



STORAGE INSURANCE POLICY

GM Store Insure

Thank you for choosing GM Store Insure.

Which is underwritten by Faraday Underwriting Limited, for and on behalf of Syndicate 435.

Insurers are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This booklet contains useful and important information about **Your** Storage Insurance cover.

Please read it carefully and keep it in a safe place.

You will find about what to do in the event of loss or damage and how to make a claim, as well as what **Your** policy does and doesn't cover.

Anti fraud technology

When a small minority of people make false or exaggerated insurance claims it increases the cost of everyone's policy. That's why **We** are doing all **We** can to help protect **our** customers from insurance fraud. **We** may use specialised processes to detect fraudulent and exaggerated claims. These processes also help **Us** to settle genuine claims quickly and efficiently.

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CUSTOMER INFORMATION

Changes to Your Insurance.

You must tell **Us** as soon as possible if there are any changes that may affect **Your** insurance such as:

- if **You** change **The Premises** at which **You** store **Your** property;
- if the value of items increases beyond the sums insured covered under this policy;

We may then reassess **Your** cover and/or premium. If **You** do not tell **us** about any relevant changes **We** may charge **You** the wrong premium, reject or reduce **Your** claim or declare **Your** policy invalid.

The list above does not set out all changes **You** must tell **us** about. If **You** are not sure whether a change may affect **Your** cover **You** should contact **us** anyway.

How to make a change to Your policy?

Telephone **GM Insurance Brokers Ltd**

01392 346531

..... Or

Email a request for a change to
admin@store-insure.co.uk

..... Or

When logged into **My Policies** at
www.store-insure.co.uk, select **Adjust Policy**

How to make a claim?

To notify **Us** of a claim please telephone
01392 346531 or

Email **Us** at : claims@store-insure.co.uk

Please also refer to the claims conditions of this policy

YOUR POLICY

This policy is evidence of the contract between **Us** and **You**, The Policyholder.

In return for receiving and accepting the premium, **We** will provide insurance under this policy for the sections shown in **Your Schedule** as applying for the loss or damage which has happened during the period of insurance.

Your policy is made up of:

- **Your** statement of facts confirmation;
- this policy booklet from page 6 - 23;
- **Your Schedule**; and
- any **Endorsements**,

and should be read as one document.

Please keep all **Your** documents in a safe place.

The contract is based on the information **You** have given **Us** and **You** must tell **Us** about any change in this information as soon as possible, or **You** may not be covered.

We promise to be fair and reasonable and to act quickly whenever **You** need to make a claim under this policy. If **You** feel **We** have not met this promise **We** will do everything possible to deal with **Your** complaint quickly and fairly

Under European law, **You** and **We** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

We have not given **You** a personal recommendation as to whether this policy is suitable for **Your** specific needs.

POLICY DEFINITIONS

Certain words in **Your** policy booklet, The **Schedule** and any **Endorsements** will have the same meaning wherever they appear and will apply to the whole policy unless **We** say that they have a different meaning within particular sections of the policy. The words and their meanings are set out below;

British Isles - England, Scotland, Wales, the Isle of Man and the Channel Islands. Northern Ireland and the Republic of Ireland.

Business - Any employment, trade or profession.

Business Equipment - Any electronic office equipment, unless otherwise insured, including computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment and telephone equipment used for Business purposes.

But not

- Smart phones, mobile telephones
- PDA's (personal digital assistants)
- Tablets

Business Goods - Business stock and materials in trade, including work in progress, finished goods and customers goods in and at **The Premises** or held in trust by **You** at **The Premises** for which **You** are responsible.

Computer and Electronic Equipment - means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by **You** or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

POLICY DEFINITIONS continue

Contents - Household Goods, **Personal**

Possessions, camping equipment, satellite dishes, aerials and other articles, unless otherwise insured, for which **You** are responsible or that belong to **You**.

