1. We will try to resolve **your** complaints immediately.
2. If **we** are unable to resolve **your** complaint immediately, **we** will send an acknowledgement via email within 3 working days of receiving **your** complaint. This will include the contact details of the individual who will be dealing with your complaint.
3. Within 8 weeks of receiving **your** complaint **we** will provide **you** with a final response explaining the outcome of **our** investigation and our next steps.

Where **you** are still not satisfied with the final response, **you** could refer to Wakam reclamation@wakam.com (or by mail 120 – 122 rue Réaumur, 75083 Paris, Cedex 02, France).

You also have the right to refer **your** complaint to the **Financial Ombudsman Service** at:

- Address: The **Financial Ombudsman Service**, Exchange Tower, Harbour Exchange Square, London, E14 9SR,
- Email: complaint.info@financial-ombudsman.org.uk, or
- Telephone: 0800 023 4567.

For more information about the **Financial Ombudsman Service**, please refer to www.financial-ombudsman.org.uk.

FSCS

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). If the **insurer** goes out of business and cannot meet its obligations, **you** may be entitled to compensation from the scheme. **You** may be entitled to compensation if **we** cannot meet our obligations, depending on the circumstances. Further details are available at www.fscs.org.uk.

Copyright

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Your cover

This **policy wording** is split into 12 sections. Not all sections may apply to **you**. The cover **you** have selected will be shown in **your schedule** and is subject to the terms, conditions, and exclusions set out in this **policy wording** and any **endorsements** sent to **you** by **us**. Your **policy** will be in force for the **period of insurance** shown in your **schedule** and covers **you** only for insured events that occur during that period.

Limits of cover

The cover set out in each section of this **policy wording** is limited to the amounts set out in **your schedule** and is subject to each **excess** set out in **your schedule**. If you have chosen an excess higher than £200, some of the coverage will be not applicable through the limit of cover.

SECTION 2

Definitions



Words shown in **bold** type have the same meaning wherever they appear in this **policy**. The words defined below are used throughout this **policy**. There are additional definitions that only apply to the Home Emergency, Legal Protection and Tenant's Liability sections of the **policy**.



SECTION 2

Definitions



Accidental damage	Single, sudden, unexpected physical damage or loss, which was not deliberate.
Amount insured	The most the insurer will pay as shown in your schedule .
Art and collections	Art, antiques and collectibles of particular value due to their age, style, uniqueness or in limited series, artistic merit or collectability.
Business equipment	Computers , laptops, phone equipment, digital accessories and office furniture, which are owned by you or your family and which may be used by you or your family for their trade or profession, provided they are not insured elsewhere.
Claims administrator	Crawford & Company Adjusters (UK) Limited , a company registered in England and Wales with number 2908444, who handle claims on behalf of Getsafe and the insurer (or such other claims administrator as we or the insurer may appoint from time to time).
Computer	Computers, smartphones, laptops, tablets, PDAs and wearable technology, including software and data carrying media.
Contents	<p>Household goods and personal items including:</p> <ol style="list-style-type: none">1. computers,2. business equipment,furniture,household goods,clothing, footwear and luggage,audio visual equipment,cameras and photographic equipment,sports equipment,9. cycles,10. art and collections,jewellery, andwatches. <p>But not:</p> <ol style="list-style-type: none">any vehicle licensed for road use or any other mechanically propelled vehicle, cycle or buggy,any caravan, trailer or horsebox,any watercraft, hovercraft, aircraft, drone or other aerial device,any living creature,any building,any land or water,securities certificates and documents, except driving licences and passports,any item used for your trade or profession except business equipment, orany item attached to any of the above.

Cycle	Any bicycle, tricycle, tandem or recumbent. This includes any upgraded parts and components which are critical to the operation of the bicycle, tricycle, tandem or recumbent.
Damage/damaged	Physical loss or physical damage, excluding accidental damage .
Domestic staff	Any staff employed under a contract of service by you or your family in connection with the ownership or occupation of your home , not being self-employed or hired through an agency.
Endorsement	A change to the terms of the policy which is confirmed in writing by us .
Excess	The amount stated in your schedule payable by you in the event of a claim.
Family	Your partner and any of your relatives provided that such person permanently lives with you at your home .
Getsafe	Getsafe UK Ltd, a company registered in England and Wales under number 12334612, 24 Old Queen Street, London, SW1H 9HP (Financial Conduct Authority reference number 918034) An appointed representative of Davies MGA Services Limited, 7th Floor, 1 Minster Court, Mincing Lane, London EC3R 7AA, authorised and regulated by the Financial Conduct Authority under reference number 597301.
Home	The house or flat stated in your schedule where your personal possessions are usually kept, including any outbuildings or garages used for domestic purposes at the same address.
Household	Your family and your domestic staff .
Insurer	Wakam, Insurance Company, Limited Company with a capital of €4,514,512 of which headquarters is at 120-122 rue Réaumur, TSA 60235 75083 PARIS CEDEX 02, Registered in the Register of Commerce and Companies of Paris under number 117 562 085, Company governed by the Insurance Code, submits, within the scope of its activity, to the control of the ACPR (Prudential Control and Resolution Authority) whose head office is located at 4 Place de Budapest 75436 Paris Cedex 9.
Money	Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, gift tokens, customer redemption vouchers, travellers' tickets and luncheon vouchers.
Period of insurance	Time for which this policy is in force as shown in the schedule .

