

Insurance underwritten by



Insurance arranged by



Gun Insurance



Policy Document

Ecclesiastical's story

We're proudly specialist, totally unique and committed to making a positive impact on society.



Over 135 years of specialist insurance



One of the most trusted insurers in our markets



Broad range of specialism

Faith, charity, heritage, leisure, office professions, education, art and private client and real estate.



A history of caring for our people and customers to deliver best-in-class expertise and guidance

[For more information on Ecclesiastical, please click here](#)

Supporting charities and communities

Part of the Benefact Group – charity owned international family of specialist, financial services businesses.

A shared ambition to donate all available profits to good causes.

Our policies



help protect what matters most to our customers

and because we give all our available profits to charity



they make lives a little brighter too.

[Learn more](#)

Please contact your broker if you would like this booklet in large print, braille or audio format; or if you would like to receive future literature in another format.

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How do I make a claim?

For new claims and enquiries about existing claims:

Noble Insurance Services Limited

Within office hours from **Monday to Friday 9am to 5:30pm:**

 **01892 572222**

 **enquiries@nobleinsuranceservices.co.uk**

Making a claim outside of office hours:

Ecclesiastical Insurance

 **0345 603 8381**

The action to be taken by the policyholder in the event of any incident which may give rise to a claim is shown in the Claims conditions.

This policy has been arranged by Noble Insurance Services Limited and is underwritten by Ecclesiastical Insurance Office plc.

Noble Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under reference number: 305884. Registered Office: Jubilee House, Long Bennington Business Park, Long Bennington, Newark, NG23 5JR

Ecclesiastical Insurance Office plc. Ecclesiastical's Head Office and registered details are Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Policy information

Thank you for insuring with us.

This policy document must be read with the schedule which shows the details of your cover.

Please read the policy and schedule carefully. If you have any queries or wish to change your cover, contact us immediately.

We will send you an updated schedule whenever the cover is changed and at each annual renewal date. The most recent schedule will provide the details of your current cover. Please retain this with your policy booklet, together with any special notices we send you about the policy.

Please also retain all other schedules so you may check what cover applied on any specific date should you need to do so.

If your needs change, please tell us.

Please check your schedule to see which sections and cover apply to you.

Insuring clause

This policy document and the schedule including all endorsements applied to the policy shall together form the policy and be considered as one document.

The agreement between **You** and the **Insurer**

1. The **Insurer** will insure **You** in accordance with the terms and conditions of the **Policy** for loss, damage or liability occurring during the **Period of Insurance**; and
2. **You** will pay the premium and keep to the terms of the **Policy**.

Definitions

Each time any of the following words or phrases appear in this document in bold type (or in capital letters in the schedule), they will take the specific meaning shown below.

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply.

Accessories

means equipment for use with **Your Item(s) Insured** including

- (i) Bags and cases
- (ii) Cleaning equipment
- (iii) Safety equipment
- (iv) Shooting sticks
- (v) Stools and seats
- (vi) Tents and hides
- (vii) Air bottles

Excluding walkie talkies and other similar communication devices.

Damage

means physical loss, destruction or damage.

Excess

means the amount **You** must pay towards each claim. The excess amount is shown on the schedule.

Geographical Limits

means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or Worldwide as stated in the schedule.

Gun(s)

means shotguns, black powder firearms, rifles, pistols or air rifles.

Insurer(s)

Ecclesiastical Insurance Office plc. Ecclesiastical's Head Office and registered details are Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Item(s) Insured

means

- (i) **Gun(s)** detailed on the schedule that belong to **You** and are used for **Outdoor Pursuits**;
- (ii) Telescopic equipment comprising telescopic sights which are designed to be used with **Your Gun(s)**;
- (iii) Specialist vision equipment comprising binoculars, night vision and range finders which **You** use during **Outdoor Pursuits**.

Market Value

means the price a willing buyer would pay to a willing seller with good title at the place the item was located immediately prior to the loss, after a reasonable period for marketing, taking into account the state of the market for goods of that type and the size and condition of the goods.

Outdoor Pursuits

means clay pigeon shooting, shooting at a shooting range, target shooting, hunting and general shooting including travelling to and from the sites used for these activities where they are not your main source of income.

