



Row.co.uk

Appliance Insurance

WELCOME TO ROW APPLIANCE TERMS AND CONDITIONS

This policy has been arranged for you by Row.co.uk which is a trading name of BIG Warranties Limited, Unit 17, Branksome Business Park, Bourne Valley Road, Poole, BH12 1DW which is authorised and regulated by the Financial Conduct Authority under the Financial Services Reference Number 798998.

This insurance is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

USEFUL CONTACT NUMBERS: Customer Service 0203 411 9409

FOR MORE INFORMATION ON OUR OPENING HOURS PLEASE CHECK ONLINE

TO MAKE A CLAIM VISIT: www.row.co.uk/login

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1. THE INSURANCE

Thank **you** for choosing **appliance** insurance. It's important that **you** read this wording and **your certificate schedule** to make sure that everything you've told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please keep this policy wording and **your certificate schedule** in a safe place in case **you** need to look at them later.

You are covered for **accidental damage & breakdown** following a valid claim for any **appliance(s)** specified in **your certificate schedule**.

We will assess **your** claim, and providing **your** claim is valid, will authorise the repair or replacement of **your appliance** as appropriate under the terms.

If **your appliance** is replaced and **your** faulty equipment is not taken away, **you** will be responsible for disposing of it at **your** own cost.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 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.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean that **your** policy is not valid, and **your** claim is not paid.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hide a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hide a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Make a claim for any **loss** or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

2. DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold in this document.

Accidental Damage

Damage caused by a sudden, unexpected event that stops **your appliance** from working properly.

Administrator, Our, We or Us

Row.co.uk, a trading name of BIG Warranties Limited.

Appliance:

The item(s) covered by this insurance as shown on **your certificate schedule**.

All **appliances** must have been bought as new from a UK VAT-registered company within 6 years of the original policy **start date**, as evidenced by the relevant **proof of purchase**. As soon as **your appliance** reaches 8 years old, **we** can no longer cover it.

Beyond Economic Repair

The cost of repairing **your appliance** is more than its current replacement value.

Breakdown

A mechanical or electrical fault which stops the **appliance** from working properly.

Certificate Schedule

The separate document **we** send **you** includes details about **you, your appliance**, the coverage selected, and **your** chosen policy limit.

Excess

The amount **you** must pay towards the cost of any claim.

Exclusion Period

The period during which, if **your appliance** breaks down, **you** will not be able to claim. This period is:

- 14 days after the original **start date** of **your** policy
- 14 days after any change to **your** policy in which **you** add an **appliance** to **your** policy or replace **your** current insured **appliance**, the **exclusion period** applies to the **appliance** **you** add.

Immediate Family

Your spouse or partner, children, brothers, sisters (who must be over the age of 16) and parents who permanently live with **you** at **your** address.

Insurer

Collinson Insurance.

Limit of Liability

The most the **insurer** will pay for any claim will not be more than the maximum replacement value of **your appliance** at the time of the incident, or the maximum limit specified in **your certificate schedule** whichever is lower.

Original Documents

Original documents must be provided in all cases. **We** cannot accept handwritten receipts or documents not on headed paper. **We** cannot accept forwarded emails or documents that appear to have been modified in any way. **We** reserve the right to verify any documentation supplied to **us**.

Period of Cover

The 12-month period stated on **your certificate schedule** that this policy is in force for.

Proof of Purchase

An **original document** showing the make, **model** or **serial number** of **your appliance**, the date of purchase, that it is owned by **you** or an **immediate family** member and that it was purchased from a UK VAT-registered company.

Proof of Repair

Evidence the **appliance** has been previously repaired. **We** will require the original **proof of repair** from an **appliance** repair company which must be a UK VAT-registered company.

Serial / Model Number

The **serial** or **model number** is a unique combination of characters that identifies **your appliance**. **You** must submit this information within 7 days of **your** policy application date, or it may affect **your** ability to claim.