Personal possessions	The following items that belong to you or for which you are legally responsible: <ol style="list-style-type: none"> 1. valuables, sports equipment and cycles, and 2. luggage, clothes and any other items you normally wear or carry.
Policy	Your insurance contract which is made up of this policy wording , the schedule and any endorsements .
Policy wording	This document.
Premium	Sum charged for cover under this policy as shown in the schedule .
Program	A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment.
Schedule	Part of your insurance contract containing details about you , your home , the amount insured , any excess that applies, the period of insurance and the sections of this policy wording that apply to you .
Software	Programs which are installed on computers.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Terrorism	The use or threat of use, by any person or group of people, on behalf of or in connection with any organisation or government for political, religious, ideological or similar purposes (including the intention to influence any government or to put any section of the public in fear): <ol style="list-style-type: none"> 1. violence against one or more people, 2. damage to property, 3. endangerment to life other than that of the person committing the action, 4. danger to the health or safety of the public or a section of the public, or 5. interference with or disruption an electronic system.
United Kingdom	England, Scotland, Wales and Northern Ireland.
Unoccupied	When your home has not been lived in by you or by any other person with your permission for more than 60 days in a row (lived in means fully furnished and slept in frequently) during the period of insurance .

Valuables

1. Sets of coins, stamps or medals,
2. Furs,
3. Items or sets or collections of gold, silver or other precious metals,
4. Jewellery,
5. Watches, and
6. Works of art.

Visitor's possessions

Articles used or carried or worn by a visitor whilst at **your home** that belong to that visitor or for which they are legally responsible.

We/us/our

The **insurer**, and as the context requires, **Getsafe** acting as agent of the **insurer**.

You/your

The person named as the insured in the **schedule** and any member of **your family**.

SECTION 3

Contents insurance



SECTION 3.1

Basic cover



Contents which **you** own or which **you** are legally liable for are covered for loss or **damage** during the **period of insurance** caused by:

What's covered

1. Fire, smoke, explosion, lightning or earthquake.
2. Vandalism, riot or civil disturbance.
3. **Storm** or flood.
4. Escape of water from any fixed domestic water or heating installation.
5. Escape of oil from any fixed domestic oil heating installation.
6. Theft or attempted theft.

What's not covered

The amount of any excess shown in your schedule.
Anything already excluded under section 10 (General Exclusions) of this policy wording.

We don't cover loss or damage caused by:
1. heat distortion, unless accompanied by flames, or
2. tobacco burns, unless accompanied by flames.
We don't cover loss or damage occurring while **your home** is left **unoccupied**.

We don't cover loss or damage unless force or violence is used to get into or out of **your home**.
We don't cover loss or damage occurring while **your home** is left **unoccupied**.

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We don't cover loss or damage occurring while **your home** is left **unoccupied**.

We don't cover loss or damage:
1. unless force or violence is used to get into or out of **your home**, and
2. occurring while **your home** is left **unoccupied**.

SECTION 3.2

Cover for specific items



What's covered

- **Contents** outside:

Loss of or **damage** (including **accidental damage** if shown in **your schedule**) to **your contents** while they are outside, but within the boundaries of **your home**.

- Lock replacement:

The costs **you** incur following theft of keys to replace locks and keys necessary to maintain the security of **your home** and any safes and security control equipment.

- Loss of oil and metered water.

1. The cost of increased water meter charges at **your home** due to accidental loss of metered water from **your home's** domestic water system.

2. Replacement costs of oil at **your home** due to accidental loss of oil from **your home's** domestic heating system.

- **Money:**

Loss or **damage** occurring at any location within the **United Kingdom** to **money** which belongs to **you**.

- Refrigerated food and drink:

The cost of replacing spoiled refrigerated food and drink where such spoilage is a direct result of **damage** to a domestic refrigeration unit at **your home**.

- Removal of debris:

The cost of clearance of the debris of **personal possessions** from **your home** or from the area immediately adjacent to **your home**, following **damage** covered under this **policy**.

- Retrieving personal data:

Where personal data is lost, as a direct result of **damage** covered under this **policy** to **computers**, the cost of:

- a. retrieving **your** personal digital data, digital photographs or digital video, where it is possible to do so, and
- b. replacing **your** personal digital music and digital video downloads.

What's not covered

The amount of any excess shown in your schedule.

Anything already excluded under section 10. General Exclusions of this policy wording.

- **Contents** outside:

Loss or **damage** while **your home** is left **unoccupied**.

- **Damage to personal possessions:**

Loss or **damage** while **your home** is **unoccupied**.

- Lock replacement:

Loss or **damage** occurring while **your home** is left **unoccupied**.

- Loss of oil and metered water:

Loss or **damage** occurring while **your home** is left **unoccupied**.

- **Money:**

Loss or **damage** arising from loss of any cryptocurrencies, electronic funds or electric account balances.

- Refrigerated food and drink:

1. Loss or **damage** occurring while **your home** is left **unoccupied**.
2. Loss or **damage** caused by a deliberate act of any public electricity supply authority.
3. Loss or **damage** caused by **your** own or **your household's** wilful act of negligence or the continued use of damaged or faulty apparatus.

- Retrieving data:

1. Retrieving data or information, that is not **your** personal data, which is held on **business equipment**.
2. The cost of remaking or recreating a disc, tape or film.
3. Loss or **damage** to **computer** software.

- Visitors' possessions:

Loss of **money** or jewellery

- Weddings and religious festivals:

Loss or **damage** to gifts and food in **your home** relating to a wedding or religious festival during the period of one month before and one month after, either the date of the wedding or the first date of the religious festival.

- **Visitor's possessions:**

Loss of or **damage** to a **visitor's possessions** provided the **visitor's possessions** are not insured elsewhere.

- Personal liability:

Any amount **you** become legally liable to pay as compensation to another person:

1. as occupier of **your home**, for an accident which causes bodily injury to that person or physical **damage** to their property, and which happens in or within the boundaries of **your home**, and
2. for an accident which causes bodily injury or physical damage to another person or to their property anywhere in the United Kingdom.

We will pay costs and expenses, agreed by **us** in advance, in relation to **your** defence of a claim against **you** in relation to such an accident.

We will treat all claims caused by one accident as one claim, however many of **you** may be legally liable for the accident.