Period of Insurance

means the period when the **Policy** is in force. This is shown in the schedule.

Policy

means this insurance document, the schedule and any endorsements.

Sum Insured

means the most the **Insurer** will pay for any claim or loss. This is shown in the schedule.

Terrorism

means any act, including the use of actual or threatened force or violence, which is:

1. committed by a person or group of people, whether acting alone or in connection with an organisation or government;
- and
2. for political, religious, ideological or similar reasons, including with the intention of influencing a government or putting a section of the public in fear.

We/Us/Our

Noble Insurance Services Ltd trading as Noble, acting on behalf of **Insurers**. Noble is registered in England and Wales under number 02351642, and is authorised and regulated by the Financial Conduct Authority under reference number 305884.

You/Your

means the Insured named in the schedule.

Claims conditions

1 Telling Us

If **You** need to make a claim, it is important that **You** let **Us** know as soon as possible.

2 Telling the police

If **Damage** has been caused by theft, vandalism or any illegal act, **You** must tell the police immediately.

3 Providing information

The **Insurer** might ask **You** to provide evidence of the value of any items lost or damaged, or for any other information relating to a claim. This could include, for example, receipts, invoices, valuations or proofs of ownership. The **Insurer** will pay the reasonable costs of providing any such evidence or information. The **Insurer** can refuse to cover a claim unless **You** provide **Us** with any information or evidence the **Insurer** reasonably ask for.

4 Inspection and entry

In the event of **Damage**, the **Insurer** may enter any building, caravan or boat where **Damage** has occurred. **You** must retain any property that has been completely damaged for at least 30 days and allow the **Insurer** to inspect it.

5 Salvage

Where the **Insurer** have covered any property that has been damaged, the **Insurer** can keep the damaged item (known as salvage). **You** cannot abandon any property to the **Insurer**.

6 Recovering from others

Sometimes it may be possible to recover amounts the **Insurer** have paid under the **Policy** from a third party. You must provide the **Insurer** with all reasonable assistance to make a recovery. The **Insurer** will do this in **Your** name but at the **Insurers** expense.

7 Fraudulent claims

If **You** or anyone entitled to cover makes a false, fraudulent or exaggerated claim:

- a. The **Insurer** will serve notice to terminate the **Policy** with effect from the date of the fraud or false information;
- b. The **Insurer** will refuse to cover that claim and any other claim made after the date of the fraud or false information;
- c. **You** must return any payments already made by the **Insurer** relating to any claim made after the date of the fraud or false information; and
- d. The **Insurer** will retain all premiums paid.

8 Disagreements about claims payments

If the **Insurer** agrees to cover a claim or loss, but the **Insurer** and **You** cannot agree the amount that should be paid through the **Insurers** complaints procedure, **You** can contact the Financial Ombudsman Service for help.

Alternatively, **You** can choose to use a separate arbitration process. The arbitrator will be a barrister chosen jointly by **You** and the **Insurer**. If there is a disagreement over the choice of barrister, the **Insurer** will ask the Chartered Institute of Arbitrators to decide who to appoint.

Policy conditions

1 Information about You

The **Insurer** has based this **Policy** on the information provided to **Us** by **You**. It is therefore important that **You** take reasonable care to provide **Us** with correct information if **We** ask **You** a question.

2 Adequacy of sums insured

Your sums insured must represent the cost of replacing **Your Items Insured** for their **Market Value**. To reduce the possibility of being underinsured you must review the sums insured for **Item(s) Insured** at least once a year to ensure that the sums insured continue to correctly reflect the cost of replacing the items for their **Market Value**. **You** must tell **Us** as soon as is reasonably possible of any increase in the correct cost of replacing the items for their **Market Value**. If **Your** sums insured do not represent the cost of replacing your **Items Insured** for their **Market Value**, **You** may not receive the full amount of **Your** claim to enable **You** to replace the items.