But not

- **Vehicle(s)**, caravans, trailers, watercraft, hovercraft or aircraft (other than hand propelled or models) and their parts and accessories whether attached or not, other than removable entertainment or navigation equipment whilst it is removed from the vehicle.
- Any living creature.
- Securities (financial certificates except those defined as money), certificates and documents other than driving licences and passports.
- Property held or used for any employment, trade or profession (other than **Business Goods**).
- any item that **You** are not permitted to store according to the terms of the applicable self storage licence agreement.
- **Valuables**

Data means information used, accessed, processed, transmitted or stored by a Computer System

Endorsement – An agreed change to the terms of the policy shown in **Your Schedule**.

Excess - The amount **You** must pay towards any claim

Money - Cash, bank notes, cheques, money orders, postal orders, postage stamps (that are not part of a collection), savings stamps and savings certificates, share certificates, Premium Bonds, luncheon vouchers, traveller's cheques, travel tickets, phone cards and gift tokens belonging to **You** and not used for **Business**.

Pedal Cycle - Any pedal cycle including electrically powered models, belonging to **You**, and its accessories.

But not

- Wind assisted models.

Period of insurance - The period shown in **The Schedule** for which the policy covers **You** (as long as **You** pay the premium on time).

Personal Possessions - Luggage, clothing and any other items **You** normally wear, use or carry which belong to **You** or for which **You** are legally responsible.

But not

- **Valuables**.

POLICY DEFINITIONS continue

The **Schedule** – The document which specifies details of **The Policyholder**, **The Premises** and any excesses, **Endorsements** and conditions applying to this policy.

Sports Equipment - Articles used for sports activities, including sports clothing specifically designed to be used for any sports activity and belonging to **You**.

But not

- Any **vehicle**, sand yacht, watercraft (including windsurfers, kite boards and surfboards), aircraft (including hang gliders) or their accessories, and **Pedal Cycles**.

The Premises - an individual self storage unit at a Self Storage Location shown on **The Schedule** of Insurance. An individual self storage unit is a fully enclosed locked container, room, compartment and/or locker used for storage to which **You** have the right to exclusive access.

Valuables - Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals all belonging to **You**.

Vehicle(s) - Any vehicle, ride on toy or mobility scooter propelled by a motor of any kind, but not:

- ride-on lawn mowers;
- electrically powered wheelchairs;
- electrically powered children's ride on toys;
- electrically assisted **Pedal Cycles**;
- pedestrian controlled electrically powered golf trolleys.

We, Us, Our – The insurers as stated on **The Schedule**.

You, Your, The Policyholder - **You** and any of the following who normally live with **You**, **Your** husband, wife, partner (a person living with **You** as though married), civil partner, children, parents and other relatives normally living with **You**.

But not

- Property more specifically insured by any other policy.
- Property held or used for any profession, **Business** or employment

Section 1 – Property Damage

Your **Schedule** will show You if this Section is included.

a) Loss or Damage at The Premises

We will pay for loss of or damage to the Property Insured as shown in the **Schedule** whilst in storage at **The Premises** caused by the following:

1. **Fire, lightning, explosion, earthquake**

2. **Smoke**

But not

- Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.

3. **Theft or attempted theft**

But not

- Loss where entry or exit to/from **The Premises** was effected by any means other than forcible or violent.

4. **Riot, civil commotion, labour disputes or political disturbance.**

5. **Storm or Flood**

6. **Vandalism or Malicious Acts**

7. **Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals**

But not

- Loss or damage caused by birds or insects.

8. **Water or oil escaping accidentally from any fixed water or heating installation, including underground drains and pipes, sprinkler systems and fire prevention devices or from any fixed heating appliance or storage tank.**

9. **Moth, Insect or Vermin from a source outside of The Premises**

10. **Collapse or Partial Collapse of the Premises**

11. **Subsidence**

Section 1 – Property Damage continued

Your **Schedule** will show You if this Section is included.

b) Loss or Damage whilst in Transit to or from The Premises

We will pay for loss of or damage to the Property Insured as shown in the **Schedule** whilst in transit to or from **The Premises** by You within an enclosed, car, commercial road vehicle or Trailer, caused by the following:

1. Fire, lightning, explosion, earthquake

2. Smoke

But not

- Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.

