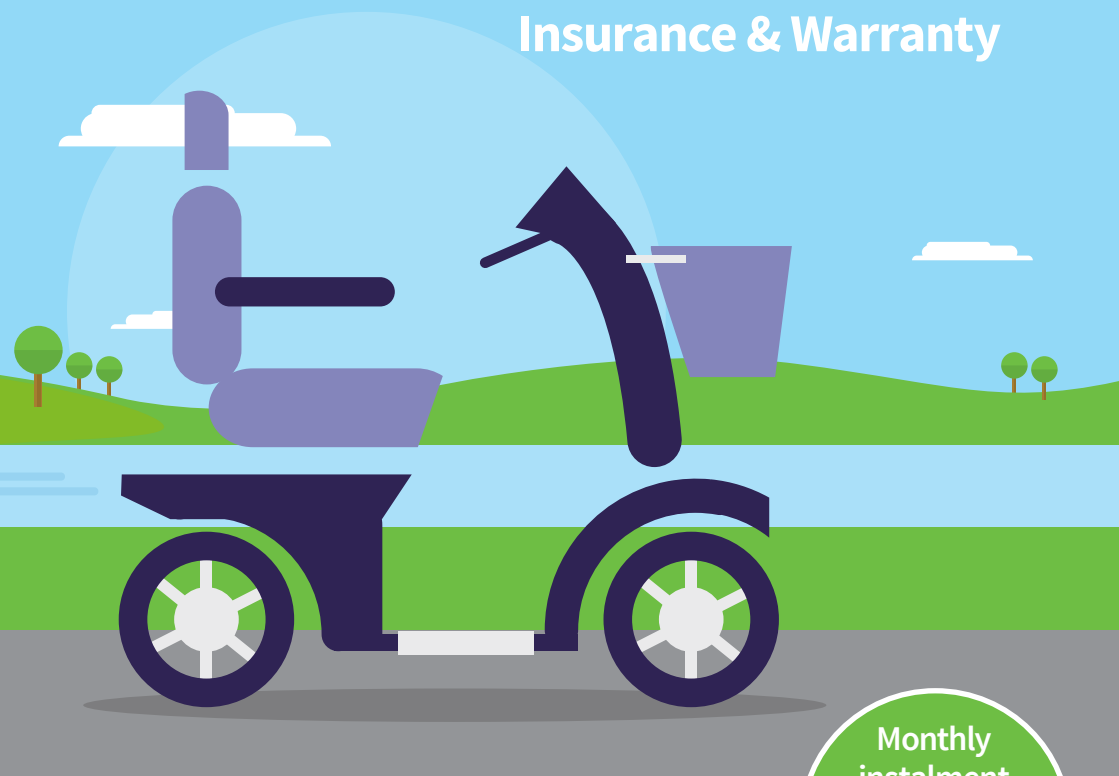


Don't forget to quote
your dealer code



Mobility Scooter & Powered Wheelchair Insurance & Warranty



Call us now to get insured
0333 331 3964[^]

**Monthly
instalment
option available**

Credit is subject to status
and an APR will apply, please
contact Fish Insurance
for further details

Who is Fish?



Providing specialist insurance for over 40 years



80,000 happy customers so far ... and growing every day



One of the UK's biggest disability and independent living insurance providers



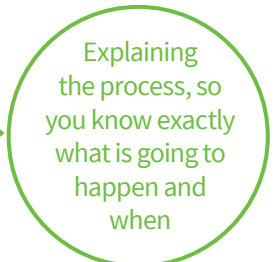
Specially-trained friendly staff, based here in the UK



Every policy we offer has been specifically designed to meet the requirements of our customers



Fish Administration Ltd. are authorised and regulated by the Financial Conduct Authority



Cover at a glance[†]

Specially designed insurance for mobility scooters and powered wheelchairs that not only aims to give you peace of mind, but helps keeps you moving.