3 Incorrect information

If **You** do give **Us** information that is incorrect:

- a. The **Insurer** can avoid the **Policy** if **You** deliberately or recklessly gave **Us** incorrect information. This means the **Insurer** can treat the **Policy** as if it never existed and refuse to pay all claims. **You** will have to pay back any payment the **Insurer** has already made. The **Insurer** can keep the premium; or
- b. if **You** were careless in giving **Us** the information, the **Insurer** can:
 - i. avoid the **Policy** if the **Insurer** would not have entered into the **Policy**. This means the **Insurer** can treat the **Policy** as if it never existed and refuse to pay all claims. **You** will have to pay back any payment the **Insurer** have already made. However, the **Insurer** will return the premium;
 - ii. amend the terms of the **Policy** if the **Insurer** would only have entered into it on different terms if **You** had given **Us** accurate information. Those terms will apply from the start of the **Period of Insurance**; or
 - iii. reduce the amount the **Insurer** pay for a claim if the **Insurer** would have charged a higher premium. The amount the **Insurer** pay will be the same proportion that the actual premium charged bears to the premium the **Insurer** would have charged. For example, if the **Insurer** would have charged twice the premium, the **Insurer** will pay half of any claim.

The **Insurer** may apply both ii. and iii. above.

4 Changes to Your information

Please tell **Us** as soon as possible if there are any changes to the information **You** provided to **Us**. This includes any changes to the criminal record of anyone insured under the **Policy**.

We will then let **You** know if the **Insurer** need to make any changes to the terms of the **Policy** or the premium.

If **You** do not let **Us** know about any changes, the **Insurer** can apply the remedies set out above in condition 2 Incorrect information.

5 Preventing loss and Damage

You must take reasonable care to:

- a. maintain any property covered under the **Policy** in good condition and repair; and
- b. prevent or minimise any **Damage** that would be covered under the **Policy**.

The **Insurer** will not cover any **Damage** arising while **You** are not in compliance with this condition. This does not apply if **You** can prove that the non-compliance had no impact on the **Damage**.

6 Other policies

If **You** are covered under any other **Policy**, the **Insurer** will only pay their proportion of any claim or loss.

7 Premium payment

The **Insurer** will not provide cover unless all premium payments are made by the due date. If **You** are paying by Direct Debit and any payment is missed (other than the first payment), the **Insurer** will write to **You** to give **You** 14 days to pay any amount owed. If **You** do not pay the amount owed, cover will end from the date of the first outstanding instalment. Cover will not commence until the first payment is made.

8 Excess

The **Insurer** will not pay the amount of the **Excess**.

9 Rights of third parties

No one who is not a party to the **Policy** has any rights under it that they would not have had other than as a result of the Contracts (Rights of Third Parties) Act 1999.

10 Multiple policyholders

If there is more than one policyholder named on the schedule, **You** agree that **We** can communicate with and take instructions from any of those people.

11 Governing law

This **Policy** shall be governed by and construed in accordance with the law of England and Wales unless **Your** habitual residence is located in Scotland in which case the law of Scotland shall apply.

12 Cancelling the policy

a. Your right to cancel in the cooling-off period

You can cancel the **Policy** for any reason within the first 14 days of the start of cover (or **Your** renewal date) or the date **You** received **Your Policy** documentation if this is later.

No charge will be made and any premium **You** have already paid will be refunded, provided that between the start date (or **Your** renewal date) and the date that **You** cancel;

- **You** have not made a claim and
- **You** are not aware of any incidents that may give rise to a claim.

If **You** do make a claim or **You** are aware of an incident which may give rise to a claim then **You** must pay the annual premium in full.

b. **Your right to cancel after the cooling-off period**

If **You** do not cancel the **Policy** within the 14 day cooling-off period mentioned above, the **Policy** is in force and **You** are committed to pay the premium. However, **You** can still cancel the **Policy** providing **You** tell **Us**. As long as **You** have not made a claim, or are not aware of an incident which may give rise to a claim, during the current **Period of Insurance** **You** will receive a refund of the part of **Your** premium which covers the cancelled period, providing this exceeds £15. If **You** have made a claim or **You** are aware of an incident that may give rise to a claim during the current **Period of Insurance** then **You** must pay the annual premium in full.

c. **Our right to cancel**

The **Insurer** can cancel the **Policy** at any time by sending **You** at least 14 days' written notice by Special Delivery to **Your** last known address. The **Insurer** will only cancel the **Policy** for a valid reason. Valid reasons include:

- a. if the **Insurer's** are legally required to cancel the **Policy**; or
- b. if anyone covered under the **Policy** is imprisoned.

