



# Radio Aid Systems

## Policy Wording

**AmTrust Europe Limited agrees to cover You in accordance with and subject to the terms, exclusions and conditions set out below.**

## **THE UNDERWRITER**

This insurance is underwritten by AmTrust Europe Limited whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG (registered number 01229676), is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 202189. This insurance is underwritten 100% by AmTrust Europe Limited.

This policy is administered by Specialty Risks Limited whose registered office is at Aissela, 46 High Street, Esher, Surrey, England, KT10 9QY (registered number 6751834) and is authorised and regulated by the Financial Conduct Authority, firm reference number 771865.

This document, the Policy Schedule and any endorsements which may attach to the policy, make up **Your** insurance policy and set out clearly what is and what is not covered. Please read all these documents very carefully and keep in a safe place.

It is important that **You** comply with **Your** duties under the insurance policy. **We** have relied upon the information **You** have given **Us**. **You** must take care when answering any questions, **We** ask by ensuring the information provided is accurate and complete.

## **THE POLICY**

**We** will provide the insurance as stated in this policy. **Your Application**, which includes any signed or online declaration and the undertaking to pay the premium, is the basis of the contract and forms part of the policy.

This policy will only become effective when **We** have accepted **Your Application** and **We** have received the premium payment in full.

## **GENERAL CONDITIONS**

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

- a) Are not liable to pay the claim; and
- b) May recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) May advise **You** that the contract has been terminated with effect from the time of the fraudulent act.

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

## **THE LAW APPLICABLE TO THIS POLICY**

The law applicable to this insurance contract is English law.

## LEGAL RIGHTS

This insurance is in addition to **Your** legal rights. It is not to be substituted for the supplier's liability if the **Radio Aid System** is found to be unfit for the purpose for which it was intended, or it is not as described, or it is not of satisfactory quality.

**We** may take such proceedings as **We** think fit in **Your** name to enforce any rights and remedies against or obtain relief or indemnity from other parties to which **We** shall be or may become entitled or subrogated under this policy. **You** will, at **Our** request and expense, carry out such acts as may be reasonably required by **Us** for that purpose.

If, at the time of **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation** to, or **Accidental Loss of Theft**, the **Radio Aid System**, any other insurance covers the same, **We** shall not be liable to pay or contribute more than **Our** proportion of the **Single Claim Limit**.

## SANCTIONS LIMITATION AND EXCLUSIONS

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

## DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the insurance and will appear with a capital letter and in bold.

<b>Accidental Damage</b>	Means any damage caused by a single external event which is sudden and unexpected, and which is neither inevitable or deliberate and makes the <b>Radio Aid System</b> unusable for its intended purpose.
<b>Accidental Loss</b>	Means that the <b>Radio Aid System</b> has been inadvertently left by an <b>Authorised User</b> in a known location and the <b>Authorised User</b> and <b>You</b> are permanently deprived of its use.
<b>Application</b>	Means any signed, written or online application and declaration together with any additional information <b>You</b> may have supplied to <b>Us</b> in support of <b>Your</b> request for insurance.
<b>Authorised Repairer</b>	Means the <b>Radio Aid System</b> repairer authorised by <b>Us</b> .
<b>Authorised Supplier</b>	Means the <b>Radio Aid System</b> replacement supplier authorised by <b>Us</b> .
<b>Authorised User</b>	Means any person <b>You</b> have loaned <b>Your Radio Aid System</b> to at the time of the <b>Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Accidental Loss</b> or <b>Theft</b> and whom <b>You</b> have notified to <b>Us</b> .
<b>Claims Office</b>	Means <b>Specialty Risks Limited</b> , 36 Central Avenue, West Molesey, Surrey, KT8 2QZ. Tel: 0333 100 0712. Email: claims@specialty-risks.com.
<b>Component(s)</b>	Means any mechanical, electrical or electronic part, which forms part of the <b>Radio Aid System's</b> original specification.
<b>Computer Virus</b>	Means a self-replicating program that spreads by inserting copies of itself into other executable code or documents, which is loaded onto <b>Your Radio Aid System</b> without <b>Your</b> knowledge and runs against <b>Your</b> wishes.

