

NOBLE
INSURANCE

Gun Insurance Policy

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Welcome to Your Insurance Policy

We are delighted that **You** have chosen to insure with Noble Insurance Services Ltd. **We** hope that **You** will be happy with **Your** cover and the service **We** provide.

It is important that **You** read this document carefully to ensure that **You** have bought the right insurance product for **Your** needs. This document is divided into sections to make it easier to find what **You** need. These documents form a legal contract between **You** and **Us** and they should all be read together:

It is important that **You** check that the information **You** provided to **Us** in **Your Statement of Fact** is correct. If any information is wrong, please tell **Us** or **Your** insurance intermediary as soon as possible. Incorrect information could affect **Your** cover, result in **Your** claim not being paid or even invalidate **Your** insurance.

If the **Policy** doesn't provide **You** with the insurance cover **You** need, please contact **Us** or **Your** insurance intermediary straight away.

If **You** need to contact **Us**:

- Telephone: 01892 572222
- Email: enquiries@nobleinsuranceservices.co.uk
- Post: Jubilee House, Long Bennington Business Park, Long Bennington, Newark, NG23 5JR

Noble Insurance Services Ltd, authorised and regulated by the Financial Conduct Authority (Firm Reference Number 305884) and is responsible for arranging **Your Policy** with the **Insurer(s)** shown on **Your** policy **Schedule**.

This document sets out the terms and conditions of this insurance contract.

Your Schedule together with any **Endorsement** give details of what **You** are insuring and any special conditions which apply, in addition to those within this document.

Your Statement of Fact provides **You** with a copy of the information **You** provided to **Us** to arrange the **Policy** for **You**.

How to Make a Claim

If **You** need to make a claim, it is important that **You** let **Us** know as soon as possible. **You** can contact **Us** within office hours from Monday to Friday 9am to 5.30pm on:

Telephone: 01892 572222

Or

Email: claims@nobleinsurance.co.uk

Your duty of fair presentation

You must make a fair presentation of the risk (as set out in the Insurance Act 2015) to **Us** in proposing, or proposing to vary the insurance provided by this **Policy**.

If **You** or anyone acting on **Your** behalf breaches **Your** duty of fair presentation at or prior to the commencement of the **Period of Insurance**, then **Our** remedies shall be as follows:

a. if such breach is deliberate or reckless, **We** may:
   i. treat this **Policy** as having been terminated from its inception;
   ii. retain the premium.
b. if such breach is not deliberate or reckless and **We** would not have entered into this **Policy** but for the breach, **We** may by notice to **You** treat this **Policy** as having been terminated from its inception in which case **We** shall return the premium; and
c. in all other cases if, but for the said breach, **We** would have entered into this **Policy** but:
   i. on different terms (other than terms relating to the premium), **We** may require that this **Policy** is treated as if it had been entered into on those different terms from the outset; or
   ii. would have charged a higher premium, **We** may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, **We** shall pay only X% of what it would otherwise have been required to pay, where X = (premium actually charged/higher premium) x 100.

If **You** or anyone acting on **Your** behalf breaches **Your** duty of fair presentation in relation to a variation of this **Policy**, **Our** remedies shall be as follows:

If such breach is deliberate or reckless, **We** may:

a. by giving **You** notice, treat this **Policy** as having been terminated from the time when the variation was concluded;
b. retain the premium;

If such breach is not deliberate or reckless, and **We** would not have entered into the variation but for the breach, **We** may treat this **Policy** as having been terminated from the time when the variation was concluded, in which case **We** shall return the relevant premium; and

in all other cases if, but for the said breach, **We** would have entered into the variation but:

a. on different terms (other than terms relating to the premium), **We** may require that the variation is treated as if it had been entered into on those different terms from the outset;
b. would have increased the premium by more than it did or at all, **We** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, **We** shall pay only X% of what it would otherwise have been required to pay, where X = (premium actually charged/higher premium) x 100; or
c. would not have reduced the premium by as much as it did or at all, **We** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, **We** shall pay only X% of what **We** would otherwise have been required to pay, where X = (premium actually charged/reduced total premium) x 100.

Insuring clause

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

1. The **Insurer** will insure **You** in accordance with the terms and conditions of the **Policy** against **Damage** occurring during the **Period of Insurance**; and
2. **You** will pay the premium and keep to the terms of the **Policy**.

Definitions

Wherever the following words or phrases appear in **Your Policy** in bold type, they will have the meaning given below unless stated otherwise.

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:

1. Bags and cases.
2. Cleaning equipment.
3. Safety equipment.
4. Shooting sticks.
5. Stools and seats.
6. Tents and hides.
7. Air bottles.