3. Theft or attempted theft

But not

- loss or damage where entry or exit to/from an enclosed car, trailer or commercial road vehicle was effected by any means other than forcible or violent.
- loss or damage where the enclosed car, trailer or commercial road vehicle was unattended between the hours of 21:00 and 06:00 and where the vehicle was not parked in a garage, a secure locked building, or a compound with secured walls and fences and secured gates and where the property was not concealed from view at the time of the loss.
- More than £5,000 or **Your** Sum Insured, whichever is the least.
- Theft of Personal Possessions, Luggage, Clothing, Pedal Cycles or Sports Equipment from externally mounted/rack mountings or open trailers.

- Theft of Trailers, Vehicles, Caravans, Watercraft or Hovercraft.

4. Riot, civil commotion, labour disputes or political disturbance.

5. Storm or Flood

6. Vandalism or Malicious Acts

7. Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals

But not

- loss or damage caused by birds or insects.
- loss or damage where the enclosed car, trailer or commercial road vehicle was not damaged at the same time.
-

Section 1 - The Basis of Settling Claims

C) - The Basis of Settling Claims

1. For any property covered under this policy that is lost or damaged **We** will, at **our** option:
 - a) replace or repair the item or part; or
 - b) pay the cost of replacing or repairing the item or part: or
 - c) make a cash payment which will not be more than the amount it would have cost **Us** to replace or repair the item using **Our** own suppliers.
2. **We will not pay more than;**
 - the individual item sum insured for any one item;
 - the single article limit for any one item is £10,000 unless **Your Schedule** shows otherwise.
 - 10% of **Your Contents** sum insured or £5,000 in respect of **Valuables** unless **Your Schedule** shows otherwise;
 - £500 for any one **Valuable** or **Pedal Cycle** unless **Your Schedule** shows otherwise;
3. Having applied the limits, **We will not pay more than the total sum insured for any property covered as shown in Your Schedule.**
4. In respect of property covered **We will not pay the cost of replacing or altering any undamaged item solely because it is part of a set, suite, group or collection of items of uniform design nature or colour.**
5. Under-insurance
If, at any time of any loss or damage, the sum insured is not enough to replace all the property covered in **The Premises** as new, **We** may take off an amount to reflect the difference between these values. For example, if the property covered sum insured is equal to 75% of the amount sum needed to replace all the property covered as new, **We** may pay only 75% of **Your** claim.
6. **You** must pay the **Excess** shown in **Your Schedule** or policy. If **We** have appointed one of **Our** suppliers to deal with all or part of **Your** claim, they may be asked to collect the **Excess** directly from **You** on **Our** behalf.
7. The sum insured will be reduced after **We** pay a claim by that amount paid by **us**. **You** will need to pay an additional premium to increase the sum insured following a claim.
8. If **Your** claim for any item specified in **Your Schedule**, **You** will need to give proof of the item's value. To help **You** do this **We** recommend that **You** keep photos, instruction booklets, copies of valuations and receipts.

General Exclusions

General Exclusions which apply to Section 1

This policy does not cover claims arising from the following;

1. **Radioactive contamination**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by, arising from or contributed to by;

- Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties, of any explosive nuclear equipment or nuclear part of that equipment.

2. **War**

Any result of war, invasion, act of foreign enemy, hostiles (whether war is declared or not), civil war, rebellion, revolution or similar event.

3. **Sonic Bangs**

Loss or damage caused by aircraft or other flying objects travelling at or above the speed of sound.

4. **Existing Damage**

Any loss or damage that happened before cover started.

5. **Pollution or contamination**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from oil leaking from any fixed heating installation during the period of insurance.

6. **Failure of computers and electrical equipment**

Damage or loss, directly or indirectly due to any computer or other electrical equipment or component failing to correctly recognise any date as it's true calendar date or computer viruses.

7. **Terrorism**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by Terrorism.

Terrorism is defined as any person or people whether acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes, including intending to influence any government or to put members of public in fear.