<b>Cosmetic Damage</b>	Means any damage that does not require any mechanical or operational repairs and that does not prevent the <b>Radio Aid System</b> from being used for its intended purpose.
<b>Excess</b>	Means the sum that must be paid by <b>You</b> before <b>We</b> will pay <b>Your</b> claim and as stated on the Policy Schedule.
<b>Fire Damage</b>	Means any permanent or irrecoverable damage caused to the <b>Radio Aid System</b> by an ignition of flammable materials, which was accidental and unforeseen and makes the <b>Radio Aid System</b> unusable.
<b>Flood Damage</b>	Means any permanent or irrecoverable damage to the <b>Radio Aid System</b> which stops the <b>Radio Aid System</b> functioning as it was designed to, caused by the escape of water from the normal confines of any natural or artificial water course (other than water tanks, apparatus or pipes).
<b>Forced and Violent Entry</b>	Means a criminal act that has caused physical damage to property through both the forcible and violent actions of a third party.
<b>Geographical Limits</b>	Means Great Britain and Northern Ireland. Worldwide cover is also provided for up to 30 days in total in any one 12-month period during the Period of Insurance.
<b>Lease Company</b>	Means the legal owner of the <b>Radio Aid System</b> , but who has conveyed all benefits, costs and risks associated with ownership of the <b>Radio Aid System</b> to <b>You</b> for a fixed period as stated in the lease agreement.
<b>Liquid Damage</b>	Means any damage caused by a sudden and unforeseen ingress of fluid.
<b>Malicious Damage</b>	Means any damage to the <b>Radio Aid System</b> deliberately caused by a third party, or an <b>Authorised User</b> , without <b>Your</b> knowledge.
<b>Misappropriation</b>	Means the dishonest removal of the <b>Radio Aid System</b> by an <b>Authorised User</b> from <b>You</b> when <b>You</b> have been unable to recover the <b>Radio Aid System</b> .
<b>Period of Insurance</b>	Means the start and end dates shown on the Policy Schedule.
<b>Radio Aid System</b>	Means the item(s), such as transmitters and receivers, supplied by <b>You</b> to <b>Your Authorised User</b> as stated on the Policy Schedule.
<b>Repair Cost</b>	Means the cost of both repair materials and labour following a successful claim subject to the <b>Single Claim Limit</b> .
<b>Replacement Cost</b>	Means the cost of, or cash settlement of, replacement <b>Radio Aid System</b> or <b>Components</b> that are of the same or similar make and quality as the <b>Radio Aid System</b> or <b>Component</b> following a successful claim subject to the <b>Single Claim Limit</b> .
<b>Serial Number</b>	Means the unique code assigned for the identification of a single unit of <b>Radio Aid System</b> .
<b>Single Claim Limit</b>	Means the maximum amount that can be claimed for any one claim arising from a single incident during the <b>Period of Insurance</b> and that does not exceed the <b>Replacement Cost of Radio Aid System</b> and in any case does not exceed £2,000.00.
<b>Specialty Risks</b>	Means Specialty Risks Limited, 36 Central Avenue, West Molesey, Surrey, KT8 2QZ. Tel: 0333 100 0712. Email: admin@specialty-risks.com.
<b>Theft</b>	Means the dishonest removal of the <b>Radio Aid System</b> from an <b>Authorised User's</b> possession by a third party using actual or threatened force.
<b>VAT</b>	Means Value Added Tax at the rate set by HMRC.
<b>We/Us/Our</b>	Means AmTrust Europe Ltd.
<b>You/Your</b>	Means the organisation as named on the Policy Schedule.

## WHAT IS COVERED

### **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Malicious Damage subject to the conditions and exclusions in this policy wording**

If the **Radio Aid System** suffers **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Malicious Damage**, during the **Period of Insurance** We will cover **You** for either:

1. The **Repair Cost** of the **Radio Aid System**; or
2. At **Our** choice, the **Replacement Cost** of the **Radio Aid System**.