- Personal Liability:

1. Liability resulting from **you** or **your household's** trade, profession or business.
2. Liability resulting from the ownership of **your home**.
3. Liability resulting from **your** occupation or ownership of any land or building other than **your home**.
4. Liability resulting from the use or ownership by any of **your household** (or, for which any of **your household** is legally responsible) of:
 - a. mechanically powered vehicles or trailers attached to such vehicles, except garden machinery,
 - b. powered hovercraft, watercraft and aircraft,
 - c. remote controlled or pedestrian controlled models including drones,
 - d. animals of a dangerous species,
 - e. any horse for hunting, racing or polo
 - f. firearms, except airguns or sporting guns.
 - g. lifts (other than a stair lift) which **you** or anyone in **your household** own, control or are responsible for,
 - h. any responsibility as an employer to anyone employed by any of **your household** in any trade, profession or business (excluding **domestic staff**), or
 - i. any species of dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.
5. Liability for any defence costs and/ or expenses incurred without our written consent.
6. Liability arising from:
 - a. any responsibility as an employer to anyone employed by any of **your household** in any trade, profession or business (excluding **domestic staff**), or
 - b. the Party Wall etc. Act 1996.

SECTION 4

Extension: Accidental Damage



This section of your policy applies if you have chosen the accidental damage cover and this is shown in your schedule.



SECTION 4

Extension: Accidental Damage



What's covered

- Accidental damages to your contents.

What's not covered

The amount of any excess shown in your schedule
Anything already excluded under section 10 (General Exclusions) of this policy wording. More than two claims during the period of insurance (a period consists of 12 months and starts again with renewal of the policy).
Loss or damage that occurs within 30 days of the inception of the policy.

- We will not pay for loss or **damage**:
 1. arising during or as a result of cleaning, dyeing, alteration, restoration, repair or renovations,
 2. caused by moth, vermin, birds, insects, fungi, dry or wet rot,
 3. caused by domestic pets,
 4. due to faulty materials, poor workmanship or design,
 5. caused by paying guests or tenants,
 6. while **your home** is unfurnished or **unoccupied**,
 7. caused by the sun, weather or atmospheric conditions, or
 8. caused by normal wear and tear of the object.
- We will not pay for the cost of maintenance or routine decoration.
- We will not pay for loss of or **damage to contents**:
 1. caused by defrosting freezers and/or refrigerators or if the **contents** of **your** freezers and/or refrigerators are spoiled for any other reason,
 2. caused by **computer** viruses,
 3. which are fragile items whilst **you** move **home**
 4. while **you** move **home**
 5. while in a furniture storage facility, saleroom or exhibition, or
 6. which are more specifically insured by this in other section or any other policy.

Conditions to this Section

- **Accidental Damage** claims must be reported within 15 days of the claim occurring.

SECTION 5

Extension: Personal Possessions



This section of your policy applies if personal possessions cover is shown in your schedule.



SECTION 5

Extension: Personal Possessions



What's covered

- Loss, theft, **damage** or **accidental damage** to **your personal possessions** while they are:
 1. temporarily away from **your home** anywhere within the **United Kingdom**, or
 2. temporarily away from **your home** anywhere in the rest of the world for up to 60 consecutive days.
- This includes cover for:
 1. **personal possessions** stolen from an unattended vehicle, if the vehicle is locked and **your personal possessions** are hidden from view in a closed glove compartment or locked boot,
 2. loss or **damage** to **cycle** tyres and accessories, if the **cycle** is lost or **damaged** at the same time,
 3. the theft of an unattended **cycle**, if it is in a locked building or secured with a bike lock to an immovable object, and
 4. theft or loss of **money**, if the **money** is carried by **you**, or you have left it in a secure place, anywhere in the world. **You** must report the theft or loss to the police within 24 hours.

What's not covered

The amount of any excess shown in your schedule. Anything already excluded under section 10 (General Exclusions) of this policy wording.

1. Breakage of any sports equipment while in use.
2. Breakage of musical instruments while in use or being carried to and from a venue unless suitably stored within a protective case.
3. Loss or **damage** resulting from fraudulent calls or use of data in the case of mobile phones and connected devices.
4. Loss or **damage** to a **cycle** arising from theft, when at the time of the loss it was not in a locked building or if outside, both wheels and the frame were not secured with a bike lock to an immovable object.
5. Loss or **damage** to **cycles** whilst racing.
6. Loss or **damage** to **cycles** while being used professionally.
7. Loss or **damage** to **cycles** occurring outside of the **United Kingdom**.
8. Loss of **money** caused by mistake (e.g. someone short changing **you**).
9. Loss of **money** caused by loss in value.
10. Loss of **money** because it is confiscated by HM Customs or other officials
11. Loss, theft or damage of your personal belongings, your bicycles or your money while it has been entrusted to a third party.

SECTION 6

Extension: Home Emergency



This section of your policy applies if you have chosen the Home Emergency cover and this is shown in your schedule



SECTION 6

Extension: Home Emergency



Definitions

The following definitions in **bold** type only apply to this section of the **policy**.

Authorised repairer	A tradesperson appointed by us to assess your claim, and to carry out a temporary or permanent emergency repair or prevent further damage .
Beyond economic repair	In the opinion of our authorised repairer the cost of repair is more than the repair cost of replacement.
Call out	Sending an authorised repairer or suitably qualified repairer out to your home after you ask for emergency assistance , even if you then cancel your request.
Electrical supply	The permanent electrical wiring system supplying power to your home from the mains service through your electricity supply meter.
Emergency	A sudden and unexpected event occurring at your home which, if not dealt with quickly will, in the reasonable opinion of the helpline: <ol style="list-style-type: none">1. render the home unsafe or unsecured,2. damage or cause further damage to the home,3. cause personal risk to you, or4. cause a health and safety risk to others.
Emergency assistance	Access to our helpline , call out and any repair required to resolve an emergency and, where specified below, the cost of alternative accommodation during that emergency.
Helpline	Our emergency helpline, details of which can be found in Section 11
Main source of heating	The main hot water or central heating system in your home including: <ol style="list-style-type: none">1. one domestic boiler,2. any controls forming part of the boiler,3. the controls, central heating pump, hot water cylinder, room thermostat and radiators.

