Leisure Guard
INSURANCE SERVICES

Car Hire Excess & Damage Insurance

Policy Wording

Leisure Guard
INSURANCE SERVICES

Welcome to your car hire excess & damage policy

Thank **you** for choosing this Car Hire Excess & **Damage** Insurance policy.

It's important that **you** read **your certificate of insurance** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. **You** must keep this policy wording and **your certificate of insurance** in a safe place in case **you** need to look at them later.

Policy suitability and overview of cover

This policy is suitable for individuals who wish to benefit from financial protection in the event of an incident involving a car they have hired from a **rental company**, to cover the amount they are liable to pay to the **rental company** (excess, deposit or other charges applied) after the event and certain other losses related to the event (as specified under *What is Covered*).

It is not suitable for individuals who seek total insurance and liability cover for **rental cars** (including third party, fire and other liability), protection beyond the financial limits specified in this document, or full travel, medical or life insurance cover for any trips in the United Kingdom or abroad. Other policies should be purchased for these purposes as required, including checking with the car **rental company** what basic insurance cover is already included with the car.

Neither the insurer of this policy nor ROCK Insurance Services Limited ('ROCK'), who arrange the cover, provide any personal advice or recommendations with respect to the suitability of this product for **your** needs, trips and car hire and/or usage. **You** are solely responsible for ensuring the policy meets **your** needs based on the information provided in this policy document, **your certificate of insurance**, the sales process and any other documentation made available to **you**, and by purchasing this policy confirm **you** understand and are comfortable with this.

Call our Customer Service Team

0333 300 2181

Monday - Friday: 08:30 - 18:00
Saturday: 09:00 - 17:00
Sunday and Bank Holidays: Closed

Submitting a claim

Online:
rockinsurance.claimsorted.com

By email:
rockche@claimsorted.com

Our claims department operates Monday to Friday between 9am - 5pm. We will review your claim as soon as possible once received.

Contents

Important Information

This policy is arranged and administered by ROCK Insurance Group (ROCK) and underwritten by Collinson Insurance.

ROCK Insurance Group is a trading style of Rock Insurance Services Limited (Company No. 04255878) who is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 300317).

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Claims are administered by ClaimSorted Limited (Company No. 15848796), acting as a Third-Party Administrator (TPA) on behalf of the Underwriter.

These details can be checked on the Financial Services Register by visiting the Financial Services Register at **fca.org.uk/firms/systems-reporting/register**.

Your Responsibility

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a. Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.

b. To make sure that all information supplied as part of **your** application for cover is true and correct

c. Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid, and **you** will not be able to make a claim.

Correspondence

To save the environment and for **your** convenience, ROCK, as the agent responsible for the sale of the policy, normally sends all correspondence to **you** via email. By purchasing this policy, **you** agree to this form of communication, and agree to update ROCK immediately if there is any change to **your** email address.

Changes to your policy

You can make a change to **your** policy at any time during the year. If **you** do this an administration fee of £10 will apply as well as any additional premium.

The administration fee is non-refundable.

Meaning of Words

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Certificate of Insurance

The separate document **we** send **you** that includes details about **you**, what **you** are covered for and where **you** are covered.

Consultant

A person other than **you**, a member of **your** immediate family or an employee of **yours**, who is qualified in the UK as a **consultant** in the branch of medicine to which the injury relates and is listed on the UK General Medical Council's (GMC) specialist register.

Damage

Physical **damage** to the **rental car** caused by fire, vandalism, **accident**, or attempted theft.

Lead Driver

The person named on the **certificate of insurance** and as the hirer on the **rental agreement**.

Loss of Limb

Loss, by permanent severance (i.e. cut off permanently), of **your** whole hand or foot, or the total and permanent **loss of use** (i.e. still attached but **you** are unable to use it) of **your** whole hand or foot. As confirmed by a **consultant**.

Loss of Sight

Total, and irrecoverable, loss of vision, which will be considered to have happened either:

a. In both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist (eye doctor); or

b. In one eye, if the degree of sight **you** have after correction is 3/60 or lower on the Snellen scale.

Loss of Use

The time the **rental car** is not available to hire due to **damage** caused in relation to a **rental agreement**.

Named Driver

A person listed as a driver on the **rental agreement** as well as the **lead driver**.