**You** are insured up to the **Single Claim Limit**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending out the replacement **Radio Aid System** to **You**.

Where the **Radio Aid System** can be repaired, We will also cover **You** for the postage or courier costs incurred by sending the **Radio Aid System** to the **Authorised Repairer** and returning the repaired **Radio Aid System** to **You**.

### **Accidental Loss or Theft**

If the **Radio Aid System** suffers **Accidental Loss or Theft** during the **Period of Insurance** and within the **Geographical Limits**, We will cover **You** for:

1. The **Replacement Cost** of the **Radio Aid System**.

**You** are insured up to the **Single Claim Limit**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending the replacement **Radio Aid System** to **You**.

### **Misappropriation**

If the **Radio Aid System** suffers **Misappropriation** during the **Period of Insurance** and within the **Geographical Limits**, We will cover **You** for:

1. The **Replacement Cost** of the **Radio Aid System**; or
2. If the **Radio Aid System** is leased, the lease settlement figure as supplied by the **Lease Company**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending the replacement **Radio Aid System** to **You**.

**You** are insured up to the **Single Claim Limit**.

## WHAT IS NOT COVERED

### Specific exclusions applying to Accidental Damage, Liquid Damage and Malicious Damage cover

We shall not be liable in respect of:

1. Any **Accidental Damage, Liquid Damage** and **Malicious Damage** to **Your Radio Aid System** if the **Radio Aid System** cannot be provided to **Us** for repair or inspection;
2. **Accidental Damage, Liquid Damage** and **Malicious Damage** to **Your Radio Aid System** that is not suitably stored or packed whilst in transit;
3. **Accidental Damage, Liquid Damage** or **Malicious Damage** to **Your Radio Aid System** whilst on hire or loan to anyone who is not an **Authorised User** unless agreed in writing, in advance by **Us**;
4. Wear and tear, gradual deterioration or rust;
5. Gradually developing defects, cracks, flaws or fractures;
6. **Cosmetic Damage**;
7. Scratching or chipping of painted or polished surfaces;
8. **Accidental Damage** or **Liquid Damage** to **Your Radio Aid System** through the deliberate or wilful act of an **Authorised User** that they inflict on **Radio Aid System** allocated to them;
9. **Accidental Damage, Liquid Damage** or **Malicious Damage** to any **Radio Aid System** left on any motor vehicle.

### Specific exclusions applying to Accidental Loss cover

We shall not be liable in respect of:

1. Any **Accidental Loss** where the circumstances of the **Accidental Loss** cannot be clearly identified. This means **You** must be able to confirm the time and the place of the **Accidental Loss**.

### Specific exclusions applying to Theft cover

We shall not be liable in respect of:

1. **Theft** from any motor vehicle between 22.00 hours and 06.00 hours;
2. **Theft** of **Your Radio Aid System** from an unattended vehicle unless the vehicle is locked, and the **Radio Aid System** is completely hidden from view within a glove compartment or boot;
3. **Theft** as a result of the **Radio Aid System** being left on top of a motor vehicle;
4. **Theft** of **Your Radio Aid System** from any vehicle, or property unless the **Theft** has occurred through **Forced and Violent Entry or Exit**. A copy of the repairer's account for, or photographs of, the damage caused must be submitted by **You** with any claim made;
5. **Theft** of **Your Radio Aid System** whilst on hire or loan to any person who is not an **Authorised User** unless agreed in writing, in advance, by **Us**;

### General exclusions applying to all sections of this policy We shall not be liable in respect of:

1. Any claim as a result of mechanical breakdown, electronic breakdown, hardware or software failure to the **Radio Aid System**;
2. Any claim where **You** cannot provide the **Serial Number**;
3. **Radio Aid System** for which the **Serial Number** has not been provided to **Us** within 30 days of the policy start date;
4. Any **Radio Aid System** or accessory not included on the **Policy Schedule**;
5. Any **Excess** that is required by **Us**.
6. **VAT** applied to the **Repair Cost** or **Replacement Cost** where **You** are **VAT** registered;