Excluding walkie talkies and other similar communication devices.

Damage
means physical loss, destruction or **Damage**.

Endorsement
An amendment to the **Policy** or to a condition of the **Policy** which supplements or modifies its terms. It may be added when the **Policy** is issued or after the **Policy** has incepted.

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 on the **Schedule**.

Gun(s)
means shotguns, black powder firearms, rifles, pistols or air rifles.

Insurer(s)
Accredited Insurance (Europe) Limited – UK Branch. Accredited Insurance (Europe) Limited – UK Branch (UK Establishment Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Item(s) Insured
means

a **Gun(s)** detailed on the **Schedule** that belong to **You** and are used for **Outdoor Pursuits**;
b. Telescopic equipment comprising telescopic sights which are designed to be used with **Your Gun(s)**;
c. Specialist vision equipment comprising binoculars, night vision and range finders which **You** use during **Outdoor Pursuits**.
d **Accessories**

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 on the **Schedule**.

Policy
means:

a. this document;
b. the **Statement of Fact**
c. the **Schedule**, notices and other documents attaching to this document; and
d. any **Endorsement** incorporated or issued for incorporation into this document, which together constitute the contract of insurance.

Schedule
means the document outlining the **Item(s) Insured** under this **Policy**.

Statement of Facts
means the document outlining all the information given to **Us** by **You** to enable **Us** to construct **Your** contract of insurance.

Sum Insured
means the most the **Insurer** will pay for any claim or loss. This is shown on the **Schedule**.

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

a. committed by a person or group of people, whether acting alone or in connection with an organisation or government; and
b. 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 on the **Schedule**.

Cover

What is covered

The **Insurer** will pay for **Damage** to the **Item(s) 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.

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:

a. pair;
b. a set, collection or suite; or
c. 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 Item(s) 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 polices);
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;
12. **Damage** to any **Item(s) Insured** while stored at any building which has been left unoccupied for more than 60 consecutive days;
13. **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**;
14. **Damage** to equipment which is designed for the launching of clays;
15. **Damage** to **Item(s) Insured** caused by incorrect ammunition or where ammunition is misused;
16. **Damage** to **Item(s) Insured** caused by customisation or upgrade;
17. **Damage** to **Item(s) Insured** whilst being used as part of any historical re-enactment;
18. **Damage** to **Item(s) Insured** whilst being hired out by **You** for a fee;
19. **Damage** to **Item(s) Insured** whilst being used for any professional or commercial reason, unless shown on **Your Schedule** as insured;
20. **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**;
21. **Damage** to any **Item(s) Insured** elsewhere;
22. The cost of preparing a claim.

Claims Conditions

1. Telling Us

If **You** need to make a claim, it is important that **You** let **Us** know as soon as possible. **You** can contact **Us** within office hours from Monday to Friday 9am to 5.30pm on:

Telephone: 01892 572222

Or

Email: claims@nobleinsurance.co.uk

2. Telling the police

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

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

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. How We will deal with Your claim

We will have full discretion in the conduct of any legal proceedings and in the settlement of any claim.

Policy Conditions

1. Adequacy of sums insured

Your sums insured must represent the cost of replacing **Your Item(s) 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 Item(s) Insured** for their **Market Value**, **You** may not receive the full amount of **Your** claim to enable **You** to replace the items.

2. 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** needs 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 in Your Duty of Fair Presentation Section.

3. 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**.

4. Other policies

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

5. Premium payment

We 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), **We** 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.

6. 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.

7. Multiple Policyholders

The most **We** will pay is the relevant amount shown in the **Schedule**. If more than one insured is named in the **Schedule**, the total amount **We** will pay will not exceed the amount **We** would be liable to pay to any one of **You**.

You agree that the insured named in the **Schedule**, or if there is more than one insured named in the **Schedule** the first of them, is authorised to receive all notices and agree any amendments to the **Policy**.

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

b. 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

We 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:

i. if the **We** are legally required to cancel the **Policy**; or
ii. if anyone covered under the **Policy** is imprisoned or has committed a fraudulent act.

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

When cancellation follows **Your** failure to pay the full premium, the amount of money to be returned to **You** will be calculated taking into account a pro rata refund of premium, relating to the number of days left to run under the **Policy**. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **Period of Insurance**. **We** may at **Our** discretion reduce any claims payment by the amount of outstanding or overdue premiums that **You** owe **Us**.

9. Arbitration

If **We** admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. The arbitrator must have reached a decision over the dispute before **You** may take any legal action against **Us**.