Period of Insurance

For single trip policies:

- This covers one rental as shown on **your rental agreement** up to 180 days in a row.
- The insurance starts and ends when **your rental agreement** does.
- The dates on **your** insurance must match the dates on **your rental car rental agreement**.

For annual (multi-trip) policies:

- This covers **you** for 12 months.
- The start and end dates are shown on **your certificate of insurance**.
- **You** can rent cars as many times as **you** want during this year for up to 31 days at a time.

Permanent Total Disablement

An injury which completely stops **you** from working in any business or occupation which **your** experience, education or training reasonably qualifies to do and which after a period of 12 months from the date of disablement, in the opinion of a **consultant**, shows no sign of ever improving.

Personal Possessions

Luggage, clothing, personal effects and other things normally worn, used, or carried during **your** trip.

Rental Agreement

The contract paid for and signed by a **lead driver** for the hire of a **rental car** from a **rental company**.

Rental Company

A company licensed by the regulatory authority of the country, state, or local authority where it provides car rental.

Rental car

A car (including 4x4's intended for use on-road) hired by a **lead driver** under a **rental agreement** from a **rental company** This does NOT include:

- cars with more than 9 seats (including the driver)
- cars with a retail purchase value of £65,000 or more (or the equivalent in local currency).

- Cars that are over 20 years old.
- Vans, pickups (including pickups with a fitted hard top canopy), minibuses, motorhomes, RV's, campervans, beach buggies, or any car with handlebars.

We/Us/Our

Collinson Insurance

You/Your

The person named as the policyholder on the **certificate of insurance**.

Driver Eligibility

All Drivers must:

- Be between 21-84 years old (inclusive) at the start of the **rental agreement**.
- Be a permanent resident of the UK.
- Hold a valid driving licence issued in the UK that allows them to drive in the country they are in.
- Be named as drivers on the **rental agreement**.
- Not be driving against the advice of a doctor.

Where am I Covered

The countries **you** are covered in will be shown in **your certificate of insurance** and will either be:

UK & Europe

Andorra, Austria, Belgium, Bulgaria, The Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Corsica), Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy (including Sardinia and Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal (including Maderia), Republic of Ireland, Romania, San Marino, Slovak Republic, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and The United Kingdom (England, Scotland, Wales and Northern Ireland)

Or

Worldwide

Any country in the world (including the European countries listed above) except: Afghanistan, Armenia, Belarus, Côte d'Ivoire, Crimea, Cuba, Democratic Republic of Congo, Dominican Republic, Iceland, Iran, Iraq, Israel, Jamaica, Liberia, North Korea, Myanmar, Republic of Congo, Russia, Sudan, Syria, Venezuela, Ukraine, and Zimbabwe.

What am I Covered For

Section 1 - Excess Reimbursement

Your rental company's basic Collision Damage Waiver (CDW) covers basic body **damage**, but it often has a high excess that **you** must pay if **you** return the **rental car** with **damage**. The basic CDW may also exclude some types of **damage**.

This section provides cover so **you** can reclaim the excess charged by the **rental company** and **damage** not covered by the CDW.

What we cover	What we can't cover
If the **rental car** is **damaged** or is stolen and **you** are responsible under the terms of the **rental agreement**, **you** can claim: • Up to £10,000 for the excess **you** are charged by the **rental company**. • Up to £1,000 for charges for **loss of use** from the **rental company**. • Up to £500 for towing costs from the **rental company** in connection with the accident. • Up to £200 for administration charges from the **rental company** in connection with the **accident**. In addition to this, If the **rental car** is **damaged** or is stolen and **you** are responsible under the terms of the **rental agreement** for charges not covered by the CDW, **you** can claim up to the value of the **rental car** (maximum £65k) for **damage** caused to the **rental car**. There are some limits to this cover: • Up to £5,000 for car glass. (includes windscreens, windows, internal/external lights, and sunroof). • Up to £5,000 for tyres & wheels.	1. Any claim where the **rental agreement** doesn't include basic CDW. 2. Any claim where **you** are unable to give **us** a repair invoice, repair estimate, **damage** matrix or similar document from the **rental company** (or the repairer for minor **damage**) showing the cost of repairs to the **rental car** and the rental excess being charged to **you**. 3. Any claim for theft, attempted theft or vandalism not reported to the police (or equivalent authority) 4. Any claim for an **accident** not reported to the police (or equivalent authority), where required by local law, and an official report obtained. 5. Any claim where a third party is responsible, and **you** can claim costs charged to **you** by the **rental company** back from them. 6. Any claim for **loss of use** where the daily rate is more than the rate shown on **your rental agreement**. 7. Any cleaning costs of the **rental car**. 8. Any claim for loss of parts or components of the **rental car** other than as a result of an **accident**, theft, attempted theft, or vandalism. 9. Any claims for loss of contents of the **rental car** belonging that belong to the **rental company**. 10. Any claim if **your rental car** has been driven on an unsealed road except where that unsealed road is the only access to **your** accommodation. 11. Any **damage** to the interior of the **rental car**. 12. Any **damage** to protective film (PPF) or wrap. 13. Any **damage** caused by wear and tear. 14. Any claim for **damage** caused by volcanic ash.