7. **Radio Aid System** not owned by **You** or not **Your** responsibility under a finance or hire agreement with a **Lease Company**;
8. Loss of use of the **Radio Aid System** or any additional costs incurred by **You** above the actual **Repair Cost** or **Replacement Cost**;
9. **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss** or **Theft** occurring outside of the **Geographical Limits**;
10. Reduced performance or efficiency of the **Radio Aid System**;
11. Any associated charges levied by any provider to **You**;
12. Repairs and maintenance carried out by anyone other than the **Authorised Repairer** unless agreed in advance in writing with **Us**;
13. Any replacement carried out by anyone other than the **Authorised Supplier** unless agreed in advance in writing with **Us**;
14. Any costs relating to software defects or date changes;
15. Any costs incurred where it is found that the **Radio Aid System** is functioning normally or where no fault or damage is found, and the **Radio Aid System** has not suffered **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage** or **Malicious Damage**;
16. Any negligence, abuse or misuse in respect of the **Radio Aid System** including but not limited to:
  - a. Handling and/or use of the **Radio Aid System** that is not in accordance with the manufacturer's published instructions; or
  - b. Intentional act or wilful neglect by **You**; or
  - c. Intentional or reckless overloading of, or the imposition of any abnormal condition on, the **Radio Aid System**; or
  - d. The use of accessories or equipment not approved by the manufacturer or incorrect connections of leads or application of incorrect electrical supply; or
  - e. Faulty software or programming or electrical power surge or fluctuation.
17. The cost of maintenance, overhaul or modification or damage resulting from maintenance, overhaul or modification;
18. **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss** or **Theft** directly or indirectly caused by or contributed to or arising from:
  - a. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - b. Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - c. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
19. Loss of or damage to data carrying material;
20. Loss of, or damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **Computer Virus**;
21. The value to **You** of data stored on the **Radio Aid System**;
22. **We** will not pay for loss or destruction of or damage to any property or any other loss or expense or any legal liability of any nature caused by, or contributed to, or arising from or in connection with any Damage of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this insurance a Damage of terrorism means an Damage, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public, or any section of the public in fear. **We** will not pay for loss damage, cost or expense of whatsoever nature caused by, resulting from or arising from or in connection with any action taken by third parties in controlling, preventing or suppressing any damage of terrorism;

## POLICY CONDITIONS

### General conditions applying to ALL sections of this policy

**You** must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

1. **You** must, as soon as is practicable, and in any case within 72 hours of discovering the **Accidental Loss, Theft or Misappropriation**, report the occurrence to the Police or other relevant authority and obtain an incident report number or crime reference number.
2. The **Serial Numbers** for the **Radio Aid System** must be provided to **Specialty Risks** within 30 days of this policy start date.
3. The cost of any repair shall be on the basis agreed between the **Authorised Repairer** and **Us**.
4. The cost of replacement **Radio Aid System** shall be on the basis agreed between the **Authorised Supplier** and **Us**.
5. If **We** have agreed with **You** that **You** will arrange the repairs for **Your Radio Aid System**, **We** do not accept responsibility for faults in workmanship or materials, or any additional costs incurred in repairs paid for by **Us** on **Your** behalf.
6. **You** must notify any claim to the **Claims Office** or submit a completed claim form to the **Claims Office** as soon as reasonably possible and in any event within 30 term time days of the incident date.
7. **You** must provide, at **Your** expense, all details that **We** may require concerning the cause and amount of the **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss or Theft**.
8. The **Radio Aid System** must not be operated after any **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, or Malicious Damage** if this could cause further damage to **Radio Aid System**.
9. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
  - a. Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated, in any respect; or
  - b. Make a statement in support of a claim, knowing the statement to be false in any respect; or
  - c. Submit a document in support of a claim, knowing the document to be forged or false in any respect; or
  - d. Make a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance.