No excess



No age limit



Third Party
Liability



Personal
Accident



Plus, optional
additional
benefits



Loss or
Damage



New for Old
Replacement



No hidden
fees / charges



**Puncture
Care**

Covers the cost, including callout, of repairing a tyre puncture.



Keycare

Insurance cover in the event that any of your keys attached to the provided fob are lost or stolen.



**Extended
Warranty**

Covers the cost of repairs, inc. call out, labour charges and parts fitted following sudden and unforeseen mechanical or electrical breakdown.

Only £9.99 per year when purchased with insurance

Only £20 per year - call Fish to arrange

Available from £105. Multi-year policies also available at a discounted rate^{††}

[†]Limitations and exclusions apply
(Please contact Fish Insurance for full details)

^{††}Multi-year policies only available for products within manufacturer's warranty at the time of purchasing cover

Insurance terms explained†

We want to make sure you know exactly what's covered in your insurance policy. Here's a few terms which should help you understand:



Third Party Liability

Cover that protects you if you're held legally responsible for a physical injury or damage to someone else's property.



Loss or Damage

Covers your equipment against loss or damage from the following; Accidental Damage, Malicious Damage, Vandalism, Fire, Storm, Flood or Theft.



Fish Mobility Rescue

24/7 recovery assistance for your equipment if it breaks down or you have an accident while you're out and about.



New for Old Replacement

If you have an accident and the cost of repairs to your equipment are likely to be more than 60% of the list price, we'll look to provide you with a replacement.



Personal Accident

Cover for if you're accidentally injured whilst using your mobility scooter or powered wheelchair.



Personal Effects

Cover for your personal belongings should they be lost, damaged or stolen at the same time as your equipment.

†Limitations and exclusions apply

(Please contact Fish Insurance for full details)

How much does it cost?

Choose from two levels of cover



STANDARD
Accidental damage, liability
and theft cover



EXTRA
Also includes a 24-hour
breakdown recovery service

1 year
Insurance **£79**

1 year
Insurance **£107**

2 years'
Insurance **£142**
save £16

2 years'
Insurance **£192**
save £22

3 years'
Insurance **£205**
save £32

3 years'
Insurance **£277**
save £44

All prices quoted include Insurance Premium Tax at the current rate



Call us now to get insured on
0333 331 3964[^]

How to arrange cover...

1

Arranging cover couldn't be simpler
YOU CAN EITHER:



CALL A MEMBER OF OUR TEAM

If you wish to pay by direct debit, BACS or credit/debit card just call us on **0333 331 3964[^]** and we can arrange your cover.

When you take out a policy with us over the phone, you'll be covered instantly.



COMPLETE THE APPLICATION FORM

If you wish to pay by cheque complete the application form.



Post it to: **Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston, PR5 6AW** along with your cheque payable to Fish Insurance.

Cover will not start until we receive your application.

OR

2



Once we've processed your application we'll send you your policy documents

3



If you have any questions whatsoever, just give us a call on **0333 331 3964[^]**

Mobility Scooter & Powered Wheelchair Insurance Application Form



This form should be completed
in FULL and in BLOCK CAPITALS.

Dealer Code:

Your Details

Title Forename(s)

Surname Date of Birth / /

Address

Postcode

Telephone

Email Address

Mobility Scooter or Powered Wheelchair Details

Make

Model

Age

New 1 year 2 years 3 years 4 years 5 years 6-10 years

Value* £ Purchase date / /

(*Maximum values - Standard: £7,000, Extra: £10,000. If the value of your equipment exceeds these limits please contact us to discuss.)

MOBILITY SCOOTER & POWERED WHEELCHAIR INSURANCE Cover Details

Insurance - Standard

1yr £79.00 2yr £142.00 Save £16 3yr £205.00 Save £32

Insurance - Extra (Including Fish Mobility Rescue)

1yr £107.00 2yr £192.00 Save £22 3yr £277.00 Save £44

Insurance Cover Start Date

/ /



IMPORTANT INFORMATION

Cover will NOT start until we
accept your application.