Start Date

Means the date this policy starts as shown on **your certificate schedule**.

Territorial Limits

The United Kingdom, excluding the Channel Islands and Isle of Man.

You/Your

The person, who is over 18 years old, who owns the **appliance** as stated on the **certificate schedule**. **You** must be a permanent UK resident. **We** reserve the right to request proof of residency e.g. valid UK passport or driving licence.

3. PERIOD OF COVER

The policy will be for a minimum of 12 months each policy year. The insurance will start on the date the first insurance premium is taken. **Your policy start date** will be confirmed on **your certificate schedule**. **Your** premium will be collected by a Direct Debit or Debit/Credit Card. **Your** policy will be terminated if **your** monthly premium is not paid.

4. WHAT IS INSURED

You are covered under this policy for the cost of repair or replacement of **your appliance** following **breakdown or accidental damage** of **your appliance** which occurs during the **period of cover** at **your** address. **We** will cover **your appliance**, which is used in a property which is a house, bungalow, self-contained flat, static caravan, or maisonette that is owned by **you**. **We** do not cover **appliances** which are used within bed-sits, sub-let properties, Air bnb or holiday lets.

You are covered under this policy if **your appliance** is used for normal day-to-day living purposes, and not where it is used for commercial purposes or within a commercial environment.

We will assess the claim and if valid, authorise a repair, replacement or a cash settlement up to the limit in **your certificate schedule**.

We may collect **your faulty appliance** at any time during a claim. It may not be returned if a replacement is issued to **you**.

In the event, that **your appliance(s)** cannot be repaired or is **beyond economic repair** we will, at **our** discretion, replace **your appliance(s)** with a new or reconditioned **appliance(s)** of the same or similar specification, which may not be compatible with any specialist equipment **you** may have, or offer **you** a cash settlement subject to the maximum limit specified in **your certificate schedule**. If **we** replace **your appliance**, **you** will be responsible for the installation and disposal costs.

5. POLICY LIMITS

The most the **insurer** will pay for any claim will not be more than the maximum replacement value of **your appliance** at the time of the incident, or the maximum limit specified in **your certificate schedule**, whichever is lower.

Cover is limited to three claims per policy year.

6. EXCESS

The **excess** amount required is as follows:

- £65 for all **appliances** with a cover amount of £500 or less.
- £125 for all **appliances** with a cover amount of more than £500.

An additional £65 **excess** will be applied for each of the following:

- Claims within the first three months of the original policy **start date**.

7. WHAT IS NOT INSURED

There is no cover for the below on **your** policy:

1. Appliances not purchased as new from a UK VAT-registered company.
2. Appliances over six years old at the original policy **start date** or the date the **appliance** was added.
3. Appliances once they reach 8 years old.
4. Any claims made during the **exclusion period**.
5. Any pre-existing fault or if the **appliance** is not in full working order at the point this policy starts.
6. Any claims for **appliance(s)** purchased from an online auction site or online marketplace, unless **you** provide a receipt as new from a UK VAT registered company.
7. The cost of any claims relating to a level of cover **you** have not purchased.
8. Repairs or replacements of **appliances** where such faults are still covered by the manufacturer's, supplier's or repairer's warranty.
9. Any incident arising from abuse, misuse or neglect.
10. Where the **appliance** has been recalled by the manufacturer.
11. Faults which are due to a generic manufacturing defect.
12. Faults that arise from **your appliance** being tampered with by an unauthorised person or a non-manufacturer-approved engineer.
13. Faults which arise from **your appliance** being modified in a manner which is not authorised by the manufacturer, including but not limited to any upgrade or the addition of non-approved accessories.
14. Faults resulting from **you** failing to follow the operating and maintenance instructions of **your appliance** as per the manufacturer's guidelines.
15. Any claim where **you** use the **appliance** for a non-domestic purpose or used in a commercial environment and or the **appliance** is installed or situated in mobile homes or boats.
16. Any fault or damage which has been caused, directly or indirectly, by faults with the domestic supply of electricity and/or gas and/or water.
17. Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
18. Any damage that happens after a claim has been made due to the continued use of **your appliance**.
19. Faults or damage resulting from a software virus, the configuration of user settings, the backing up or recovery of data, the loss, corruption or damage of/to data or the operating system of the **appliance**.