Section 2 - Misfuelling

What we cover	What we can't cover
If the **lead driver** or any **named drivers** put the wrong type of fuel into the **rental car you** can claim: • Up to £500 for draining the incorrect fuel from the **rental car**. • 10 litres of the correct fuel. **You** can also claim up to £500 for towing costs to transport the **rental car** to the nearest location where the fuel can be drained.	1. Any claim for the cost of the incorrect fuel. 2. Any claim for **damage** to the **rental car** caused by the incorrect fuel.

Section 3 - Lockout and Key Cover

What we cover	What we can't cover
If the **lead driver** or **named drivers** are locked out of the **rental car you** can claim up to £500 to get access. If the keys to the **rental car** are lost or stolen, **you** can claim up to £500 for replacing the keys and if needed the locks on the **rental car**. **You** must notify the **rental company** as soon as possible.	1. Any claim for **damage** to the **rental car** caused whilst gaining (or attempting to gain) access in the event of being locked out. 2. Any claim where **you** do not tell the **rental company** as soon as possible that the keys have been lost or stolen. 3. Any claim where the keys to the **rental car** are not returned as per the **rental company's** instructions at the end of the **rental agreement**.

Section 4 - Cutting short of your rental

What we cover	What we can't cover
If the **lead driver** cannot drive the **rental car** on unexpected medical grounds, and there is no **named driver**, **you** can claim up to £200 for the unused part of the **rental agreement**. **You** must provide evidence from a doctor to support **your** claim. Following a successful claim for 'cutting short of **your** rental' **you** can claim up to £300 for the cost of recovering the **rental car** to the **rental company**.	1. Any claim where **you** cannot provide evidence from a doctor that the medical condition stopped the **lead driver** from driving the **rental car**. 2. Any claim where the duration of the **rental agreement** is less than 7 days. 3. Any claim related to a pre-existing medical condition. 4. Any claim for drop off charges if a claim for cutting short of **your** rental has not been accepted. 5. Any charges due to the **rental agreement** specifying different pick up or drop off locations.

Section 5 - Personal Possessions

What we cover	What we can't cover
If **personal possessions** belonging to **you** or a **named driver** are stolen from the **rental car** or the **rental car** is stolen with **your personal possessions** inside, **you** can claim up to £500 to replace them.	1. Any claim if a successful claim for **damage** to **your rental car** or theft of **your rental car** has not been made. 2. Any claim if force and or violence were not used to access the **rental car** (evidence in the form of photographs of the **damage** caused gaining access are required). 3. Any claim if **your personal possessions** were not locked out of site in the boot or glove compartment. 4. Theft of **personal possessions** from a convertible, soft top, or open top **rental car**. 5. Any claim for money, payment cards, tickets, personal documents, or passports. 6. Any claim for mobile phones, tablets, laptops, or navigation devices. 7. More than £50 for alcohol, tobacco, or fragrances. 8. Any claim if **your** travel insurance policy covers **you** for theft of **your personal possessions**.