General Exclusions continued

8. Uninsurable risks.

- a) Wear, tear and reduction in value.
- b) Damage caused by rot, fungus, woodworm, beetles.
- c) The cost of repairing or replacing any item which has suffered mechanical or electrical faults or breakdowns or which has suffered natural and inevitable failure and stopped working without damage being evident.
- d) Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item or items.
- e) Any damage caused gradually that **you** ought to have been aware and that it was reasonable for **you** to have prevented.
- f) Damage which has occurred as a result of natural and inevitable events unless those events are specifically covered by **Your** policy.
- g) Faulty workmanship, faulty design or the use of faulty materials

9. Sanction Limitation and Exclusion Clause

We shall not provide cover or benefit under this policy to the extent of providing insurance, payment of any claim, or the provision of any benefit where doing so would breach any sanction, prohibition or other restrictions imposed by law or regulation.

10. Pathogenic, Poisonous, Biological or Chemical Exclusion

Loss, damage, physical bodily Injury, costs or expenses of any kind caused by or contributed to by or arising from the actual or threatened use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence.

11. Cyber Exclusion

Loss, damage, physical bodily injury, liability, costs, expense, fines or penalties or any other amount directly or indirectly caused by, contributed to by, resulting from or arising out of:

- (a) the use or operation of any **Computer and Electronic Equipment, Computer Network or Data**;
- (b) the reduction in or loss of ability to use or operate any **Computer and Electronic Equipment, Computer Network or Data**;
- (c) access to, processing, transmission or storage of any **Data**, or Loss of **Data**;
- (d) inability to access, process, transmit or store any **Data**;
- (e) any threat of or any hoax relating to (11).
 - a) to (11).d) above;
 - (f) any error or omission or accident in respect of any **Computer and Electronic Equipment, Computer Network or Data**.

General Exclusions continued

This exclusion will not apply to direct physical damage arising out of;

Peril 1) Fire or

Peril 1) Explosion

directly caused by loss, damage, destruction, distortion, erasure, corruption or alteration of **Computer and Electronic Equipment or Data.**

12. Disease Exclusion

any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by or arising from infectious disease or human contagious disease.

General Conditions

General conditions which apply to the whole policy

1. Policy terms and conditions.

You must keep to the policy terms, conditions and any **Endorsements**. **If You do not do so You may invalidate the policy in whole or in part or reduce the amount of any claim.**

2. Preventing loss

You must take all reasonable care to prevent loss, injury or liability, damage or accidents and to maintain all property covered under this policy in good condition.

3. Fraud

If **You** make a fraudulent claim under this insurance contract:

- a) **We** not liable to pay the claim; and
- b) **We** may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) **We** may by notice to **You**, treat the Policy as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under clause (3)(c) above:

- a) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

4. Changes that may affect **Your** cover

You must tell **Us** as soon as possible if there are any changes that may affect **Your** insurance such as:

- if **You** change the location of where **You** store **Your** property;
- if the value of items in storage increase beyond the sums insured covered under this policy;

We may then reassess **Your** cover and/or premium. If **You** do not tell **Us** about any relevant changes **We** may;

- charge **You** the wrong premium,
- reject or reduce **Your** claim or
- declare **Your** policy invalid.

Note: the list above does not set out all changes **You** must tell **Us** about. If **You** are not sure whether a change may affect **Your** cover **You** should contact **Us** anyway.

5. Paying the premium

If **You** do not pay a premium on time, **We** will assume that **You** intend to cancel the policy and cover under this policy will end from the date that the payment was due. If **We** decide to remind **You** to make a payment that **You** have missed, **We** will still retain **Our** right to cancel the policy.

6. Amending Your policy during the period of cover

If **You** make a change to the policy during the period of insurance **You** may have to pay an administration fee as shown in **Your Schedule**.

General Conditions - continued

General conditions which apply to the whole policy continued

7. People involved in this contract

This contract is between **You** and **Us**. No-one else has any rights they can enforce under this Policy, except those they have under law.

Claims Conditions

1. Reporting a claim

When **You** find out about a claim, or possible claim, under this policy **You** must tell **Us** as soon as reasonably possible. If **You** do not do so and prejudice **Our** position **We** may reject or be unable to deal with **Your** claim or be unable to pay **Your** claim in full.