20. **Appliance(s)** being moved from one position to another and/or during transport to a different location.
21. Routine maintenance, cleaning, and servicing.
22. Work that **you** require to take place outside of **our** engineer's normal working hours (which are 9.00 am to 5.30 pm Monday to Friday inclusive) or on a UK Public Holiday.
23. Any costs or loss of earnings which are incurred as a result of not being able to use **your appliance** or costs arising from waiting for a courier or engineer.
24. Any damage to property or personal injury.
25. Any costs which do not result from the event giving rise to a claim.
26. The replacement of any item which is intended to be replaceable, such as fuses, batteries, water cooler filters, draws, and trays.
27. Cosmetic damage which does not affect the use of **your appliance**.
28. An **appliance(s)** which has not been installed properly.
29. An **appliance(s)** which was not working in accordance with the manufacturer's specification before the policy was taken out.
30. Costs of rearranging missed appointments with couriers/engineers.
31. Any repairs **we** have not authorised, or repairs not carried out by one of **our** approved engineers.
32. A claim where **you** or **your immediate family** cannot confirm the circumstances of the claim to **our** satisfaction, including details before and after the incident.
33. Where **we** identify fraudulent behaviour.
34. Where **you** have not taken adequate precautions to prevent or mitigate **accidental damage of your appliance**, such as moving heavy **appliances** on **your** own.
35. Any **appliance** where the connecting cables have not been installed correctly.
36. Loss of programmes saved to the hard drive of the **appliance**.
37. Faults in the broadband connection.
38. **Appliance(s)** which are not owned by **you** or a member of the household.
39. **Appliances** bought outside of the UK.
40. **Appliances** that are not easily accessible by **our** engineers or situations where the repair might lead to damage to **your** property or items within the property.
41. Any excesses must be paid before a claim can be processed.
42. **Accidental damage** whilst the **appliance(s)** is in the possession of any third party other than **your immediate family** at **your** address as shown in **your certificate schedule**.
43. **Accidental damage** or **breakdown** to any additional equipment or accessories.
44. Any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this policy.
45. A claim resulting from the failure of any microchip, software, electrical or computer equipment, microcontroller, accessories, or associated equipment to correctly recognise and process any calendar date or time.
46. Any claim submitted by **you** where the make, **model**, specification, and/or **serial number** differs from those details provided by **you** when **you** purchased **your** policy.
47. Theft or loss of **your appliance**.
48. Transportation costs, and delivery costs in excess of £50.
49. Installation of a new **appliance**.

8. GENERAL CONDITIONS

1. Cover may terminate immediately if **your** premium has not been paid to the **administrator** as detailed in **your certificate schedule**.
2. Cover is limited to three claims per policy year and does not exceed the maximum claim limit for each **appliance** insured.
3. If **you** are paying for monthly cover and make a claim, **you** will be required to pay the premium for a minimum term of 12 months in advance before **we** can authorise a claim. The remaining premium must be received within 30 days of the claim date. If **you** have added an **appliance(s)** to **your** policy part way through **your** policy and **you** make a claim for that **appliance(s)**, **you** will be required to pay a full 12 months' cover for that **appliance(s)**.
4. Any excesses must be paid before a claim can be paid or a replacement **appliance** provided to **you**.
5. **We** may change the terms and conditions of the policy, and or the premium. **We** will give **you** 30 days written notice via email of any changes.
6. If no fault is found with **your appliance**, **you** may be liable for all claim costs.
7. **Original documents** must be provided in all cases. **We** will not accept handwritten receipts or documents not on headed paper. **We** will not accept forwarded emails or documents that appear to have been modified in any way. **We** reserve the right to verify any documentation supplied to us.
8. **Proof of purchase** must be in **your** name or that of an **immediate family** member. **We** may ask for detailed proof of **your immediate family** members, such as a birth certificate, marriage certificate or other relevant document of **our** choosing.
9. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