10. Applicable law

The law allows the parties to this contract of insurance to select the law and jurisdiction to be applied to this **Policy**. Unless it is agreed otherwise, the law that applies to this contract is the law of England and Wales. Any legal proceedings between **You** and **Us** in connection with this contract will only take place in the courts of England and Wales and they are subject to the exclusive jurisdiction of that court.

11. Sanctions

We shall not provide any cover under this **Policy**, or be liable to pay any claim or provide any benefit, to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

12. Storage and Transportation

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.

a. **You** must ensure that all **Gun(s)** are securely stored at all times in accordance with current Home Office Guidance;
b. 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(s) Insured** or are packed by a professional transit company;
c. **You** must ensure that when any **Item(s) Insured** is left in any unattended vehicle;
   i. all windows, hoods, covers and sunroofs are securely closed;
   ii. the boot and all doors are locked; and
   iii. the item is concealed in a glove or luggage compartment or boot.

Policy Exclusions

The **Insurer** will not pay for any **Damage** 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

Directly or indirectly due to any act of **Terrorism**.

4. Other Insurance

The **Insurer** will not make any payment under this **Policy** where **You** would be entitled to be paid under any other insurance if this **Policy** did not exist, other than in respect of amounts above the amount that would have been payable under such other insurance had this **Policy** not been effected.

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:

a. directly or indirectly due to:
    i. computer viruses or other unauthorised, malicious, or criminal acts such as hacking or any threat or hoax to carry out such an act; or
    ii. malfunction, or user error or omission; or
    iii. 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
    iv. 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 a. i. - iv. above.

b. directly or indirectly caused by or in connection with:
   i. loss of or mis-use of data;
   ii. 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

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.

Information and Data Protection

We/Us/Our

In this Information and Data Protection section **We/Us/Our** refers to Noble Insurance Services Ltd, First Underwriting Limited and Accredited Insurance (Europe) Limited .

Data Controller

We are independent data controllers in respect of **Your** personal data. This means that **We** decide how **Your** personal data is processed and for what purposes, and process **Your** personal data.

We comply with **Our** obligations under the Data Protection Act 2018 and UK GDPR by keeping personal data up to date, by storing and destroying it securely, by not collecting or retaining excessive amounts of data, by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Use of Personal Data

We use personal data for the following purposes:

a. To assess **Your** request for insurance, provide a quotation and administer **Your Policy**;
b. To undertake the performance of a contract of insurance to which **You** are a party;
c. To administer **Your** claims and third party claims;
d. To prevent fraud and financial crime;
e. statistical analysis and management information;
f. audits, system integrity checking and risk management;
g. To send marketing information about **Our** products and services if **We** have received specific consent.

There is no obligation to provide **Us** with personal information, but if **You** do not, **We** may not be able to provide products or services or administer claims.

Profiling and Automated Decision Making

We may use automated decision making, which includes profiling in **Our** assessment of insurance risks and for the administration of policies. This is used to help **Us** decide whether to offer insurance, determine prices and validate claims.

Collection of Personal Data

We collect the following types of personal data to allow **Us** to complete the activities described under 'use of personal data' above:

a. Individual details such as name, address, phone numbers, age, gender, marital status, dependents, employment status and job title;
b. Financial details such as bank account or credit card data;
c. Identification details such as a passport number or national insurance number;
d. Background insurance checks including previous policy data and claims history;
e. Special categories of data including criminal convictions.

Where we collect Personal Data From

We may collect data about **You** from the following sources:

a. **You** or **Your** family members;
b. **Your** representatives;
c. Information **You** have made public (such as via social media);
d. Credit reference or fraud prevention agencies;
e. Emergency services, law enforcement agencies, medical and legal practices;
f. Insurance industry registers and databases used to detect and prevent insurance fraud;
g. In the event of a claim, insurance investigators, claims service providers, claimants or witnesses;
h. Other service providers or provider services for **Our** products.

Sharing of Personal Data

We may need to share **Your** personal data with other recipients which could include:

a. Approved service providers or suppliers or other group companies that provide support services;
b. Fraud prevention or credit reference agencies or other agencies that carry out work on **Our** behalf such as the Insurance Fraud Bureau (IFB);
c. Insurers, reinsurers, underwriters, regulators, law enforcement or Ombudsman Services;
d. Purchasers of the whole or part of **Our** business.

Retention of Personal Data

We keep personal data only for as long as is necessary to administer the **Policy** or manage **Our** business or as required for legal or regulatory purposes.