You may report a claim as follows:

By Telephone on 01392 346531

Or

By Email – claims@store-insure.co.uk

2. Property Claims

For any loss or damage claim **You** must do the following:

- at **Your** expense provide **Us** with any information and evidence **We** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair;
- provide **Us**, (or **Our** appointed suppliers), with access to or inspection of the damaged property;
- immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism, malicious act, riot or civil commotion.
- In respect of any damage to property, **You** must not dispose of any items unless **We** agree to **You** disposing of any such items.

If **You** do not do so and prejudice **Our** position, **We** may reject or be unable to deal with **Your** claim or be unable to pay **Your** claim in full.

3. Abandonment

You cannot abandon any property to **Us**, except when **We** ask **You** to do so.

4. Cover Elsewhere

We will not pay any claim if **You** have cover under any other insurance policies unless the cover provided by those policies is exhausted.

Cancellation Conditions

1. Cancellation by **Us**

We can cancel this policy by giving **You** thirty (30) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium;
- a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- non-cooperation or failure to supply any information or documentation **We** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

2. Cancellation by **You**

You may cancel cover at any time by confirming **Your** request via the My Policies section of the www.store-insure.co.uk website.

If **You** are not a business, **You** have a right to cancel the policy without penalty or charge, within 14 days of cover commencing.

If **You** cancel this section before cover is due to start, **We** will return any premium **You** have paid in full.

If **You** cancel this policy after it has started **We** will return any premium paid less a charge for the number of days for which cover has been given.

We will not refund any premium if **You** have made a claim during the period of cover.

Complaints

How to complain

If **You** wish to make a complaint about the service **You** have received, please contact **us** at:

Complaints Officer, Faraday Underwriting Limited, for and on behalf of Syndicate 435,
Corn Exchange,
55 Mark Lane, London EC3R 7NE
Tel: 020 7680 4242
Email: faraday.complaints@faraday.com

We will investigate **Your** concerns and respond within two weeks. In the event **You** remain dissatisfied following **Our** response, **You** have the right to escalate **Your** complaint to the Complaints team at Lloyd's. Details of the Lloyd's complaint procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints or by contacting the Lloyd's Complaints team on 020 7327 5693.

Ultimately, if **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service.

Details about **Our** regulator

GM Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. **You** can visit the Financial Conduct Authority website, which includes a register of all regulated firms, at www.fca.gov.uk or **You** can contact Them on 0845 606 1234. The Financial Conduct Authority registration number for **GM Insurance Brokers Ltd** is 306130.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to **You** under this policy. If **You** are entitled to compensation under the scheme, how much compensation **You** would receive would depend on the nature of this policy.

You can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk.

Your Information & Privacy Notice

Introduction

We recognise our responsibility to treat **Your** personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). This notice covers **Our** requirement to provide **You** with information on how and why **We** use **Your** personal data and of **Your** rights under GDPR.

GM Insurance Brokers Ltd have provided **you** with a quotation and/or administer **Your** insurance policy and are classed as the “data controller” which means **GM Insurance Brokers Ltd** process **Your** data. **Your** data may be passed to other parties, including Reinsurers & Loss Adjustors for the administration of claims. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

Why We and GM Insurance Brokers Ltd collect Your data	Lawful Basis	Information Collected
Provide You with a quotation for insurance	Necessary for the performance of an insurance contract	Basic personal details such as name, address, email, telephone and date of birth
Arrange and administer Your policy if You purchase one.	Necessary for the performance of an insurance contract	
To notify You of changes in Our service	Our legitimate interests	Information on Your insurance requirements including details about Your home/property.
Marketing	Your explicit consent – in accordance with any preference You have expressed	Your insurance history, including claims data and other insurance policies you have had.
Statistical Analysis	Our legitimate interests – to refine and enhance the products and pricing which We can offer	Sensitive personal information, including previous unspent criminal convictions.
To provide improved quality and training for Our staff	Our Legal and Regulatory obligations	
Prevent, detect and investigate crime, including fraud and money laundering and to analyse and manage other commercial risks	Our Legal and Regulatory obligations	Your marketing preferences. Payment details to enable payment of insurance premiums.
Resolve complaints and handle requests for data access or correction	Our Legal and Regulatory obligations	
Comply with applicable laws and regulatory obligations such as those relating to anti-money laundering and anti-terrorism.	Our Legal and Regulatory obligations	