Pest

- Wasps' nests,
- Hornets' nests,
- Mice,
- Rats, and
- Grey squirrels.

Repair

The labour, parts and materials required for an **authorised repairer** to make reasonable efforts during a visit to **your home** to complete a temporary repair to limit or prevent **damage**, or if at similar expense, the cost of completing a permanent repair.

SECTION 6

Extension: Home Emergency

What's covered

Emergency assistance relating to:

- External water supply pipes:

An **emergency** involving a blockage, collapse or leakage of the water supply pipe anywhere from and including the main stopcock for **your home** up to where it is connected to the public water main or communication pipe, provided that **you** are legally responsible for this section of pipe.

- Plumbing and drainage:

An **emergency** involving:

- a. internal plumbing and drainage, or
- b. underground external drainage for which **you** are legally responsible.

- Heating:

The failure of the **main source of heating in your home**.

- Electrical supply:

The failure of the **electrical supply to your home**.

- **Emergency** gas supply pipe:

Leakage of the internal gas supply pipe in **your home**. Our **assistance** will only be provided once the National Gas Emergency Service has attended and isolated the leak.

- Security, roofing, lost keys & **pests**:

- a. Security and Roofing: **We** will arrange an **emergency repair** to make **your home** safe and/or prevent further loss or **damage** in the event of **damage** or failure to the roof, external lock, door or window.
- b. Lost keys: **We** will assist **you** to gain access to **your home** if you lose the only available key to **your home**, when **you** are unable to replace it or gain normal access
- c. **Pest** infestation: **We** will assist you to remove any **pest** infestation inside **your home**.

- Emergency accommodation:

In the event that **your home** becomes uninhabitable overnight as a result of an **emergency** covered under this section 6, **we** will pay the cost of suitable alternative accommodation for one night for **you** as set out in **your schedule**.

What's not covered

The amount of any excess shown in **your schedule**.

Anything already excluded under section 10 (General Exclusions) of this policy wording.

- External water supply pipes:

Emergency accommodation required because of a water supply pipe blockage, collapse or leakage occurring outside the boundary of **your home**.

- Plumbing and drainage:

- a. The cost of **repair** to the underground water supply to **your home**.
- b. More than **your** share of the cost of **emergency assistance** if **your home** is a flat or maisonette.
- c. The cost of replacing pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or part of **your** central heating.

- Heating:

- a. **Repair** to leaks from any gas pipe or gas-fired appliance.
- b. **Repair** to a boiler that is **beyond economic repair**.
- c. Replacement of your **main source of heating**.
- d. **Repair** to **your** cold water supply tank, its supply and outlet.
- e. **Repair** to water supply pipes to or from:
 - **your** hot water cylinder, or
 - any gas appliance.
- f. **Repair** to bleed or clear the airlocks of any radiators.
- g. Removal of asbestos connected to any **repair**.

- Electrical supply:

- a. **Repair** requiring any temporary electrical wiring.
- b. **Repair** involving wiring that is outside **your home**.
- c. **Repair** to the electrical supply to outbuildings or garages that aren't attached to your home.

- Gas supply:

- a. Temporarily frozen pipes where there is no permanent damage.
- b. Systems not installed correctly by an appropriately qualified person or which do not conform to any governing Gas Safe regulation or requirements.
- c. Pipes outside the boundary of **your home**.

- Security, lost keys, roofing & **pests**:
 - a. **Pest** infestations of any outbuilding, or any other part of **your home** which is not part of your main **home**, or where the living areas of the home are not affected.
 - b. **Repair** to damage caused by **pests**.
 - c. **Emergency assistance** relating to loss of keys to the main **home** if a duplicate set exists.
 - d. **Emergency assistance** relating to loss of keys for any outbuilding, garage or shed which is not part of the main **home**.
 - e. **Emergency assistance** relating to failure of any internal doors and/or window lock.
 - f. **Repair** of electronic units powering garage doors.

Exclusions that only apply to this Section

1. **Emergency assistance** while the **home** is left **unoccupied**.
2. Emergency assistance relating to an event which is not an **emergency**.
3. General maintenance work.
4. **Repair** to any system that has not been regularly maintained or serviced.
5. **Emergency assistance** relating to disconnection from, or interruption to, the public supply of gas or water or electricity to **your home**.
6. **Emergency assistance** relating to poor workmanship or design defect.
7. Any **repair** that is, in **our** opinion, either difficult or impossible to complete due to problems with access needed to facilitate the repair.
8. Replacing lead, steel or iron pipes, rusting, corrosion, general wear and tear and/or gradual deterioration.
9. Replacement of bespoke or designer radiators or towel rails.
10. **Emergency assistance** relating to any boiler or heating system that has not been serviced in line with manufacturer's recommendations.
11. Improvements, including work that is needed to bring an insured item up to current standards.
12. Any **damage** reasonably caused by the **authorised repairer** in gaining access in order to affect an **emergency** repair.
13. **Repair** required due to failure to install properly or in line with manufacturers guidelines.

SECTION 7

Extension: Legal Protection



This section of your policy applies if you have chosen the Legal Protection cover and this is shown in your schedule.



SECTION 7

Extension: Legal Protection



Definitions

The following definitions in **bold** type only apply to this section of the policy.

Adverse costs	Third party legal costs awarded against you which shall be paid on the standard basis of assessment provided that these costs arise after written acceptance of a claim.
Adviser	Our specialist panel solicitors or accountants or their agents appointed by us to act for you , or, and subject to our agreement, where it is necessary to start court proceedings or a conflict of interest arises, another legal representative nominated by you and confirmed in writing to us .
Advisers' costs	Legal or accountancy fees and disbursements incurred by the adviser .
Conflict of interest	Situations where we administer and/or arrange legal protection insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.
Costs	<ol style="list-style-type: none">1. All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the adviser and agreed by us. Legal fees and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.2. The fees incurred by your opponent that you are ordered to pay by a court and any other fees we agree to in writing.
Date of occurrence	<ol style="list-style-type: none">1. For personal injury, clinical negligence, employment disputes, contract disputes, defence of civil action against you for unlawful discrimination, jury service and court attendance, the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, the date of occurrence is the date of the first of these events.2. For criminal cases, when you began or are alleged to have begun to break the criminal law in question.3. For tax cases, when HM Revenue & Customs first notifies you in writing of the intention to make enquiries.
Injury	Your bodily injury or death, or any disease, illness or shock suffered by you .