If **You** have not made a claim, the **Insurer** will return any premium **You** have paid for any period after the date of cancellation.

Policy exclusions

The **Insurer** will not pay for any claim cost or loss caused by or resulting from the following:

1 Radioactivity

Directly or indirectly due to any nuclear reaction, nuclear radiation or radioactive contamination.

2 War

Directly or indirectly due to

- a. war, invasion or act of foreign enemies;
- b. hostilities or warlike operations, even if war has not been declared;
- c. civil war or mutiny;
- d. revolution or people using force to rebel against the government;
- e. civil commotion that is so severe it resembles a popular uprising;
- f. the use of military power, even if authorised by a government;
- g. power taken by force by any unelected group or person, including the armed forces;
- h. property being confiscated by any government or local or public authority.

3 Terrorism

Under the All risks section of the **Policy**, **Damage** directly or indirectly due to:

- a. contamination or threatened contamination; or
- b. any action taken to prevent or control contamination or threatened contamination, arising from **Terrorism**.

If the **Insurer** alleges this exclusion applies, **You** must prove that it does not.

4 Sonic bangs

Directly or indirectly due to any pressure waves caused by aircraft or other flying devices travelling at or above the speed of sound.

5 Pollution and contamination

Directly or indirectly due to pollution or contamination. This does not apply to a sudden and unexpected incident that takes place at a specific time and place within the **Period of Insurance**.

The **Insurer** will treat all pollution and contamination arising from the same incident as having occurred at the time the incident took place.

6 Pre-existing damage

Directly or indirectly due to any **Damage** occurring before the start of the **Period of Insurance**.

7 Deliberate acts

Directly or indirectly due to any deliberate, dishonest or criminal act by **You** or on **Your** behalf.

8 Indirect losses

For indirect losses arising from the incident that caused **You** to make a claim, other than where specifically covered under the **Policy**.

9 Cyber exclusion

The **Insurer** will not cover any claim or loss:

1. directly or indirectly due to:
 - a. computer viruses or other unauthorised, malicious, or criminal acts such as hacking or any threat or hoax to carry out such an act; or
 - b. malfunction, or user error or omission; or
 - c. computer equipment, electronic and smart devices, data storage devices, software, servers, cloud, network, and any similar systems or devices, (whether owned or operated by **You** or any other party) which fail to operate correctly either fully or partially; or
 - d. action taken to prevent, limit or remediate any loss.

However, the insurer will still provide cover for physical loss or damage to property **Insured** caused by fire or explosion resulting from 1a.- 1d. above.

2. directly or indirectly caused by or in connection with:

- a. loss of or mis-use of data;
- b. any cost or expense arising from any loss of or mis-use of data.

However, the **Insurer** will still provide cover for physical loss of or damage to **Your** data storage devices provided such claims are covered by **Your** policy and caused by:

- fire, lightning, explosion, earthquake or smoke;
- storm or flood;
- subsidence or heave of the site on which buildings stand or landslip;
- riot, civil commotion (not resembling a popular uprising), labour or political disturbances;
- any aircraft, flying object or items dropped from them, vehicle, train or animal colliding with buildings;
- escape of water or oil from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank;
- water freezing in any fixed water or heating system;
- the breaking or collapse of any satellite dish, television or radio aerial, wind turbine, solar panel or security equipment; and
- falling trees, branches, telegraph poles, lamp posts or pylons.

The **Insurer** will pay to repair or replace the data storage device and the reasonable costs of copying data from a back-up or a previous generation of the data where possible, but not for the value of the data even if the data cannot be reproduced.

10 Territorial exclusion (Property)

Definition specific to this exclusion

Excluded Territory

means

- a. Belarus (Republic of Belarus) and;
- b. Russian Federation and;
- c. Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions).