Mobility Scooter & Powered Wheelchair Insurance **Application Form**

OPTIONAL Cover Details

Puncture Care – (can only be purchased in conjunction with a Scooter & Powered Wheelchair Insurance policy)

1yr **£9.99**

2yr **£19.98**

3yr **£29.97**

Keycare – cover for lost or stolen keys (to arrange cover call Fish on 0333 331 3964^)

OPTIONAL EXTENDED WARRANTY Cover Details

Extended Warranty – cover for unforeseen electrical or mechanical faults

For products still within the manufacturer's Warranty Product within 1yr manufacturer's Warranty

1yr **£105.00****

2yr **£187.00****

For products where the manufacturer's Warranty has expired

1yr **£105.00****

** Insurance Premium Tax included at the current rate

Extended Warranty Start Date

/ /



IMPORTANT INFORMATION

Make your cheque payable to Fish Insurance



If your scooter or powered wheelchair is still within the manufacturer's warranty, the start date you choose should be the day after the manufacturer's warranty expires.

Stay in Touch

We'd love to keep you updated with our latest offers, as well as relevant news and product information. If you'd like to hear about our offers and services, let us know how you'd prefer us to get in touch:

By email

By phone

By SMS (text)

By post

No thanks, I don't want to hear about offers, news, or relevant products.



We'll always treat your personal details with the utmost care and will never sell them to third parties for marketing purposes

Fish Insurance is proud to be an environmentally-friendly business. Wherever possible, we send our documents electronically, via secure email. If you would still like us to print and send your documents by post, tick here.

Declaration

By signing the below, you are confirming;

- You have not made any claims on any previous mobility scooter insurance policy in the last 3 years.
- In the last 3 years you have not had any insurance product cancelled or declared void by an insurer.
- You have not been convicted or charged with a criminal offence other than a motoring offence.
- If the application has been completed by any other person, that person is your agent and not the agent of the insurer.

Signature

Date

(Applicant or legal representative)

Now for the small print...



In the following pages
you'll find...



Policy Summary

A brief guide to your cover and exclusions.



Terms of Business

Sets out the nature and scope of our services, together with other important information.

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurers

Mobility Scooter & Powered Wheelchair Insurance

- Standard cover all Sections - UK General Insurance Limited on behalf of Great Lakes Insurance SE.
- Extra cover Sections 1 to 3, 4b to 13 - UK General Insurance Limited on behalf of Great Lakes Insurance SE.
- Extra cover Section 4a – Call Assist Ltd

Puncture Care & Warranty

- UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Mobility Scooter & Powered Wheelchair Insurance

Policy cover applies for any user subject to the policyholder's permission being granted. Theft by a user is excluded.

Section & Cover	Significant features & benefits	Significant or unusual exclusions or limitations	EXTRA Policy Limit	STANDARD Policy Limit
1. Loss or Damage	<ul style="list-style-type: none"> • Loss or damage to the Insured Item(s) during the Period of Insurance by: - Accidental Damage, Malicious Damage, Vandalism, Fire, Storm, Flood or Theft. 	<ul style="list-style-type: none"> • No cover for loss or damage to tyres and/or accessories unless your Insured Item is damaged at the same time • No cover for theft of the Insured Item(s) whilst left unattended (other than in a locked and secured building) for more than 1 hour unless secured to an immovable object by a padlock and chain. Theft must be forcible • No cover for damage to the equipment caused by Accidental / Malicious Damage, Vandalism, Fire, Storm or Flood whilst the equipment is left in the open for more than 12 hours or overnight. 	£10,000	£7,000
2. Third Party Liability	<ul style="list-style-type: none"> • Legal liability for Accidental Damage to the property of or accidental injury to third parties arising from the use of the Insured Item(s). 	<ul style="list-style-type: none"> • No cover applies if there is any other policy in force covering the same circumstances 	£2 million	£2 million
3. Contingent Liability of Attendants	<ul style="list-style-type: none"> • Contingent legal liability for Accidental Damage to the property of or accidental injury to third parties arising out of the use of the Insured Item(s) and/or the User of the Insured Item(s) whilst under attendant custody or control. 	<ul style="list-style-type: none"> • No cover applies if there is any other policy in force covering the same circumstances 	£2 million	£2 million
4. Recovery Costs to Get You Home	<ul style="list-style-type: none"> • Following an event to an Insured Item(s) which results in that Item(s) requiring repair before it can be used, reasonable expenses are covered to get you and the Insured Item(s) home 	<ul style="list-style-type: none"> • Covers the cost to get you and your Insured Item home following loss or damage to or breakdown of your Insured Item 	Not covered	£100 Limit any one occurrence and £200 in one policy year