Legal action

1. The pursuit or defence of civil legal cases for damages and/or injunctions, specific performance.
2. The defence of criminal prosecutions to do with **your** employment.

Reasonable prospects

The prospects that you have at least 51% chance of:

1. recovering losses or damages (or obtain any other legal remedy that we have agreed to, including enforcement of a judgment),
2. making a successful defence, or
3. make a successful appeal or defence to an appeal.

Territory

For **injury**: an **injury** occurring anywhere in the world, but where legal proceedings are issued relating to that **injury**, they must be issued in the United Kingdom only.
For all other legal actions: United Kingdom only.

SECTION 7

Extension: Legal Protection



What's covered

We will provide the cover set out in this section as long as:

1. the date of occurrence of the insured incident is during the period of insurance and within the territory,
2. any legal proceedings will be dealt with by a court, or other body which we agree to, in the territory, and
3. reasonable prospects exist for the duration of the claim.

- Personal injury:
 - a. We will pay **costs** incurred in bringing a legal action against a third party for an incident which causes physical bodily **injury** to **you**, or **your** death.
 - b. We will only pay **costs** for claims relating to mental health if they result from an accident that also causes physical bodily **injury** to **you**.
- Clinical negligence:
 - a. We will pay **costs** where negligent surgery, clinical or medical procedure or treatment leads to physical bodily injury to **you**, or **your** death.
 - b. We will only pay **costs** for claims relating to mental health if they result from negligent surgery, clinical or medical procedure or treatment that also causes physical bodily **injury** to **you**.
- Employment disputes:
 - a. We will pay **costs** for any dispute **you** have with **your** current or former employers which is the subject of a claim to an Employment Tribunal.
 - b. We will only pay the **costs** of defending **your** legal rights in claims against **you** where **you** are defending a counterclaim.
 - c. We will only pay the **costs** relating to settlement agreements if **you** are also in a position to make an Employment Tribunal claim.
- Contract disputes:

Costs to pursue a legal action following a breach of a contract **you** have for buying or renting in goods or services for **your** private use or selling **your** personal goods. The contract must have been made after **you** first purchased this insurance and the amount in dispute must be more than the amount as specified in **your** schedule.

What's not covered

The amount of any excess shown in your schedule. Anything already excluded under section 10 (General Exclusions) of this policy wording.

- Personal injury:
 - a. claims regarding illness or **injury** that develops gradually or is not caused by a specific or sudden accident,
 - b. defending **your** legal rights in claims against **you**.
- Clinical negligence:
 - a. claims for negligent surgery, clinical or medical procedures, or treatment that occurred before **your** **policy** started,
 - b. any alleged failure to correctly diagnose **your** **condition**.
- Employment disputes:
 - a. any disciplinary, investigatory or grievance procedures within the company **you** work for, or any appeals against the outcomes of these procedures,
 - b. redundancy consultations,
 - c. disputes that start in or are transferred to the county court or high court or the equivalent courts in the **territory**.
- Contract disputes:
 - a. contracts **you** entered into before **your** **policy** started,
 - b. leases, tenancies or licences to occupy land or buildings,
 - c. contracts connected with a profession, business, trade or venture for gain,
 - d. contracts connected with **your** employment other than those covered under 'Employment Disputes',
 - e. loans, mortgages, pensions, investments or borrowing,
 - f. planning (e.g. town and country planning).

- Legal defence:
 - a. **We** will cover the **costs** of claims arising from **you** carrying out **your** normal duties of work as an employee that lead to:
 - **your** being prosecuted in a criminal court within the **territory**,
 - civil action being taken against **you** for unlawful discrimination.
 - b. **we** will cover the **costs** to defend **you** if **you** are being prosecuted for an offence connected with using or driving a motor vehicle. **You** must send us a copy of **your** summons within 7 days of receiving it.

- Jury service and court attendance:
We will pay **your** salary or wages for each complete half day **you** carry out jury service if you can't claim them back from the court or **your** employer.

- Tax:
We will represent **you** in any appeal proceedings following a full enquiry into **your** personal income tax position by HM Revenue & Customs. This cover only applies if **you** have:
 - maintained proper, complete, truthful and up to date records, including making all returns at the due time without having to pay any penalty, or
 - provided all information that HM Revenue and Customs reasonably required.

For all insured incidents we will help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal and only if we find that the appeal can be reasonably defended.

- Legal defence:
 - a. prosecutions resulting from drink- or drug-related offences,
 - b. Prosecutions relating to **you** having driven a motor vehicle without valid motor insurance.
 - c. Prosecutions related to driving licences or vehicle documentation.
 - d. Parking or vehicle obstruction offences.
- Jury service and court attendance:
 Any claim if **you** are unable to prove **your** loss.
- Tax:
 - a. where **you** are self-employed, a sole trader or in a business partnership,
 - b. any case dealt with by Special Civil Investigations Office, or any other special office of HM Revenue & Customs.