Your Information & Privacy Notice ... continued

Some of the personal information **We** or **GM Insurance Brokers Ltd** ask **You** to provide may be sensitive (special category) as defined in GDPR, e.g. **You** may have to give **Us** or **GM Insurance Brokers Ltd** information about **Your** medical history, criminal convictions and driving offences. **We** and **GM Insurance Brokers Ltd** are allowed under GDPR to collect such information for specified “insurance purposes” without **Your** specific consent but it will only be used for the purposes set out above. If **You** give us information about another person, in doing so **You** confirm that they have given **You** permission to provide it to **Us** and **GM Insurance Brokers Ltd** and that **We and GM Insurance Brokers Ltd** may use their personal data in the same way as **Your** own as set out in this notice.

Where the lawful basis of processing **Your** data is ‘Your explicit consent’ then this consent can be withdrawn at any time by contacting us.

Use of Cookies

A cookie is a small file which asks permission to be placed on **Your** computer's hard drive. Once **you** agree, the file is added and the cookie helps analyse web traffic or lets **you** know when **you** visit a particular site. Cookies allow Web applications to respond to **You** as an individual. The web application can tailor its operations to **Your** needs, likes and dislikes by gathering and remembering information about **Your** preferences.

GM Insurance Brokers Ltd use cookies on their website to identify which pages are being used. This helps **GM Insurance Brokers Ltd** to analyse data about webpage traffic and improve **GM Insurance Brokers Ltd** website to tailor it to their customer needs. **GM Insurance Brokers Ltd** only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help **GM Insurance Brokers Ltd** to provide **You** with a better website by enabling us to monitor which pages **You** find useful and which **You** do not. A cookie in no way gives us access to **Your** computer or any information about **You**, other than the data **You** choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but **You** can usually modify **Your** browser setting to decline cookies if **You** prefer. This may prevent **You** from taking full advantage of the website.

Data Security

We and **GM Insurance Brokers Ltd** are committed to protecting the security of **Your** personal information. **We** and **GM Insurance Brokers Ltd** use a variety of security technologies and procedures to help protect **Your** personal information from unauthorised access, use, or disclosure.

Your Information & Privacy Notice ... continued

Disclosure of Your Personal Information

As a necessary part of providing **You** with the services described above **We** or **GM Insurance Brokers Ltd** may need to disclose **Your** personal data to other third parties. These include: Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Loss Adjusters, Insurance Industry databases, Government databases, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless **We** or **GM Insurance Brokers Ltd** are required to retain the data for a longer period due to business, legal or regulatory requirements.

International transfers of data

We may transfer **Your** personal data to destinations outside the European Economic Area (EEA). Where **We** or **GM Insurance Brokers Ltd** do **We** or **GM Insurance Brokers Ltd** will ensure that it is treated securely and in accordance with the GDPR.

Your Rights

Under GDPR **you** have the following rights in relation to our processing of **Your** personal data: -

1. The right to be informed about how **We** or **GM Insurance Brokers Ltd** use **Your** personal data (This Privacy Notice);
2. The right to see a copy of the personal information **We** or **GM Insurance Brokers Ltd** hold about **You**. (In most cases this will be free of charge);
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of **Your** personal information where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows **you** to obtain and reuse **Your** personal data across different services;
7. The right to object to certain processing including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Your Information & Privacy Notice ... continued

Contact us

For further information on this Privacy Notice, to access **Your** personal information or to exercise any of **Your** other rights, please contact;

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If **you** have a complaint about how **We** or **GM Insurance Brokers Ltd** use **Your** personal information, please contact **GM Insurance Brokers Ltd** at the address above. **You** also have the right to lodge a complaint with the Information Commissioner's office at any time