Then **We**:

- a. Will not pay the claim;
  - b. Will not pay any other claim which has been made or will be made under the policy;
  - c. Will declare the policy void;
  - d. Will be entitled to recover from **You** the amount of any claim already paid under the policy;
  - e. Will not make any return of premium;
  - f. Will inform the Police of the circumstances.
10. This policy has been issued based upon information, which **You** have given to **Us** about **You** and **Your Radio Aid System**. **You** have a duty to tell **Us** immediately of any changes to this information, in particular any change of address. Failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms.
  11. If, at the time a claim arises or is made, any other insurance exists for the benefit of the same cover as this policy **We** will only be obliged to pay its rateable proportion of the sum due under this Policy. In such circumstances, **You** or the other insurers must pay **Us** the sum payable under the other insurance(s) prior to the repair or replacement of the **Radio Aid System** under this Policy or, at the **Our** option, **You**/other insurers and **Us** may pay their respective contributions direct to the **Authorised Repairer** or **Authorised Supplier** nominated by **Us**.



## CHANGES

If **You** need to amend the policy or **Your** details, contact **Specialty Risks**.

## CANCELLATION

**You** may cancel the policy at any time by giving 14 days' notice in writing to **Specialty Risks**.

If **You** cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, **We** will refund any premium paid.

If **You** cancel this policy after 14 days of receipt of the policy documentation and there has been no claim (or claim pending) during the Period of Insurance, **We** will calculate the pro-rata premium for the period **You** have been insured and refund any balance.

**We** may cancel this policy by sending 30 days' notice by recorded delivery to **You** at **Your** last known address. If there has been no claim (or claim pending) during the **Period of Insurance**, **We** will calculate the pro-rata premium for the period **You** have been insured and refund any balance. If a claim has been submitted, or there has been any incident likely to give rise to a claim during the current **Period of Insurance**, no premium refund will be given.

## CLAIMS CONDITIONS AND HOW TO MAKE A CLAIM

Please read this information carefully as if **You** are unable to comply with these conditions **You** may invalidate any potential claim.

### Prevent further damage

In the event of a warning hazard light or text box, **You** must not operate the **Radio Aid System** further if it would cause additional damage to do so. Please do not attempt to repair or dismantle to **Radio Aid System** as this will invalidate a claim.

### Contact the Claims Office

If an incident occurs which is likely to result in a claim, please contact the **Claims Office** as soon as is reasonably possible and in any event within 30 days.

**You** can contact the **Claims Office** by:

1. Going to [www.specialty-risks.com/ras-claims](http://www.specialty-risks.com/ras-claims); or
2. The claim notification telephone number is: 0333 100 0712 (local rate call)
3. You can email the **Claims Office** at [claims@specialty-risks.com](mailto:claims@specialty-risks.com)

## AUTHORISATION

Please do not attempt to repair the **Radio Aid System**. Any unauthorised repairs will render **Your** claim invalid. Please do not arrange for replacement equipment, as the costs will not be met by this Insurance policy.

**We** will authorise **Your** claim when **We** receive the completed claims notification and any other information or documentation requested.

If the claim is covered by the policy, **We** will:

1. Give authorisation to the **Authorised Repairer** to carry out the repair up to the **Repair Cost**; or
2. Give authorisation to the **Authorised Supplier** to carry out the replacement up to the **Replacement Cost**.

All claims are subject to the **Single Claim Limit**.

## Damaged Radio Aid System

**We** shall be entitled to take and keep possession of any damaged and replaced **Radio Aid System** or **Components** and to deal with them in a reasonable manner.

## Repair Faults

If **You** are aware, or believe, that the repair carried out by the **Authorised Repairer** is not satisfactory or if any Replacement fails to function correctly. **You** must advise the **Claims Office** as soon as is reasonably possible.

## COMPLAINTS PROCEDURE

**Our** aim is to provide the highest level of service to **You** at all times in dealing with all aspects of **Your** insurance. **We** do, however, realise that things can go wrong occasionally. If **You** feel **We** have not achieved **Our** aim, please inform **Us**. **Your** feedback enables **Us** to monitor and improve the service **We** provide.