Conditions to this Section

Claims

1. **You** must notify us as soon as reasonably possible once **you** become aware of the claim, the incident, or an incident which might give rise to a claim.
2. **We** may investigate the claim and take over and conduct the legal proceedings in **your** name. Subject to **your** consent which shall not be unreasonably withheld, **we** may reach a settlement of the legal proceedings.
3. **You** must supply at **your** own expense all of the information which **we** reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a **conflict of interest** arises, and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any costs in excess of **our advisers' costs**. The **adviser** must represent **you** in accordance with our standard conditions of appointment available on request.
4. The **adviser** will:
 - a. provide a detailed view of **your** prospects of success including the prospects of enforcing any judgment obtained,
 - b. keep **us** fully advised of all developments and provide such information as **we** may require,
 - c. keep **us** advised of **advisers' costs** incurred,
 - d. advise **us** of any offers to settle and payments into court. If against **our** advice such offers or payments are not accepted, cover under this insurance shall be withdrawn unless **we** agree in **our** absolute discretion to allow the case to proceed,
 - e. submit bills for assessment or certification by the appropriate body if requested by **us**, and
 - f. attempt recovery of costs from third parties.
5. In the event of a dispute arising as to **advisers' costs**, **we** may require **you** to change **adviser**.
6. **We** shall only be liable for **advisers' costs** for work expressly authorised by **us** in writing and undertaken while there are **reasonable prospects**.
7. **You** shall supply all information requested by the adviser and **us** at **your** own expense.
8. **You** are responsible for all legal costs and expenses including **adverse costs** if **you** withdraw from the legal proceedings without **our** prior consent. Any legal costs and expenses already paid under this insurance will be reimbursed by **you**.
9. **You** must instruct the **adviser** to provide **us** with all information that **we** ask for and report to **us** as **we** direct at their own cost.

Prospects of success

At any time, **we** may, but only when supported by independent legal advice, form the view that **you** do not have **reasonable prospects** of winning or defending the case and achieving a positive outcome. If so, **we** may decline support or any further support.

Exclusions to this Section

There is no cover where

1. **You** knew, or should have known, when buying this insurance that the circumstances leading to a claim, under this insurance, already existed.
2. An estimate of **advisers' costs** of acting for **you** is more than the amount in dispute.
3. **Advisers' costs** or any other costs and expenses are incurred which have not been agreed in advance or are above those for which **we** have given **our** prior written approval.

There is no cover for

1. The **date of occurrence** is outside of the **period of insurance**.
2. Any **costs** incurred before **our** written acceptance of the claim.
3. Claims made by or against **your** insurance adviser, the **insurer** or **Getsafe**.
4. Defending **legal actions** arising from anything **you** did deliberately or recklessly
5. **Costs** if **your** claim is part of a class action or will be affected by or will affect the outcome of other claims.

There is no cover for any claim directly or indirectly arising from

1. A dispute between **you** and someone **you** live with or have lived with.
2. **Your** business, trade or profession other than as an employee.
3. An application for a judicial review.
4. Defending or pursuing new areas of law or test cases.

SECTION 8

Extension: Tenant's Liability



This section of your policy applies if you have chosen the Tenant's Liability cover and this is shown in your schedule.



SECTION 8

Extension: Tenant's Liability



Definitions

The following definitions in **bold** type only apply to this section of the policy.

Landlord's property Any property that belongs to or for which your landlord is legally liable.

What's covered

- The cost of **accidental damage** to **your landlord's property** in your **home**, where **your** tenancy agreement makes **you** legally liable.
- If you have **contents accidental damage**, **your** cover includes loss and **damage** you are legally liable to pay for under the terms of your tenancy agreement for **accidental damage** to:
 - a. underground drains, pipes, cables and tanks that are **your landlord's property** and which provide services to or from **your home**, and
 - b. fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings that are your **landlord's property** and which are in **your home**.

What's not covered

- Loss or **damage** to your landlord's property:
 - a. caused by fire, lightning or explosion to building,
 - b. arising from subsidence, heave or landslip,
 - c. caused by paying guests.
- The cost of replacing or repairing any undamaged item(s) of the landlord's property which forms part of a pair, set, suite or part of a common design.

Conditions to this Section

You must not undertake any repairs to the landlord's property without **our** prior written consent.

SECTION 9

General conditions



The following conditions apply to the whole of this policy. You must comply with them to have the full protection of your policy. If you do not comply with them, then we may decline your claim(s), cancel your policy, declare your policy void or change the terms of your policy.



SECTION 9

General conditions



Information

1. The information **you** give to **us** is important as **we** use this in setting the terms and **premium** for the **policy**. **You** must take reasonable care not to give **us** information that is untrue, incomplete or inaccurate. If any information changes you must notify **us** as soon as possible within 14 days.

Reasonable care

2. **You** must:
- take reasonable steps to protect **your** property against loss or **damage**; and
 - keep any property insured under this **policy** in good condition and repair.

If **you** make a claim under this insurance and **we** determine that the loss or **damage**, cost or expense that has resulted in a claim has been caused or adversely impacted directly by **your** failure to comply with **your** obligations under this condition, **we** may refuse or withdraw from the claim or reduce the amount of any payment they make for the claim.

Premium payment

We will not make any payment under this **policy** unless **you** have paid the **premium**.

Cancellation

- If **you** decide within 14 days of first taking out this **policy** or of receipt of your policy documents, that the **policy** does not meet **your** requirements, **you** may cancel the **policy** and receive a full refund of the premium **you** have already paid.
- After 14 days of first taking out this **policy**, if **you** cancel the policy, **we** will give **you** a pro-rata refund of the monthly premium **you** have already paid for the remaining portion of the **period of insurance**.
- You** can cancel the **policy** using the Getsafe app or by contacting **our** Customer Service team.
- We** can cancel the **policy** by giving 30 days' written notice by recorded post to **your** home and by email. **We** will only do this for a valid reason.
- If **we** cancel the **policy**, **we** will give **you** a pro-rata refund of the monthly premium you have already paid for the remaining portion of the **period of insurance**. However, **we** will not refund any premium if **you** have made a claim.

Making a change to the cover under the policy

- If **you** want to make a change to the cover under this **policy**, **you** should tell **us** immediately via the **Getsafe** app. **We** will confirm in writing whether the change to the cover under the **policy** has been affected and **you** should keep a copy of this confirmation for **your** records. If the change to the cover under the **policy** has been affected and **you** renew the **policy**, the **schedule** for the next monthly **period of insurance** will show the change to the cover under the **policy**.