Transferring Cover

Should **you** replace **your appliance** with a new **appliance**, the **insurer** may consider transferring the benefit of the insurance, providing **your new appliance** remains within the same price banding. **You** must advise the **administrator** of the make, **model**, and **serial number** of the new **appliance**. The benefit will be transferred from the date confirmed by the **administrator**.

9. CLAIMS PROCEDURE

To make a claim please use the contact details below.

- Online: www.row.co.uk/login

If **you** have questions about raising a claim, contact **our** customer service team at 0203 411 9409.

You must notify **us** within 14 days of discovering the incident.

- In the event of a claim, **you** must comply with the required timelines specified.

- Complete the online claim form in full and submit it. Within 30 days, provide any requested documents such as **proof of purchase**, or any other documents.
- If **you** have indicated that the **appliance** had been repaired previously, **we** will require **proof of repair**. **We** reserve the right to verify any and all repairs undertaken.
- If unable to complete a claim online, notify **us** in writing or by phone within 30 days.
- If **you** are unable to provide the requested documents within 30 days, please contact us. Otherwise, failure to provide the requested documents within 30 days will result in **your** claim being withdrawn.
- Keep all **appliance** parts and return them for inspection as instructed **you** remain responsible until received.
- **You** must pay the **excess**, and any remaining premium if paying monthly within 30 days. If **you** fail to do so, **your** claim will be withdrawn.
- **We** will assess the claim and if valid, authorise repair, replacement, or contribution up to the limit in **your certificate schedule**.
- Underinsurance: If the **appliances** are worth more than the maximum amount covered by the insurance when the incident happens, **we** will only pay part of the claim. For example, if the insurance only covers one-third of the cost of replacing the **appliances**, **we** will only pay one-third of the claim.
- If **your** policy is void, **we** may retain premiums to assist with claim costs, such as the **appliance** being over 6 years old at application, the **appliance** not insured with **us** or the **appliance**, not at the policy address.
- Inform **us** within 48 hours if a repaired or replacement **appliance** is damaged on arrival.

In the event an engineer attends the property, there must be a person who is 18 years old or older present during the visit. It is **your** responsibility to provide **our** engineers or service providers access to **your** property. If **we** can't get access to **your** property to carry out the work, it is then up to **you** to arrange another appointment. After several failed attempts to get into **your** property, **we** may cancel **your** agreement, but we'll let **you** know beforehand.

Our engineers will not commence or continue any work in **your** home if they believe there is a health and safety risk. Examples of such risks include pest infestations, verbal or physical abuse, or harassment and hazardous chemicals.

We may arrange for an inspection of **your appliance** at any point during the claim procedure. **We** may collect **your** faulty **appliance** at any time during a claim. It may not be returned if a replacement is issued to **you**. If **we** replace **your appliance** and do not take **your** faulty **appliance** away, **you** will be responsible for disposing of it at **your** own cost.

We reserve the right to:

- **We** can speak to any party relevant to the claim or connected to the policy, including the **appliance** owner or **you**. If not possible without mitigating circumstances, this may invalidate the claim.
- Arrange an interview at the policy address.
- Use a translator in order to speak to any non-English speaking persons.

10. RENEWAL

You will be contacted at least 14 days before the renewal date of **your** policy to invite **you** to renew the policy. **We** will tell **you** about any changes to the premium or the policy terms and conditions. If **you** do not wish to renew **your** policy, please contact **us** before **your** renewal date. If **you** do not contact **us**, the policy will automatically renew.