Continued...

<p>4. a) Fish Mobility Rescue</p>	<ul style="list-style-type: none"> In the event of an accident or breakdown you can call Fish Mobility Rescue Assistance 24 hours a day 7 days a week 	<ul style="list-style-type: none"> Max recovery distance is a 10-mile journey from a location of the breakdown/incident No cover for recovery assistance at the home address Geographical limits – England, Scotland, Northern Ireland, Wales, Isle of Man and Channel Islands 	<p>Covered</p>	<p>Not covered</p>
<p>4. b) Holiday Recovery Costs</p>	<ul style="list-style-type: none"> Covers the cost to get you and your Insured Item back to your holiday accommodation following loss or damage to or breakdown of your Insured Item 	<ul style="list-style-type: none"> Limit any one claim £100. The maximum total benefit payable in any one Policy year is £200. 	<p>Covered</p>	<p>Not covered</p>
<p>5. New for Old Replacement</p>	<ul style="list-style-type: none"> Following an Insured Event, if the total cost of the repairs to the Insured Item(s) is likely to exceed 60% of the list price of a new Item(s) of a similar make and model, a new Item(s) will be provided instead of repairs, or the Insurer may (at its discretion) offer a cash settlement representing the discounted price for which a replacement Item(s) of similar make and model can be obtained. 	<ul style="list-style-type: none"> This clause in the Policy applies only to Insured Item(s) less than two years old (or less than three years old in respect of Accidental Damage claims only) 	<p>Covered</p>	<p>Covered</p>
<p>6. Personal Accident</p>	<ul style="list-style-type: none"> The Insurer will pay if the User is accidentally injured in direct connection with the Insured Item(s). 	<ul style="list-style-type: none"> In respect of death, loss of one or more limbs or blindness occurring within 3 months of an Insured Event No cover applies if a pre-existing medical condition could have contributed to the injury 	<p>£5,000</p>	<p>£3,000</p>
<p>7. Item(s) on Loan</p>	<ul style="list-style-type: none"> Following an Insured Event, if the Insured Item(s) requires repair, and the User is given on loan a temporary replacement item(s) of equipment, then the item(s) on loan shall for the purposes of this Insurance, be considered as though it were the Item(s) Insured under this Policy and shall be deemed to be insured under this Policy for the duration of the period of the loan 	<ul style="list-style-type: none"> Your Insured Item must be the subject of a claim 	<p>Covered</p>	<p>Covered</p>

Continued...