Section 6 - Personal Accident

What we cover	What we can't cover
If the **lead driver** or any **named driver** is involved in an accident while driving the **rental car** that results in **your** 1. Death 2. **Loss of Limb** 3. **Loss of Sight** 4. **Permanent total disablement** **We** can pay **you** or **your** legal representative up to £10,000. **You** will be asked to provide evidence from a **consultant** that the injury or disablement is permanent and irrecoverable.	1. Any claim if the **lead driver** or **named driver** was not driving the **rental car** at the time of the injury. 2. Any claim not related to an **accident**. 3. Any claim for injury to anyone who is not the **lead driver** or a **named driver**. 4. Any claim where the driver is charged with a driving offence. 5. Any claim not supported by evidence from a **consultant**. 6. Any claim if the driver was not wearing a seatbelt at the time of the accident. 7. Any claim where death, **loss of limb** or **loss off sight**, **permanent total disablement** does not happen within 180 days of the accident.

What is Not Covered (General Exclusions)

1. Any claim in a country not shown on **your certificate of insurance**.
2. Any claim where the **lead driver** on the **rental agreement** is not listed as the policy holder in **your certificate of insurance**.
3. Any claim if **you** cannot provide the evidence needed to support it.
4. Any claim if this insurance does not cover the whole period of the **rental agreement**.
5. Any claim if the **rental car** was being used for a purpose not permitted under **your rental agreement**.
6. Cars with more than 9 seats.
7. Cars with a retail purchase value of £65,000 or more (or the equivalent in local currency).
8. Cars that are over 20 years old.
9. Vans, pickups (including pickups with a fitted hard top canopy), minibuses, motorhomes, RV's, campervans, beach buggies, or any car with handlebars.
10. Any claim if the terms of **your rental agreement** have been breached.
11. Any claim if **you** paid the **rental company** in cash and have insufficient evidence for that payment.
12. Any claim for parking or traffic fines, including towing fees if **your rental car** has been towed due to illegal parking.
13. Any claim for mechanical or electrical failure of the **rental car**.
14. Any claim for **damage** not related to an **accident**.
15. Any claim if the **rental car** has been used anywhere other than a road intended for use by the general public.
16. Any claim for travel to the following countries: Afghanistan, Armenia, Belarus, Côte d'Ivoire, Crimea, Cuba, Democratic Republic of Congo, Dominican Republic, Iceland, Iran, Iraq, Israel, Jamaica, Liberia, North Korea, Myanmar, Republic of Congo, Russia, Sudan, Syria, Venezuela, Ukraine, and Zimbabwe.
17. Any claim for travel to a country where the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign, Commonwealth & Development Office gov.uk/fcdo.
18. **We** will not pay for any claim related to a **rental car** used for:
    - The motor trade.
    - Dispatch, courier, food delivery, taxi, hire and reward or messenger services.
    - Off-road leisure events.
    - Racing, trials, pace-making or being in any contest, reliability, or speed trial and
    - Driving on any racetrack or circuit, or derestricted toll road including the Nürburgring.
19. Any claim for loss or **damage** to a third party including bodily injury and/or **damage** to property.
20. **We** will not pay any interest or currency conversion fees in connection with the **rental car**.
21. **We** will not pay for: loss of revenue, loss of earning or other travel costs.
22. **We** will not pay any claim directly or indirectly related to war or terrorism as defined by the Terrorism Act 2000 or any substituting or amending legislation.

23. Any claim where the driver is found to have a higher level of alcohol or drugs in the blood than is allowed by the law in the country they are in.

General Conditions

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. **You** must take all available precautions to prevent or reduce any loss or **damage**.
3. A **lead driver** can only have once active **rental agreement** at a time.
4. The **lead driver** must be named on the **certificate of insurance** and as the hirer on the **rental agreement**.
5. The dates of **your rental agreement** must fall within the **period of insurance** covered by this policy.
6. **You** must not admit liability on **our** behalf, admit this policy covers any cost, or direct the **rental company** directly to **us**, unless **we** ask **you** to do this. **You** are responsible for any accident **you** are involved in and can claim any reimbursable costs back after the event.
7. **We** shall not provide cover or pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

How to Make a Claim

Contact **us** as soon as possible after any incident that may result in a claim under this insurance:

Online: **rockinsurance.claimsorted.com**

Email: **rockche@claimsorted.com**

You will be asked to provide certain information to support **your** claim, this will include things like:

