



**BrokerDirect** Plc  
A better way to insure



# Motor Insurance Policy

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# About your Policy

Insurance policies are legal contracts and *your* insurance documents serve as evidence of the contract *you* have made with *us*. To understand exactly what cover *we* are providing to *you*, the following documents need to be read in conjunction with each other:

- **Policy Wording (this document)** – This is *our* standard policy wording containing details of what is covered and what is excluded by the various sections.
- **Endorsements** – These amend or supplement the standard cover shown in the Policy Wording.
- **Schedule** – This contains details of *you*, the *vehicle*, the period of insurance, the type of cover and the premium.
- **Motor Insurance Certificate** – This is the evidence of insurance cover as required by law and it is the document *you* must show to the Police or Law Courts if asked.
- **Statement of Facts** – This records the information on which this contract of insurance is based (a new Statement of Facts will be sent to *you* whenever *your* broker processes a change to this information, and at renewal).
- **Renewal Notice** – This sets out any changes to the Policy Wording and Schedule details which apply from renewal date.

Please read and check these documents very carefully and keep them in a safe place. If *you* have any questions about the cover *we* are providing, or *you* wish to change the cover, please contact *your* Insurance Broker immediately.

# Definitions

If during the period of insurance the cover provided by *your* insurance policy is changed, replacement documents incorporating the changes will be issued.

## The Insurance

We will give you the insurance cover shown in the schedule under the terms of the policy, on the condition *you* having paid or having agreed to pay the premium. The insurance applies anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands (or whilst in transit between ports in this area) for the period of insurance shown in the Schedule and Motor Insurance Certificate. The information provided by *you* and recorded in the Statement of Facts is incorporated into and forms the basis of this contract of insurance.

The following words have the meaning shown below wherever they appear in the policy:

**We/us/our** – the authorised insurers, named in the Schedule, (Broker Direct Plc will handle claims on behalf of the authorised insurers).

**You/your** – the person named in the Schedule as the policyholder.

**Vehicle** –

- a) the motor car specified in the Certificate, and any courtesy car supplied by *us* whilst the *vehicle* is being repaired:
- b) spare parts and accessories fitted in or on to the *vehicle*, or whilst removed and kept inside *your* private garage.

**Excess** – the amount which *you* must pay towards a claim.

**CLAIMLINE** – the telephone number shown in *your* Motor Insurance Certificate (also on the Schedule and any Renewal Notice) which *you* should use to notify claims, 24 hours a day/ 365 days a year.



# Cover

## Section 1

### Accidental Damage to the Vehicle

(not applicable if cover is Third Party Fire & Theft or Third Party Only)

1. We will pay for damage to the **vehicle**, which is not covered under Section 2 – Fire or Theft.
2. In addition, we will pay:
  - for a courtesy car, when the **vehicle** is being repaired by a Broker Direct Authorised Repairer;
  - up to £100 for personal effects damaged in an incident for which there is a valid claim under paragraph 1 of this Section.

### Windscreen

Any payment made solely in respect of damage to glass in the **vehicle**'s windscreen or windows and any scratching to the bodywork caused by the broken glass will not reduce **your** No Claims Discount.



## Section 2

### Fire and Theft

(not applicable if cover is Third Party Only)

1. We will pay for loss of or damage to the **vehicle** caused by fire, lightning, explosion, theft or attempted theft.
2. In addition, we will pay:
  - up to £100 for personal effects lost or damaged in an incident for which there is a valid claim under paragraph 1 of this Section.

**Note:** All cover under Sections 1 and 2 is subject to the Exceptions, Basis of Settlement, and Conditions stated in this policy.

### Exceptions to Sections 1 & 2

We will not pay for:

- Any **excess** shown in the Endorsements.
- Damage which existed before the incident for which **you** are claiming.
- Loss of use, wear and tear, depreciation, mechanical or electrical or electronic or computer failures or breakdowns or breakages, damage caused by freezing, losses **you** sustain through not being able to use the **vehicle** and the cost of hiring another **vehicle**.
- Reduction in value of the **vehicle** as a result of damage, whether repaired or not.
- Money (including credit cards, cash, debit and cheque cards), stamps, tickets, documents or securities.
- Goods, tools, samples or equipment carried in connection with any trade or business.
- Property covered under any other insurance.
- Audio equipment, telephones, two-way radios, and their ancillary equipment, unless fitted permanently to the **vehicle** (see also “Basis of Settlement”).