11. YOUR STATUTORY RIGHT OF CANCELLATION

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund **you** any premium **you** have paid to **us** unless **you** have made a claim.

To cancel **your** policy, **you** can:

- Call **us** at 0203 411 9409
- Cancel online at www.row.co.uk/login

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud.
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions.

Provided the premium has been paid in full, **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

In addition to **your** statutory rights, **you** may cancel this insurance at any time by giving notice of cancellation to the **administrator**. Cover will terminate immediately on receipt of **your** notice of cancellation.

- For policies paid on a monthly basis, there will be no refund of the premium.
- For policies paid annually, a pro-rata return premium will be given less an administration charge of £30.

If **you** have made a claim no refund will be due.

If **you** want to cancel and **you** are paying by Direct Debit, **we** require seven calendar day's written notice otherwise **we** may attempt to take the premium due and cannot be held responsible for any bank charges incurred.

The **insurer** reserves the right to cancel this Insurance by giving 14 days written notice to **you** and giving a pro-rata return premium.

12. CONTACT DETAILS

Row.co.uk
Unit 17
Branksome Business Park
Bourne Valley Road
Poole
BH12 1DW.
Telephone: 0203 411 9409

13. TERMINATION

This policy may automatically terminate if **you** fail to pay any premium due to us.

14. COMPLAINTS PROCEDURE

We always strive to provide excellent service. However, if **you** have a complaint, please contact us.

- Telephone: 0203 4119409
- Email: complaints@row.co.uk

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, we'll explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you** are still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

- The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
- Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not stop **you** from taking legal action.

Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

15. DATA PROTECTION

PLEASE READ this notice and **our** privacy policy as it explains the purposes for which the **insurer** or **we** will use **your** personal information.

Each of the **insurers** and **us** is a data controller of the personal information each of them collects about **you** in connection with this policy.

Row.co.uk Privacy Notice

Your personal information will be used for the following purposes:

- a) for administration of this policy, including, but not limited to, underwriting, administration and claims handling
- b) to communicate with **you** in connection with this policy
- c) for internal analysis and research
- d) to comply with legal and regulatory requirements
- e) to help prevent, detect, or deal with crime or fraud.

We use agents and service providers to collect, hold and process on its behalf **your** personal information for the purposes set out in this policy. These agents and service providers act on **our** instructions (as applicable) and will only use information as **we** tell them to.

We may disclose **your** personal information to third parties (including to the police, other governmental bodies, and other insurers) as required by law or if **we** think the disclosure may help to prevent, detect, and deal with crime or fraud.

You have the right to ask for a copy of the information **we** hold about **you**. If **you** find at any time that any of the information **we** hold about **you** is incorrect, then **you** should promptly notify **us**, and **we** (as appropriate) will correct the inaccuracy.

To view **our** full privacy notice, **you** can go to <https://www.row.co.uk> or request a copy by contacting **us** via the contact details below.

You can contact **us** about privacy issues or comment or complain about **our** privacy practices by contacting **us** on 0333 733 0733. Alternatively, **you** can write to **us** at: Data Protection, Unit 17, Branksome Business Park, Bourne Valley Road, Poole, BH12 1DW.

Collinson Insurance Privacy Notice

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.

- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third-party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases, which will use it to prevent fraud and money laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or the European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

- Email address: data.protection@collinsongroup.com
- Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

16. ALTERATION AND ASSIGNMENT

You are not permitted to assign to another person or change in any way the rights under this policy without the express consent of the **insurer** or its agent, acting on its behalf.

17. EXCLUSION OF THIRD-PARTY RIGHTS

Nothing in this policy is intended to confer a directly enforceable benefit on any other party and therefore the provisions of the Contracts (Rights of Third Parties) Act 1999 do not apply.

18. GOVERNING LAW

This policy, and any dispute concerning its interpretation, is governed by the laws of England and Wales and the jurisdiction of the English Courts will apply. **We** will communicate in English.