Notwithstanding anything to the contrary in this Policy this Policy excludes any loss damage liability cost or expense of whatsoever nature directly or indirectly arising from or in respect of any;

- i. entity domiciled resident located incorporated registered or established in an **Excluded Territory**;
- ii. property or asset located in an **Excluded Territory**;
- iii. individual that is resident in or located in an **Excluded Territory**;
- iv. claim action suit or enforcement proceeding brought or maintained in an **Excluded Territory** or
- v. payment in an **Excluded Territory**.

This exclusion will not apply to any coverage or benefit required to be provided by the **Insurer** by law or regulation applicable to **Us** however the terms of any sanctions clause will prevail.

Cover

What is covered

The **Insurer** will pay for **Damage** to the **Items Insured** owned by **You** or for which **You** are legally responsible, happening in the **Geographical Limits** and during the **Period of Insurance** unless stated otherwise in the **Policy**, or an exclusion applies.

The **Insurer** will also insure **You** against **Damage** to **Accessories** occurring within the **Geographical Limits** during the **Period of Insurance** providing that payment has been made or liability admitted by the **Insurer** for **Damage** to **Your Item(s) Insured** occurring at the same time.

How the insurer will pay your claim

For **Damage** to **Gun(s)** and **Accessories**, covered under this **Policy**, the **Insurer** will pay the **Market Value** immediately prior to the **Damage** or the replacement.

Undamaged items

The **Insurer** will pay 50% of the cost of replacing undamaged items which form part of:

1. a pair;
2. a set, collection or suite; or
3. a matching or uniform design, nature or colour,

with an **Item Insured** that has suffered from **Damage** that is covered under this section of the **Policy**.

The corresponding **Sum Insured** is the most the **Insurer** will pay for each claim. The **Insurer** will not reduce the **Sum Insured** following a claim, other than where a specified **Item Insured** has been completely lost or destroyed.

Additional covers

1 Alternative hire costs

The **Insurer** will also insure **You** for the necessary and reasonable cost of hiring an equivalent alternative **Item Insured** where **Your Item Insured** is awaiting repair or replacement following **Damage** for which payment has been made or liability admitted by the **insurer** under this **Policy**.

The **Insurer** will only pay hire costs if the **Item Insured** is required in an event scheduled before the **Damage** or practice for the event, where appropriate.

The most the **Insurer** will pay for alternative hire costs during the **Period of Insurance** is £250.

2 Transportation costs

The **Insurer** will also insure **You** for the necessary and reasonable costs of travel, postage or courier fees to transport **Your Items Insured** to and from a repairer following **Damage** for which payment has been made or liability admitted by the **insurer** under this **Policy**.

The most the **Insurer** will pay for travel, postage or courier fees during the **Period of Insurance** is £250.

What is not covered

The following exclusions apply in addition to the Policy Exclusions.

The **Insurer** will not pay for the following;

1. **Damage** caused by theft or attempted theft unless force or violence was used;
2. **Damage** caused by wear and tear (this happens naturally and is not covered by most policies);
3. **Damage** caused by frost;
4. **Damage** caused by atmospheric conditions (other than storm or flood) rot, fungus, insects or any gradual cause;
5. **Damage** caused by a lack of, or incorrect, maintenance;
6. **Damage** caused by mechanical or electrical breakdown or failure;
7. **Damage** caused by faulty workmanship, design, specification or materials;
8. **Damage** caused by cleaning, dyeing or repairing;
9. **Damage** caused by vermin;
10. any failure by any equipment, including any hardware or software, to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date;
11. **Damage** to any **Items Insured** while stored at any building which has been left unoccupied for more than 60 consecutive days;
12. **Damage** caused by a barrel blowout unless regular and appropriate maintenance of the **Gun** is carried out and only proprietary ammunition has been used with the **Gun**;
13. **Damage** to equipment which is designed for the launching of clays;
14. **Damage** to **Item(s) Insured** caused by incorrect ammunition or where ammunition is misused;
15. **Damage** to **Item(s) Insured** caused by customisation or upgrade;
16. **Damage** to **Item(s) Insured** whilst being used as part of any historical re- enactment;
17. **Damage** to **Item(s) Insured** whilst being hired out by **You** for a fee;
18. **Damage** to **Item(s) Insured** whilst being used for any professional or commercial reason, unless shown in **Your** schedule as insured;
19. **Damage** to **Item(s) Insured** with a value of more than £5,000 which is being used, loaded, stored or transported by a person other than **You**;
20. **Damage** to any item insured elsewhere;
21. The cost of preparing a claim.