**Note:** If such equipment is designed to be removable or partly removable and cannot function independently of the **vehicle**, we will pay for loss or damage occurring in a building when the equipment has been removed temporarily for safekeeping.

- Loss as a result of any person obtaining or attempting to obtain the **vehicle** using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- Loss of or damage to the **vehicle** where possession is obtained by fraud, trick or false pretences.
- Loss resulting from repossession of the **vehicle** or restitution to its rightful owner.
- Damage caused deliberately by **you** or anyone driving or using the **vehicle** with **your** permission.
- Loss of or damage to the **vehicle** resulting from unauthorised use of the **vehicle** by a person known to **you**, unless that person is convicted for theft.
- Property stolen from an open or convertible **vehicle**, unless taken from a locked boot or locked glove compartment.
- Losses arising from the use of keys which had been left in or around the **vehicle**.
- Loss or damage defined in the General Exceptions.

### **Basis of Settlement – Sections 1 & 2**

- **We** will, at **our** option, make a payment of cash or repair or reinstate or replace parts, following loss of or damage to the **vehicle**.
- Repairs will usually be carried out by the nearest Broker Direct Authorised Repairer who will guarantee the work for three years. Unless doing so would invalidate a car manufacturer's warranty, when **we** repair **your** car **we** may use parts or accessories which are not made or supplied by **your** car's manufacturer. They will be of a similar quality to the parts and accessories which are being replaced.
- If a repair or replacement leaves **you** with a better **vehicle** than before the incident, **we** may ask **you** to pay a fair contribution to the cost of the claim.

- If the **vehicle** is a total loss (for example, stolen and not recovered or damaged beyond economical repair), **we** will pay the market value of the **vehicle** at the time of the incident. **We** will have the right to own the salvage. **We** will not be responsible for storage charges resulting from any avoidable delay by **you** in authorising **us** to remove the **vehicle** to free storage.

Market value is the local retail cash value taking into account condition, mileage, service and maintenance history (including MOT certificate status).

- **We** will not pay more than the manufacturer's last published list price, plus the reasonable cost of fitting, for any part or accessory.
- If the **vehicle** is the subject of a hire purchase or leasing agreement, **we** will normally make any payment for the total loss or destruction of the car to the legal owner, whose receipt of **our** payment will be a full and final discharge of **our** liability.
- For loss of or damage to the **vehicle**'s audio equipment, navigation systems, telephones, two-way radios, and their ancillary equipment, **we** will pay the cost of repair or replacement by the contractor appointed by **CLAIMLINE**. The maximum amount payable is £500, unless the equipment was installed by the manufacturer or authorised dealer in accordance with the **vehicle** manufacturer's specification.
- In the event that the **vehicle** has been modified from the original specification of the manufacturer, the amount payable in respect of all such modifications will be limited to 25% of the value of the **vehicle** without such modifications. Any more specific limits of indemnity in this policy take precedence (over this general "Modifications" limit).

**N.B.** If the **vehicle** is modified such that its performance exceeds that of the manufacturer's original specification all cover under this policy will be null and void.

# Cover (cont.)

## Section 3

### Liability to Third Parties

1. We will cover *you* for legal liability for death of or bodily injury to any person (including passengers), or damage to property, caused by or in connection with the *vehicle* being used in accordance with *your* Motor Insurance Certificate.