<p>8. Personal Effects</p>	<ul style="list-style-type: none"> The Insurer will pay for personal effects if they are lost, damaged or stolen as a result of an Insured Event to the Insured Item(s). 	<ul style="list-style-type: none"> Your Insured Item must be lost or damaged at the same time 	<p>£300</p>	<p>£200</p>
<p>9. Cost of Hiring Alternative Equipment</p>	<ul style="list-style-type: none"> In the event of a valid claim resulting in the Insured Item(s) requiring repair or replacement, The Insurer will pay (subject of prior approval) up to the policy limit per day towards the cost of hiring a similar Item(s) of equipment. 	<ul style="list-style-type: none"> No benefit payable for the first 7 days following the Insured Event Your Insured Item must be the subject of a claim 	<p>£10 per day £200 per policy year</p>	<p>£5 per day £100 per policy year</p>
<p>10. Hospital Benefit</p>	<ul style="list-style-type: none"> In the event of the User being admitted to hospital following accidental bodily injury sustained in direct connection with the Insured Item(s) in any one Policy year the User will receive a benefit of up to policy limit towards incurred expenses for each day that the User is hospitalised. 	<ul style="list-style-type: none"> No benefit is payable for the first 7 days of hospitalisation 	<p>£25 per day £250 per policy year</p>	<p>£10 per day £250 per policy year</p>
<p>11. Personal Assault</p>	<ul style="list-style-type: none"> In the event of the User being mugged or assaulted while using the insured Item(s) necessitating hospital inpatient care, The Insurer will pay a benefit of up to the policy limit to the User 	<ul style="list-style-type: none"> Following assault whilst using your Insured Item 	<p>£300</p>	<p>£250</p>
<p>12. Manual Wheelchair Cover</p>	<ul style="list-style-type: none"> In addition to the Insured Item(s) stated on the Schedule, The Insurer will include cover in respect of a manual wheelchair belonging to the Insured 	<ul style="list-style-type: none"> You must own the item 	<p>£2,000</p>	<p>£2,000</p>
<p>13. Worldwide Cover (including Baggage Handler Cover)</p>	<ul style="list-style-type: none"> The Geographical Limits of the policy extend to worldwide in respect of Section 1 and 2 only, for a maximum period as per the policy limit 	<ul style="list-style-type: none"> Excludes liability cover in USA & Canada Maximum amount payable is the difference between the amount recovered from the baggage handlers and the cost of repair 	<p>90 days</p>	<p>21 days</p>

Mobility Scooter & Powered Wheelchair Insurance Policy Summary

keyfacts®

Continued...

The following optional cover is only available if you have paid the appropriate premium

Section	Significant features & benefits	Significant or unusual exclusions or limitations	Limit
14. Puncture Care	<ul style="list-style-type: none"> The Insurer will pay towards the cost of repairing a tyre puncture on the Insured Item. 	<ul style="list-style-type: none"> No cover for damage to the tyre caused by use whilst punctured or deflated 	£100 Limit any one occurrence and £200 in one policy year

The following optional cover is only available if you have paid the appropriate premium

Section	Significant features & benefits	Significant or unusual exclusions or limitations	Limit
Warranty	<ul style="list-style-type: none"> This section pays for repairs to the mobility product including the cost of the parts fitted and callout and labour costs involved following breakdown. Nil excess 	<ul style="list-style-type: none"> Restricted to Sudden and Unforeseen Electrical or Mechanical Breakdown. Cost of repairing or replacing consumable items such as batteries, fuses, tyres and light bulbs. The product must be serviced annually. Where the manufacturer's warranty has expired, there is no cover for the first 90 days from inception date of the policy 	£7000

Your cover is valid for the period of Insurance stated in your Policy Schedule. For policies of more than one year in duration, please review and update your cover periodically to ensure that it remains adequate.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please refer to the Cancellation Section of the policy under 'General Conditions'.

MAKING A CLAIM

If you have a claim, please telephone us on 0333 331 3840[^] as soon as possible to tell us about it.

COMPENSATION SCHEME

In the event that Great Lakes Insurance SE is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme'.

COMPLAINTS PROCEDURE

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a

full understanding of how your complaint will be handled. If unfortunately, you feel our customer service levels have failed to meet your expectations, please contact us:

By email: complaints@fishinsurance.co.uk
 By telephone: Claims related 0333 331 3840[^]
 Other complaints 0333 331 3900[^]

In writing: The Complaints Officer, Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, PRESTON PR5 6AW.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk
 Website: www.financial-ombudsman.org.uk

Mobility Scooter & Powered Wheelchair Insurance Terms of Business

Introduction

Throughout this Terms of Business document, references to 'we', 'us' and 'our' refers to Fish Administration Ltd, trading as Fish Insurance, who is a subsidiary of PIB Group Limited. This document outlines important information of which you should be aware. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our Customer Services Team at 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston, PR5 6AW or by calling us on 0333 331 3900^A. All calls are recorded for training, monitoring and reviewing purposes.