Use and Sharing of Special Categories of Personal Data

Special categories of personal data under Data Protection Legislation include medical history, disabilities, motoring or criminal convictions. **We** may need to collect and process this data for the purposes of evaluating the risk and/or administering **Your Policy** or a claim. **You** or any person covered under this **Policy** must provide explicit verbal or written confirmation to such data being processed by **Us**.

We will only share this data in accordance with appropriate laws and regulations or where it is essential to administer the **Policy** or when dealing with a claim.

Your Rights

You have the right regarding any personal data that **We** hold to:

a. Restrict or object to **Us** processing it and **We** will agree to either stop processing or explain why **We** are not able to;
b. Access the personal data **We** hold about **You** subject to certain restrictions;
c. Ask **Us** to update any data that is incomplete or correct any inaccurate data;
d. Ask **Us** to delete the data from **Our** records if it is no longer needed for the original purpose;
e. Ask **Us** for an electronic copy so it can be used for **Your** own purposes;
f. Ask **Us** to stop processing the data if the processing is based solely on individual consent;

Challenge an automated decision **We** make that affects **Your** insurance **Policy** and/or premiums and request human intervention.

If **You** have any questions about how **We** use personal data or if **You** wish to exercise any of **Your** rights or to complain if **You** feel that **Your** personal data has been mishandled, **You** can contact **Our** Data Protection Officer as follows by e-mailing:

In respect of Accredited Insurance (Europe) Limited: privacy@accredited-eu.com

In respect of First Underwriting Limited: dataprotection@firstuw.com **You** also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at www.ico.org.uk.

Claims history

When **You** tell **Us** about an incident or claim **We** may pass data relating to it to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd (IDSL), or another relevant database.

We and other insurers may search these databases when **You** apply for insurance, in the event of any incident or claim or at time of renewal to validate **Your** claims history or that of any other person or property likely to be involved in the **Policy** or claim.

This helps to check information provided and prevent fraudulent claims.

Delegated authority

This **Policy** is issued in accordance with the authorisation Accredited Insurance (Europe) Limited - UK Branch ('Accredited') have granted to First Underwriting Limited under the terms of a contract between First Underwriting Limited and Accredited. This contract makes First Underwriting Limited the Agent of Accredited and gives them the authority to perform certain acts on Accredited's behalf, but does not affect **Your** rights to claim or make a complaint.

Accredited Insurance (Europe) Limited - UK Branch has a place of registration and principal place of business at 70 Fenchurch Street, London, EC3M 4BR. UK Companies House registered no. BR021362.

First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is authorised and regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.

Our complaints procedure

Our commitment to You

We strive to provide an excellent service to all **Our** customers but occasionally things can go wrong. **We** take all complaints seriously and endeavour to resolve all customers' problems promptly. If **You** have a question about this insurance or wish to make a complaint about **Us**, **Your** Intermediary or **Your Insurer**, **You** should contact:

Complaints
Noble Insurance Services Limited
Jubilee House,
Long Bennington Business Park,
Long Bennington,
Newark, NG23 5JR
Telephone: +44 (0)1892 572222
Email: complaints@nobleinsuranceservices.co.uk

If **We** cannot resolve **Your** complaint straightaway, **We** will aim to resolve **Your** concerns as soon as possible and **We** will keep **You** informed of progress while **Our** enquiries are continuing.

If **Your** complaint involves the services of the **Insurer**, **You** may complain to them directly, and **We** will provide the contact details for **You**.

The Financial Ombudsman Service (FOS)

If **We** are unable to resolve **Your** complaint to **Your** satisfaction or if **You** remain dissatisfied following receipt of **Our** final response letter, **You** may have the right to refer **Your** complaint to the FOS. **You** must contact the FOS within six months of **Our** final response.

The FOS contact details are as follows:
Address: Financial Ombudsman Service Exchange Tower, London E14 9SR
Telephone: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and **You** are entitled to contact the FOS at any stage of **Your** complaint.

If **You** are unsure whether the FOS will consider **Your** complaint or **You** require more information, please contact the FOS directly, or visit www.financialombudsman.org.uk.

The Financial Services Compensation Scheme (FSCS)

Your Insurers are covered by the Financial Services Compensation Scheme ('FSCS'), which means that **You** may be entitled to compensation if **Your Insurers** are unable to meet their obligations to **You**. The level and extent of compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website www.fscs.org.uk, or by contacting them directly on 0800 678 1100, or **You** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

NOBLE
INSURANCE

01892 572222
enquiries@nobleinsurance.co.uk

www.nobleinsurance.co.uk

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

Noble is a trading name of Noble Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority.
Firm Reference Number 305884. Noble is responsible for arranging **Your Policy** with the **Insurers** shown in **Your Policy Schedule**.

NI29/10/2025