The cover also applies to:

- Any other person covered by *your* Motor Insurance Certificate, providing *you* gave permission to drive or use the *vehicle*.
  - Any person who is travelling in the *vehicle* or getting into or out of the *vehicle*.
  - If *your* Motor Insurance Certificate allows business use, the employer of any person permitted by *your* Certificate to use the *vehicle* for business purposes.
  - Any person *you* allow to use (but not drive) the *vehicle* for social, domestic and pleasure purposes only.
  - The legal representatives of *you* or any person insured under this policy, who would have been entitled to reimbursement under this Section, in respect of that person's liability.
2. We will pay:
    - Damages, costs and expenses at law.
    - Costs incurred, providing *we* have given *our* written consent.

We may also pay at *our* discretion and provided *we* have given *our* written consent:

- Solicitor's fees for representation at any Magistrates', Coroners' or other Court of Summary Jurisdiction after any incident which may give rise to a claim under this Section.

- Legal costs to defend any person who is allowed to drive the *vehicle* against a charge or manslaughter or of causing death by reckless driving.

*You* must advise *us* of any such proceedings as soon as *you* are notified.

**Note:** All cover under Section 3 is subject to the Exceptions and Conditions stated in this policy.

### Exceptions to Section 3

We do not cover:

- The legal liability of any person who is driving unless that person holds a licence to drive the *vehicle*.
- The legal liability of any person who is not driving, but who makes a claim, if that person knows that the driver did not hold a licence to drive the *vehicle*.
- Death of or bodily injury to any passenger in or on a trailer attached to a *vehicle* insured under this policy, except as required by the Road Traffic Acts.
- Any loss, damage, injury or death caused deliberately by *you* or anyone driving or using the *vehicle* with *your* permission.
- Any part of the claim if there is any other insurance covering the same liability or damage.
- Loss of or damage to vehicles or property owned by or in the custody or control of any person claiming benefit under *your* policy.
- Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the territorial limits of this policy.



Terrorism is defined as:

Any act including, but not limited to, the preparation of, use of or the threat of any force, violence or life threatening act by any person or group of persons acting alone or on behalf of or in connection with any organisation or government, which appears to be intended to or from its nature and context is done in connection with political, religious, ideological or similar purpose, including the intention to influence, intimidate or coerce any government or put the public or any section of the public in fear or appears to be intended to disrupt any segment of the economy.

Any act deemed by the government to be an act of terrorism.

Loss of or damage to *your* car is unaffected by this exclusion.

- Liabilities defined in the General Exceptions.

### Additional Cover to Section 3

#### Trailer

We will cover *you* in respect of any trailer or mechanically disabled *vehicle* while being towed, as allowed by law, by the *vehicle*.

We will not be liable:

- for loss of or damage to the towed trailer or mechanically disabled *vehicle*; or
- while such trailer or *vehicle* is being towed for reward.

### Emergency Treatment

We will pay for the cost of emergency treatment as required by the Road Traffic Acts, resulting from injury caused by an incident involving the *vehicle*.

Any payment made in respect of emergency treatment alone will not reduce *your* No Claims Discount.

### Driving Other Cars

If *your* Motor Insurance Certificate states that *you* may drive another car, the cover provided by Section 3 of this policy will apply when *you* are driving in the United Kingdom or Republic of Ireland any motor car which is not owned by *you* or hired by *you* under a hire purchase agreement provided:

- *You* have the owner's permission to do so
- This cover is shown as being included on *your* Certificate of Motor Insurance
- There is a separate current valid insurance policy in force for the car which meets Road Traffic Act requirements.



# Cover (cont.)

## European Union (EU Compulsory Insurance)

*Your* cover under Section 3 Liability to Third Parties includes the compulsory minimum insurance cover required to use any *vehicle* insured by this policy in any member country of the EU and other countries whose insurance arrangements satisfy the requirements of the EU Commission and the relevant EU Directives, as specified in the Motor Insurance Certificate.

**Note:** Cover under Sections 1 Damage to the *Vehicle* and/or 2 Fire and Theft is restricted to the use of *your vehicle* in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, unless extended by Endorsement. If *you* require cover for the *vehicle* in other countries, contact *your* Insurance Broker.

## Additional benefits for all our policyholders

### No Claims Discount (NCD)

*Your* premium is discounted if *you* do not make a claim in consecutive periods of insurance.