If the change to the cover under the **policy** also results in a change to the monthly premium payable, the change in the monthly premium payable will take effect at the start of the next monthly **period of insurance** and the **schedule** for the next monthly **period of insurance** will also show the new monthly premium payable.

Renewals	<ol style="list-style-type: none"> 1. When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise. 2. We will write to you at least 30 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you do not want to renew your policy, you must confirm with us before your renewal date to let us know. If we are unable to offer renewal terms, we will confirm with you.
Rights of third parties	<ul style="list-style-type: none"> • You and the insurer (Getsafe acts as agent of the insurer) are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
Deliberately or recklessly given information	<ul style="list-style-type: none"> • If you are found to have deliberately or recklessly given false information the insurer will treat this policy as if it never existed and refuse all claims. You must repay any payments already made by the insurer under the policy and no premium will be returned to you.
Carelessly given information	<ul style="list-style-type: none"> • If you acted carelessly when giving us your information, several things could happen: <ol style="list-style-type: none"> 1. if the insurer provided insurance cover that they would not otherwise have offered, the insurer will treat this insurance as if it had never existed. If this happens, the insurer will give you back your premium and you must repay any payments already made by them under the policy; 2. if the insurer would have insured you on different terms, the insurer will amend this retrospectively and apply these amended terms to all claims under the policy, including any claims you have already made; or 3. if the insurer would have provided this policy but charged a higher premium, the insurer may reduce the amount payable for any claim or loss in the proportion that the premium you have paid bears to the premium the insurer would have charged if you had fairly presented the risk to the insurer. This remedy may apply in addition to 2) above.
Other insurance	<ul style="list-style-type: none"> • This policy does not cover any loss or claim for which any other insurer has already paid out. This policy also does not cover any loss or claim if it is also covered by other insurance. In these circumstances, the insurer will only pay its proportionate share.
Governing law	<ul style="list-style-type: none"> • Unless some other law is agreed in writing, this policy will be governed by the laws of England. 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 home is situated.

SECTION 10

General Exclusions applicable to the whole policy



These exclusions apply to all sections of your policy. There are additional conditions of insurance particular to the Legal Protection and Home Emergency sections.



SECTION 10

General Exclusions applicable to the whole policy



This insurance does not cover:

Radioactive contamination	Any loss or damage of any kind caused directly or indirectly by: <ol style="list-style-type: none">1. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel, or2. The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
War risks	Any loss or damage caused by war, invasion or revolution.
Attacks and acts of terrorism	<ol style="list-style-type: none">1. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.2. For the purpose of this exclusion terrorism means the use or threat of use of biological, chemical, radiological and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government(s) or put any section of the public in fear.
Sonic bangs	Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
Pollution or contamination	<ol style="list-style-type: none">1. Any loss or damage of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:<ol style="list-style-type: none">a. a sudden unexpected incident, orb. oil or water escaping from a fixed oil or water installation, which was not the result of an intentional act, and which occurs during any period of insurance.2. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
Defects	Any loss or damage caused by or from poor workmanship, poor design, lack of proper maintenance or faulty materials.
Events before the insurance starts	Any loss, damage , liability, cost or expense of any kind which occurs as a result of an event before the period of insurance starts.
Illegal activities	Any direct or indirect loss or damage to your home or its contents as a result of the property being used for illegal activities.

Fraudulent payment	Loss or damage to items where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
Computer viruses	Loss, damage or liability arising directly or indirectly from computer viruses.
Associated claim costs	Your costs in preparing, proving, agreeing or negotiating your claim.
Any other costs	Any costs incurred without our approval or permission.
Loss or damage in unoccupied homes	Loss or damage when your home has not been lived in by you or by any other person with your permission for more than 60 days in a row (lived in means fully furnished and slept in frequently) during the period of insurance .
Loss or damage caused by paying guests	Loss or damage caused by paying guests.
Wear and tear	Any loss, damage , liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.
Damages already insured	All damage already insured by another insurance policy.
Intentional damage	Damage caused by the will or inattentiveness of you .
Hazardous materials	Any loss, damage, liability, cost or expense caused by the storage or the use of dangerous, flammable, corrosive, radioactive or explosive materials.

SECTION 11

What to do when a loss occurs



The following claims conditions apply to the whole of this policy. You must comply with the obligations set out in the following claims conditions. If the insurer determines that any claim you make under this policy has been adversely impacted directly by your failure to comply with any of the following claims conditions, the insurer may refuse or withdraw from the claim or reduce the amount of any payment they make for the claim.

Please note, we work with our claims administrator who handles claims on behalf of us and the insurer. If you have any queries regarding the role of the claims administrator, please let us know.



SECTION 11

What to do when a loss occurs



How to make a claim

1. You must give us notice, as soon as reasonably possible, of anything which is likely to give rise to a claim under this policy.
2. If you need to make a claim, you can do this by visiting the claims section of the Getsafe app which is available 24/7. Once you have notified us of your claim, Getsafe will pass on the details to the insurer who will handle your claim and contact you directly to guide you through the claims process.
3. If your Getsafe app is not available, then the Getsafe customer service team can be contacted on +44 20 3608 4144, 7am to 7pm Monday to Friday. You will need to provide your full name and contact details, your address and postcode, the policy number and circumstances of the claim.
4. Outside of these hours, if you require emergency assistance in relation to substantial damage to your personal possession, you can speak to the 24-hour emergency assistance team on 01908302031
5. You must:
 - a. within 28 days of notifying **us** of a claim or anything likely to give rise to a claim, give the **insurer**, at **your** expense, any information, including proof of ownership, which they may reasonably require and co-operate fully in the investigation of any claim under this **policy**,
 - b. report to the police or relevant local authority, as soon as reasonably possible, any loss or **damage** arising from theft, fire caused by arson, vandalism, riot or civil disturbance and obtain a crime reference from them,
 - c. give the **insurer** reasonable evidence of the value of all items involved in a claim, and
 - d. be able to demonstrate to the **insurer** that **you** have complied in full with the terms and conditions of this **policy** and that the cause of the loss or **damage** which is the subject of the claim is not excluded.