In the first instance, please contact the **Specialty Risks** Managing Director:

By email: [managingdirector@specialty-risks.com](mailto:managingdirector@specialty-risks.com)

By telephone: 0330 100 0712 (local rate call)

In writing: FAO Managing Director, Specialty Risks, 36 Central Avenue, West Molesey, KT8 2QZ

Please ensure that **You** quote **Your** policy number in all correspondence and enclose any evidence or documentation that **You** wish to be considered in reviewing **Your** complaint.

**Specialty Risks** will do their best to resolve **Your** complaint quickly and with the least inconvenience to **You**, and within the following timescales:

1. They will acknowledge the complaint within two working days of receipt.
2. They will aim to resolve the complaint within five working days.
3. If further investigation is required, they will aim to resolve the complaint within four weeks of receipt.

If **Specialty Risks** is unable to resolve the complaint within these timescales, they will write to **You** to let **You** know why they have not been able to do so.

**You** may refer the complaint to the Financial Ombudsman Service (the FOS) at any time.

The FOS can be reached at:

<http://www.financial-ombudsman.org.uk/default.htm>

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

Telephone: 0800 023 4567 or 0300 123 9 123

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

## FINANCIAL SERVICES COMPENSATION SCHEME

**You** may be entitled to compensation from the Financial Services Compensation Scheme for **Your** insurance benefits if **We** become insolvent or are unable to meet **Our** obligations to **You** under this contract. Further information can be obtained from the Financial Services Compensation Scheme by writing to 10th Floor, Beaufort House, 15 St.

Botolph Street, London EC3A 7QU or by phone on 0800 678 1100 or 020 7741 4100 or from their website at [www.fscs.org.uk](http://www.fscs.org.uk). The level of compensation may depend on the circumstances of the claim.

## PRIVACY AND DATA PROTECTION NOTICES

### Data Protection

AmTrust Europe Ltd (the Insurer) and **Specialty Risks**, as Data Controllers, are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which the Insurer and **Specialty Risks** process **Your** personal data. For more information please visit our websites at: [www.amtrusteurope.com](http://www.amtrusteurope.com) or [www.specialty-risks.com](http://www.specialty-risks.com).

### How we use personal data

The Insurer and **Specialty Risks** use personal data for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide information, products or services that **You** request from them. The Insurer and **Specialty Risks** also uses personal data to safeguard against fraud and money laundering and to meet their general legal or regulatory obligations.

### Sensitive information

Some of the personal information, such as information relating to health or criminal convictions, may be required by the Insurer and **Specialty Risks** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for them to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in this notice.

### Disclosure of your personal data

The Insurer and **Specialty Risks** may disclose personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

### International transfers of data

The Insurer and **Specialty Risks** may transfer personal data to destinations outside the European Economic Area (“EEA”). Where they transfer **Your** personal data outside of the EEA, they will ensure that it is treated securely and in accordance with the Legislation.

## Your rights

**You** have the right to ask the Insurer and **Specialty Risks** not to process personal data for marketing purposes, to see a copy of the personal information they hold, to have data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of personal data, to ask them to provide a copy of personal data to any controller and to lodge a complaint with the local data protection authority.

## Retention

**Your** data will not be retained for longer than is necessary and will be managed in accordance with the Insurer's and **Specialty Risks** data retention policies. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or their business relationship with **You**, unless they are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning our use of **Your** personal data, please contact the relevant Data Protection Administrator - please see websites for full address details.

# Specialty Risks



## Policy Administrator Contact Details

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### General Enquiries / Policy Amendments

**t:** 0330 100 0712 (charged as local rate call)

**e:** [admin@specialty-risks.com](mailto:admin@specialty-risks.com)

### Claims

**w:** [www.specialty-risks.com/ras-claims](http://www.specialty-risks.com/ras-claims)

**t:** 0330 100 0712 (charged as local rate call)

**e:** [claims@specialty-risks.com](mailto:claims@specialty-risks.com)

### Complaints

**t:** 0330 100 0712 (charged as local rate call)

**e:** [managingdirector@specialty-risks.com](mailto:managingdirector@specialty-risks.com)

### Write To Us

**36 Central Avenue, West Molesey, Surrey, KT8 2QZ**

### Visit Our Website

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