If *you* make a claim under *your* policy, any No Claims Discount will be reduced at next renewal, in accordance with *our* scale applicable at that time, unless *we* recover in full the payments *we* make in settlement of *your* claim.

## Car Sharing

If *you* receive contributions from passengers as part of a car sharing arrangement for social or other similar purposes, *we* will not regard this as carrying passengers for hire or reward (or use of the *vehicle* for hiring) provided that:

- the total contributions received for the journey do not involve a profit; and
- the passengers are not carried in the course of a business of carrying passengers; and
- the *vehicle* does not carry more than eight passengers plus the driver.

## Servicing and Parking

*We* will continue to provide insurance (but to *you* only) while the *vehicle* is in the custody or control of:

- a member of the motor trade and used only for its own overhaul, upkeep or repair;
- a hotel, restaurant, car park or other similar establishment for parking purposes only.

## Vehicle Recovery

If the *vehicle* cannot be driven after an incident which is covered under Section 1 or Section 2 *we* will pay the reasonable cost of protecting it and removing it to the nearest Broker Direct Authorised Repairer or another place as agreed by *us*. *We* will also pay for it to be brought back to *your* address shown in the Schedule.

*You* or anyone claiming benefit must comply with all the terms and conditions, as far as possible, otherwise *you* may lose the benefit of *your* policy.



# General Policy

## Exceptions

We will not pay for any claims arising from the following:

- War, invasion, terrorism or civil war, except as necessary to meet the requirements of the Road Traffic Acts.
- Riot or civil commotion outside Great Britain.
- Pressure waves caused by aircraft travelling at the speed of sound, or faster.
- Ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment.
- A contract that says *you* are liable for something which *you* would not otherwise have been liable for.
- Pollution or contamination unless it is directly caused by a sudden identifiable, unintended and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.
- Earthquake.
- Racing, pacemaking, speed testing, trials or rallies.
- Decisions made by a court outside the territorial limits unless *we* have agreed cover there.

### Driving and Use of Car

We will not pay for any claim under any Section of *your* policy occurring whilst a *vehicle* which *we* cover is being:

- driven or used outside the circumstances defined in *your* Motor Insurance Certificate, except as provided for in ADDITIONAL BENEFITS, Servicing and Parking;
- driven by *you* unless *you* hold a licence to drive the *vehicle*;
- driven by any person:
  - who is not permitted to drive in *your* Motor Insurance Certificate; or
  - who *you* know does not hold a licence to drive the *vehicle*; or
  - who has a Provisional Licence and is not accompanied by a holder of a Full Licence.
- used in or on restricted areas of airports or airfields or military bases.

# General Terms and Conditions

*You* or anyone making a claim under this policy must comply with all terms and conditions, as far as possible, otherwise *we* may not be able to deal with *your* claim.

## Claims – The things which *you* must do

If there is an incident which may result in a claim – either in respect of damage to the *vehicle* or a possible claim by a third party against *you* – phone *CLAIMLINE* as soon as possible. *CLAIMLINE* will advise *you* and safeguard *your* interest.

*You* must also:

- send *us* immediately any writ or summons or letter before action and any other letter or communication which *you* receive
- tell *us* immediately about any claim or allegation made against *you* verbally
- notify *us* immediately of any impending prosecution, inquest or fatal injury inquiry
- not admit liability for or negotiate the settlement of any claim
- give *us* all the information and assistance which *we* require.

If the *vehicle* is stolen, broken into, subject of attempted theft, or damaged deliberately, *you* must report the incident to the police as soon as possible and obtain a crime reference number.

*You* are obliged to take all reasonable actions to minimise the cost of a claim under *your* policy of insurance. *We* will assist and advise *you* in this regard, to the best of *our* ability in the light of *our* knowledge of the circumstances.

## Claims – Rights of the Company

*We* are entitled to take over and conduct the defence or settlement of any claim.

*We* may pursue any claim in the name of the person insured for *our* own benefit and at *our* own expense.