Conditions

The following conditions apply in addition to the **Policy Conditions**.

The **Insurer** will not cover any **Damage** arising while **You** are not in compliance with these conditions. This does not apply if **You** can prove that the non-compliance had no impact on the loss.

1. **You** must ensure that all **Gun(s)** are securely stored at all times in accordance with current Home Office Guidance;
2. When fragile items are being transported **You** must ensure they are packed securely in a protective case (or properly secured using a similar device) designed to be used with the **Item Insured** or are packed by a professional transit company;
3. **You** must ensure that when any **Item Insured** is left in any unattended vehicle;
 - a. all windows, hoods, covers and sunroofs are securely closed;
 - b. the boot and all doors are locked; and
 - c. the item is concealed in a glove or luggage compartment or boot.

How do I make a complaint?

If you are unhappy with the service received from Noble, or you feel the policy does not suit your needs, contact:

For Legal expenses complaints

Noble Insurance,
Jubilee House,
Long Bennington Business Park,
Long Bennington,
Newark, NG23 5JR

Telephone: +44 (0)1636 707606

Email: complaints@nobleinsuranceservices.co.uk

If you are unhappy with the service received from the Insurer/Ecclesiastical, or with the cover provided under the policy contact:

For all complaints other than under the Legal expenses section

Ecclesiastical Insurance Office plc
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: complaints@ecclesiastical.com

Ecclesiastical will aim to resolve your complaint within one business day.

Our promise to you

For more complex issues, Noble and/or the Insurers may need a little longer to investigate and may ask you for further information to help reach a decision.

To resolve your complaint we or the Insurers will:

- ▶ Investigate your complaint diligently and impartially.
- ▶ Keep you informed of the progress of the investigation.
- ▶ Respond in writing to your complaint as soon as possible.

If you are not satisfied with the response from either your broker or Ecclesiastical, or if investigations have not been completed within eight weeks, you will be informed of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

What happens if Ecclesiastical can't meet its obligations?


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Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme is an independent body, set up by the Government, which gives you your money back if a financial services provider cannot meet its obligations. This includes all insurance companies regulated by the FCA.

You may be entitled to compensation from the FSCS if we are unable to meet our obligations under this policy.

Please note that the FSCS can only help if we are no longer trading.

Contacting the FSCS

The FSCS can be contacted at:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street,
London EC3A 7QU.

Phone: **0207 741 4100** or **0800 678 1100**

Fax: **0207 741 4101**

Email: **enquiries@fscs.org.uk**

* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

How we or the insurers will use your personal information

How we will use your personal information

Noble Insurance Services Limited ("**we**", "**us**", "**our**") are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party.

We will only contact you in relation to any product you purchase or ask for a quote from us. We will not pass any of your information to third parties other than to our insurers with the restriction that this information will only be used for issue and administration of your policy (in rare cases a loss adjuster may be appointed by insurers in the event of a claim). Your data will not be used by insurers for cross selling of other products by them or passed on to third parties except if instructed by law.

Your data will be held by us in the UK and we have requested that notice is given to us/you should insurers need to transfer data outside the European Economic Area.

In the setting up of your policy and in the event of a claim you will only be asked relevant information in relation to this product.

We will contact you regarding your renewal, new business, mid term adjustment etc by letter, email and phone. At inception and after payment of renewal premium or a mid term change. We will issue revised policy documents to you.

How Ecclesiastical will use your personal information

For information on how Ecclesiastical use your personal data and your rights in relation to your personal data please refer to their Privacy Policy at www.ecclesiastical.com/privacypolicy or contact their Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email **compliance@ecclesiastical.com**.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.



Proudly part of the BENEFAC^T GROUP 

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.