By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the above address.

Regulation

We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 310172. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Our Service

We source and arrange products but do not offer advice or make recommendations when arranging your insurance. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

- Our mobility/disability equipment, prosthetics, independent living (IL), carer & personal assistant (CPA), motor, UK breakdown recovery and legal expenses insurance products are arranged from a single insurer.
- We offer additional products excess protection and key protection from a single insurer for each product.

Single market definition: We are not under a contractual obligation to conduct insurance activities exclusively with one Insurer. We have approached a single insurer and have not carried out a fair and personal analysis of the market.

- Our travel and home insurance products are selected from a limited range of insurers. Our Travel Insurers are Zurich Insurance plc and Union Reiseversicherung AG. Our Home Insurers are Certain Underwriters at Lloyd's and AmTrust Europe Limited.

Limited market definition: We are not under a contractual obligation to conduct insurance activities exclusively with one or more Insurers. We have approached a limited number of insurers and have not carried out a fair and personal analysis of the market. Details of the insurers are listed above.

Please refer to your policy summary or application form for details of the insurer. All quotes offered will be valid for 30 days from the day you obtain the quotation. We will not, in any circumstances, guarantee the solvency of any insurer.

Complaints & Compensation

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately, you feel our customer service levels have failed to meet your expectations, please contact us: By telephone: Claims related - 0333 331 3840^A, other complaints - 0333 331 3900^A. In writing addressed to: The Complaints Officer, at the above address. If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request. You can contact the Financial Ombudsman Service by telephone on 0300 123 9123 or visit www.financial-ombudsman.org.uk.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

- Insurance advising and arranging is covered for 90% of the claim, without any upper limit
- For compulsory classes of insurance (such as third party motor or employers liability), insurance advising and arranging is covered for 100% of the claim without any upper limit

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100, or www.fscs.org.uk.

Handling Money

We act as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurers with which your insurance is arranged. We will take commission earned from insurance companies in connection with your insurances, from our Trust account, only after we have received your premium (or received it from a third-party finance provider on your behalf). This may occur before the premium is paid to the insurance companies based on the Terms of Business we have agreed with those companies.

Claims Handling Arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim. If we act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourselves, at the point of claim.

Conflicts of Interest

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Cancellation of Insurance

You should make any request for the cancellation of a policy by phone or post. **'Your Right to Cancel'** - you have 14 days from receiving your documents to change your mind and receive a full refund of any premiums you have paid, provided you have not made any claims. No fees will be applied.

Cancellation after 'Your Right to Cancel' - No refund of premiums will be offered in the event of a cancellation for mobility/disability equipment, prosthetics, travel, excess protection or key care Insurance policies after 'Your Right to Cancel' period.

For other policies, the terms of your policy may allow insurers to retain the premium in full or to charge pro rata premiums in the event of cancellation before the policy expires. In addition, a fee of £20 will be applied by us if you cancel an IL or CPA policy, £25 for a home policy and £50 will be applied if you cancel a motor policy.

For motor insurance policies, the premium includes a payment for UK breakdown recovery & legal protection cover of £70 which is included as part of the Fish motor insurance package. This payment is non-refundable upon cancellation of the policy after 'Your Right to Cancel' period.

We will not refund where the amount is £10.00 or less.

Mobility Scooter & Powered Wheelchair Insurance Terms of Business

Fees

In addition to premiums charged by your insurer, we will apply the following fees for arranging and administering your insurance product. These fees are non-refundable.

- New business and renewal (motor) - £50
- Mid-term changes (motor) - £30
- Mid-term changes (all other insurance products) - £20
- Payment defaults (all insurance products) - £27.50

Renumeration

We receive a commission payment from your insurance company for arranging and ongoing management of your insurance policy. This amount is normally a percentage of the total annual premium you pay (excluding insurance premium tax (IPT)).