## Compulsory Insurance Law - Right of Recovery

In the circumstances where the insurer is entitled to refuse an indemnity under the policy but is obliged by provision of the law of any territory in which this policy operates relating to the insurance of liability to third

parties to make payment to a party who has suffered loss and/or damage, the insured shall pay to the insurer all such sums as the insurer is obliged to pay.

If the laws of any country require *us* to make a payment for which *we* would not otherwise be liable, *we* have the right to recover the amount from *you* or the person claiming.

## Fraudulent Claims

If *you* or anyone acting for *you* makes a claim under the policy knowing the claim to be false or fraudulently presented in any respect, or if any loss or damage or injury is caused by *your* wilful act or with *your* connivance, *we* will not pay the claim and all cover under the policy is forfeited with immediate effect and *we* will also be entitled to reclaim from *you* any payments which *we* have already made or committed to make in respect of the claim.

## Looking after the *Vehicle*

The *vehicle* must be kept roadworthy and in good repair. In the event of a claim *we* will have the right to examine the *vehicle*. Any person covered under the policy must take reasonable steps to protect the *vehicle* from loss or damage.

## Other Insurance

If any loss or damage is covered by any other insurance, *we* will not pay more than *our* rateable proportion. This does not override any exception relating to other insurance policies elsewhere in this policy.

## Premium Payment

*You* must pay the premium or any payments under a Credit Agreement in full on demand.

## Cancelling *your* Policy

*You* may cancel *your* policy by returning *your* Motor Insurance Certificate to *your* Insurance Broker.

## Cancellation by *you* within the first 14 days

If *you* cancel the policy within 14 days of the date *you* receive *your* policy document, *you* will be entitled to a pro-rata refund of premium provided no claim has been made during the current period of insurance and subject to a minimum premium of £15 (plus Insurance Premium Tax).

### **Cancellation by you after the first 14 days**

If **you** cancel the policy after 14 days of the date **you** receive **your** policy document, **you** will be entitled to a refund of premium provided no claim has been made during the current period of insurance in accordance with **our** current cancellation scale.

### **Where we cancel your policy**

**We** may cancel **your** policy where there is a valid reason for doing so by giving **you** seven days' notice in writing to **your** last known address. **We** will refund any premium which may be due to **you** in accordance with the terms of this condition. Valid reasons may include but are not limited to:

- If **you** advise **us** of a change of risk under **your** policy which **we** are unable to insure;
- Where **you** fail to respond to requests from **us** for further information or documentation;
- Where **you** have given incorrect information and fail to provide clarification when requested;
- Where **you** breach any of the terms and conditions which apply to **your** policy;
- The use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by **you** or any person acting on **your** behalf.

When the policy is cancelled **you** are required to return **your** Motor Insurance Certificate to **your** Insurance Broker.

### **Financial Sanctions**

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the insurance period **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current insurance period, provided no claims have been paid or are outstanding.

### **Changes in Circumstances**

The information on which this insurance is based is recorded in the statement of facts and was formed by the questions asked and the answers **you** gave when cover started and at renewal. If the information is incorrect or **your** circumstances change **you** must tell **us** immediately. If **you** do not, **your** insurance cover may not be valid or **we** may refuse to pay **your** claim, or refuse to pay **your** claim in full. Relevant information may include;

- A change to the drivers
- A change to the **vehicle**
- Criminal convictions that are not spent under the Rehabilitation of Offenders Act
- Any **vehicle** modifications
- Motoring convictions including fixed penalties or pending prosecutions for motoring offences
- Motoring disqualifications
- A change of ownership or use of the **vehicle**
- A change in full or part time occupation
- A change of address or where the **vehicle** is kept overnight
- Any accidents whether resulting in a claim or not and thefts of or from the **vehicle**
- A change to the annual mileage
- A change to the type of licence held and the date the test was passed

If **you** have any doubt about informing **us** about any changes, please consult **your** Insurance Broker.

### **Law Applicable**

The law of England and Wales will apply to this policy unless **you** reside permanently in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable locally will apply.