Minimising your loss

You must make every reasonable effort to minimise any loss or **damage** and take appropriate measures immediately if they are required to reduce any claim.

Recovering a loss payment

The **insurer** may start proceedings in **your** name to recover, for the **insurer's** benefit, the amount of any payment they have made under this **policy**. **You** must give the **insurer** all the assistance they may reasonably require to do this.

False claims

1. If **your** claim is in any way dishonest, exaggerated or fraudulent then the **insurer** will:
 - a. tell **you** that they are terminating **your policy** and back date the termination to the date of the fraud;
 - b. refuse to make any payment under this **policy** in respect of any claim made or any loss occurring on or after the date of the fraud; and
 - c. not return any premium.
 - d. If the insurer has paid any claims after the date of any fraudulent act you must pay them back to the insurer.
2. If the insurer has paid any claims after the date of any fraudulent act you must pay them back to the insurer.

SECTION 12

How much we will pay



The insurer will pay up to the amount insured stated in the schedule unless limited below.



SECTION 12

How much we will pay



Repair and replacement

At the **insurer's** option, the **insurer** will repair, replace or pay for any lost or **damaged** items on the following basis:

1. for **personal possessions** other than clothing and footwear, property hired-in by **you**, goods held in trust and **art and collections**, the cost of repair or replacement as new.
2. for clothing and footwear, the cost of repair or replacement considering wear and tear based on the following scale:
 - a. less than three years old, the cost of repair or replacement as new,
 - b. between three and five years old, a 30% reduction for wear and tear, and
 - c. between five and seven years old, a 60% reduction for wear and tear.
3. the **insurer** will not make any payment for any clothing or footwear that is more than seven years old.
4. for property hired-in by **you**, the lesser of:
 - a. the extent of **your** legal liability in respect of repairing or replacing the hired-in property as specified in the hire contract,
 - b. the costs of repair of the hired-in property, and
 - c. the costs of replacement of the hired-in property with a model of equivalent specification, age and condition.
5. for goods held in trust, the lesser of:
 - a. **your** liability in respect of the goods held in trust, and
 - b. the cost of repair or replacement at the trade market value of such goods.
6. for **art and collections**:
 - a. the agreed value of any lost or **damaged** item which is individually valued in the **schedule** or contained in any valuation lodged with **us**. However, if the item is only partly **damaged**, the **insurer** will decide whether to repair, restore, replace or pay the agreed value of the **damaged** item. If the **insurer** repairs or restores a **damaged** item, they will also pay for any loss in value,
 - b. where any item that has not been individually valued in the **schedule** or valuation, the **insurer** will decide whether to repair, restore, replace or make a cash settlement for that item. If the **insurer** chooses to make a cash settlement, they will pay the market value of the item immediately prior to the **damage**.

Pairs and sets

If any **personal possession** that has an increased value because it forms part of a pair or set suffers **damage**, any payment made by the **insurer** will take account of the increased value.

Other interests

Any payment will consider the interest of any party having an insurable interest in the **personal possessions**, provided **you** have advised the **insurer** of the nature and extent of the interest together with the name and address of that interested party.

Special limits

Single article limit

The most the **insurer** will pay for any item, pair or set, other than **cycles**, which is not individually specified in the **schedule**, is the **single article limit** amount shown in the **schedule**.

Specified items away from your home

If the **amount insured** for **personal possessions** while away from **your home** shown in the **schedule** is less than the amount for a specified item shown in the **schedule**, the most the **insurer** will pay in total for all specified items while away from **your home** is the **amount insured** for **personal possessions** while away from **your home**.

You must take care to ensure that **you** have purchased sufficient cover for specified items while away from **your home**.

Cycles

The most the **insurer** will pay for **damage** to any **cycle** is the amount shown in the **schedule**.

SECTION 13

Data Protection



We are committed to protecting your personal information and complying with applicable data protection regulations when delivering our services.



SECTION 13

Data Protection



Getsafe

In respect of the European General Data Protection Regulation (“GDPR”), as a data controller, **we** collect and process information about **you** from a variety of sources, in order to meet our obligations to **you**, for example: to register **you** as a new user of the **Getsafe** app, set **you** up as a new customer and to provide insurance services to you. Your information is also used for business purposes such as fraud prevention and to allow **you** to participate in interactive features of the services **we** offer.

Our use of the information may involve sharing **your** personal information with, and obtaining information about **you** from, the **insurer**, the **claims administrator**, a broker and other insurance market participants, credit reference agencies, fraud prevention agencies, government agencies and regulators, professional advisors and payment service providers, who may be outside of the European Union. We will take steps to ensure that **your** information is held securely by those organisations.

We will keep records of **your** personal information in accordance with our privacy policy and may record telephone calls to help us monitor and improve services **we** provide.

For further information on how **your** personal information is used and **your** rights in relation to **your** personal information, please see the **Getsafe** privacy policy https://www.hellogetsafe.com/documents/privacy_policy_gb.pdf

You also have the right to file a complaint with the Information Commissioner’s Office, based at: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF by telephone: (+44)303 123 1113. Further information is available at: <https://ico.org.uk/>.

Insurer

For more information about how the **insurer** uses **your** personal information please see their privacy notice <https://www.wakam.com/en/privacy-policy/>.

If you have any questions or queries regarding the use of **your** personal data by the **insurer**, Wakam, or to exercise **your** rights relating to **your** personal data, please contact their Data Protection Office at the following address: Wakam, 120-122 rue Reaumur 75002 Paris, France or by email to: dpo@wakam.com.



GETSAFE

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Getsafe is a trading name of Getsafe UK Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities.

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