For the processing and arrangement of your Insurance premium instalment plan provided by Premium Credit Limited we receive a percentage of the interest that you are charged which is based on the total annual premium (Inclusive of Insurance Premium Tax (IPT) that you pay.

We receive a flat fee from your insurance company for services that we carry out on behalf of your Insurer in respect of the strategic management of their account for the business with which you are dealing.

During the duration of your policy we may have cause to liaise with a company to assist you with a claim in connection with your insurance policy. Where this occurs, we will receive a small flat fee from that company which may or may not be your insurer.

We will receive additional income from interest earned on insurance monies passing through our bank account.

Referral Payment

When you take out this policy with us we will receive a small flat fee at either an individual business or Group level from a company which may or may not be your insurer due to their potential involvement in the event of a claim on your insurance policy.

Consumer Insurance (Disclosure & Representation) Act

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't answer all questions correctly, your policy may be invalid and/or a claim may be rejected or not fully paid.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

Data Protection

We are registered with The Information Commissioners Office in the UK and we undertake to comply with the most current Data Protection Act and regulations in all our dealings with your personal data. Your personal information will be kept secure.

Our Data Protection Officer's contact details are: Data Protection Officer, PIB Group Limited, 70 Gracechurch Street, London, EC3V 0HR. Email: dpo@pib-insurance.com

We collect your personal data for use by PIB Group Limited and subsidiary companies. We use this personal data for the provision of information or to fulfil the requirements of a contractual or service relationship which may exist between you and our organisation. In addition, special categories of personal data such as data about your health and criminal convictions may be processed on a public interest basis if this is necessary for insurance purposes.

If you provide personal data to us relating to any person other than yourself, you must ensure that they understand how their personal data will be used and that you are authorised to disclose it to us, and to consent to its use on their behalf.

Your data may be passed on to other insurance providers to fulfil the contract or service. More information on how the Insurance market works is available from the London Insurance Market Core Uses Information Notice available on-line here: www.londonmarketgroup.co.uk/gdpr.

We may share your information with credit agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors. Specifically, if you ask us to arrange finance for your payment of premium, the companies we ask may perform a credit check. This may happen at inception and each renewal of the policy.

If you ask us to obtain insurance on your behalf outside of the European Union, you accept that personal data associated with that policy will be covered only by local data protection law and will not be covered by European or UK data protection regulations.

We may use your personal data for other similar purposes, including marketing and communications, but that will only occur if we have your consent or another legal justification for doing so. You have a right at any time to stop us from contacting you for marketing purposes.

Please be aware that telephone calls may be monitored and/or recorded.

You have the right to request access to any of your personal data we may hold. If any of that information is incorrect, you can request that we correct it. If we are not using your information correctly, you can request that we stop using it or that we delete it completely.

If you would like to make a request to see what personal data of yours we hold, you may make a request to our Data Protection Officer using the details above.

Where we have asked for your consent to use your personal data, you have the right to withdraw that consent at any time. If you withdraw your consent, we will stop using your personal data where legally possible. Any processing undertaken before your withdrawal remains valid and lawful.

Dealings with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with you or your spouse/partner or any other person or organisation whom we reasonably believe to be acting for you, if they call us on your behalf in connection with your policy or a claim.

Failure to Pay a Premium Instalment

If you choose to pay by direct debit, your monthly instalment plan will be financed by Premium Credit Limited. Premium Credit will send you a welcome pack which will include a credit agreement. In assessing your application Premium Credit will search the public information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This, and other information, may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering. Failing to make a payment when it is due may result in cancellation of the credit agreement and may result in cancellation of your insurance. Please note that in the event of payment default a fee will also be charged in accordance with the 'Fees' section above.

[^]Calls to 0333 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers' "free minutes" packages.

Did you know...

We also have a range of other specialist products available



For more information on the products we offer visit
www.fishinsurance.co.uk

Connect with us on...



Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston, PR5 6AW

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