# How Broker Direct Plc and *your* insurer deal with complaints

## Complaints Procedure

### Our Commitment to Customer Service

At Broker Direct, **we** are committed to going the extra mile for **our** customers and wherever possible, exceeding their expectations. If **you** believe that **we** have not delivered the service **you** expected, or **you** are concerned about any aspect of **our** service, please let **us** know.

If **your** complaint relates to **your** policy or claim then please contact **your** insurance broker. If **your** insurance broker cannot resolve the complaint please contact Broker Direct.

### How to contact us

Telephone: 01204 600 200

Post: Broker Direct Plc  
Deakins Park  
Deakins Mill Way  
Egerton, Bolton  
BL7 9RW

**We** aim to resolve **your** concerns within 24 hours. Experience tells **us** that most difficulties can be sorted out within this time.

**We** promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

In the unlikely event that **your** concerns have not been resolved within 24 hours, **we** will issue a letter of acknowledging **your** complaint, explaining the reasons why. **We** will continue to keep **you** informed of the further actions **we** will be taking to reach a suitable conclusion. Once **we** have reviewed **your** complaint **we** will issue the company's final decision in writing.

### If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a final written response within 8 weeks of the date **we** received **your** complaint, **you** can refer **your** complaint to the Financial Ombudsman Service.

They can be contacted at:

Post: Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London, E14 9SR

Telephone: 0800 0234567 (Landlines)  
0300 1239123 (Mobile)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response. **Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

## Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or you may contact the FSCS on 0800 678 1100.

To underline our customer care commitment, Broker Direct also promises to adhere to Standards of Customer Service including:

- to decide how your claim will be settled within 2 working days of receiving the necessary information
- to issue payment within 5 days of agreeing settlement
- to action your letters and enquiries within 2 working days.

In the unlikely event that these standards are not met, we will:

- take immediate action to remedy any problems which result
- take immediate steps to prevent any recurrence of such problems
- compensate you by discounting your next renewal premium by £25 and by paying interest on any delayed payment.

## Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

# How Broker Direct Plc and *your* insurer use *your* Information

Please read the following carefully as it contains important information relating to the details that *you* have given *us*. *You* should show this notice to any other party related to this insurance.

## **How *your* information will be used and who we share it with**

*Your* information comprises of all the details *we* hold about *you* and *your* transactions and includes information obtained from third parties. If *you* contact *us* electronically, *we* may collect *your* electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by *your* service provider.

*We* may use and share *your* information with other members of Broker Direct Plc and *your* insurer to help *us* and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop *our* services, systems and relationships with *you*;
- Understand *our* customers' requirements;
- Develop and test products and services.

*We* do not disclose *your* information to anyone outside Broker Direct Plc and *your* insurer except:

- Where *we* have *your* permission; or
- Where *we* are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to *us*, *our* partners or *you*; or
- Where *we* may transfer rights and obligations under this agreement.

*We* may transfer *your* information to other countries on the basis that anyone *we* pass it to, provides an adequate level of protection. In such cases Broker Direct Plc and *your* insurer will ensure it is kept securely and used only for the purpose for which *you* provided it. Details of the companies and countries involved can be provided on request.

From time to time *we* may change the way *we* use *your* information. Where *we* believe *you* may not reasonably expect such a change *we* shall write to *you*. If *you* do not object, *you* will consent to that change. *We* will not keep *your* information for longer than is necessary.

## **Sensitive Information**

Some of the information *we* ask *you* for may be sensitive personal data, as defined by the Data

Protection Act 1998 (such as information about health or criminal convictions). *We* will not use such sensitive personal data about *you* or others except for the specific purpose for which *you* provide it and to carry out the services described in *your* policy documents. Please ensure that *you* only provide *us* with sensitive information about other people with their agreement.

## **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

*We* and other organisations may also access and use this information to prevent fraud and Money Laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### **Claims History**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

### **How to contact us**

On payment of a small fee, **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to: Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.





**BrokerDirect** Plc  
A better way to insure



In the event of a Claim  
please call:

0845 337 1886

If your policy is underwritten by Premier Insurance Company Limited  
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