1. **Your** policy number.
2. A detailed description of the **accident** that led to the **damage**.
3. A copy of **your rental agreement**.
4. Documentation from the **rental company** showing the charges **you** are trying to reclaim.
5. A copy of **your** bank or credit card statement showing payment to the **rental company** of the charges **you** are trying to reclaim.
6. Proof **you** had taken the **rental companies** basic CDW cover.
7. A copy of the **lead driver's** driving licence.
8. A copy of the **named driver's** licence if they were driving at the time of the **accident**.
9. Photographs of the **damage** caused.
10. Police report if needed.
11. For personal accident claims evidence from a **consultant**.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or **damage you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any money to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

How to Cancel

To cancel please contact ROCK using the details below.

Phone: **0333 300 2181**

Email: **leisureguard@rockinsurance.com**

Annual Policies:

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. Provided **you** have not made a claim under the policy and there have been no incidents likely to give rise to a claim, **we** will refund to **you** any money **you** have paid to us.

If **you** wish to cancel this policy after 14 days, provided **you** have not made a claim under the policy and there have been no incidents likely to give rise to a claim, **we** will refund you 6% of the premium per full month remaining.

Cancelled in month	1	2	3	4	5	6	7	8	9	10	11	12
Months refunded	11	10	9	8	7	6	5	4	3	2	1	0
Refund %	66%	60%	54%	48%	42%	36%	30%	24%	18%	12%	6%	0%

Single Trip Policies:

You can cancel **your** policy before the start date of the **period of insurance**; **we** will refund to **you** any money **you** have paid. Once the **Period of Insurance** has started **you** can cancel **your** policy, but **we** will not give **you** any money back.

Automatic Renewal of Your Policy (Annual Cover Only)

Where possible **we** will renew **your** annual policy automatically, **we** will write to **you** at least twenty working days before **your** policy is due to expire to give **you** with details of the new cost and any changes to the policy terms and conditions.

Payment will be taken from the credit or debit card **we** hold on file up to 7 days before **your** renewal date. If **you** do not want **us** to automatically renew **your** policy, **you** must contact **us**.

If **we** do not receive **your** renewal premium by the expiry date, **your** cover will end on the expiry date shown on the **certificate of insurance**.

Cancellation by Us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. **We** will send a cancellation letter to **you** at **your** last known address.

Valid reasons may include but are not limited to:

a. Where **we** reasonably suspect fraud

b. Non-payment of premium

c. Threatening and abusive behaviour

d. Non-compliance with policy terms and conditions

e. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** gave **us** incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy, **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate charge for the time **we** have given cover, unless the reason for cancellation is fraud and/or **we** are allowed to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

How to Complain

We always strive to provide excellent service. However, if **you** have a complaint, please contact the details below.

To complain about the sale of this policy

Phone: **0333 300 2181**

Email: **complaints@rockinsurance.com**

Post: The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ.

To complain about a claim

Online: **rockinsurance.claimsorted.com**

Email: **rockche@claimsorted.com**

Post: ClaimSorted, 124 City Road, London, EC1V 2NX

We will respond to **your** complaint within eight weeks of receiving it. **Our** response will be **our** final decision based on the information given. If there is a delay in **our** investigations, **we** will explain the reason and give **you** an estimated time for reaching a decision.

If, for any reason, **you** are still not happy or have not received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent body called the Financial Ombudsman Service (FOS).

You can contact them using the details below:

The Financial Ombudsman Service

Telephone: **08000 234 567** (free for people calling from a landline) or **0300 1239 123**

Email: **complaint.info@financial-ombudsman.org.uk**

Online: **www.financial-ombudsman.org.uk**

Following this complaints procedure does not stop **you** from taking legal action.

Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme covers this policy. **You** may be able to get compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at **fscs.org.uk** or by telephoning **0207 741 4100**.

Collinson Insurance Privacy Notice

How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **we** may share **your** information with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting **cifas.org.uk/fpn** and **insurancefraudbureau.org/privacy-policy**.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: **data.protection@collinsongroup.com**
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be given free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at **ico.org.uk**.

Leisure Guard
INSURANCE SERVICES

In case you need us

If you need to make a claim, please contact us using the below. Please state your name and policy number.

Online
rockinsurance.claimsorted.com

Email
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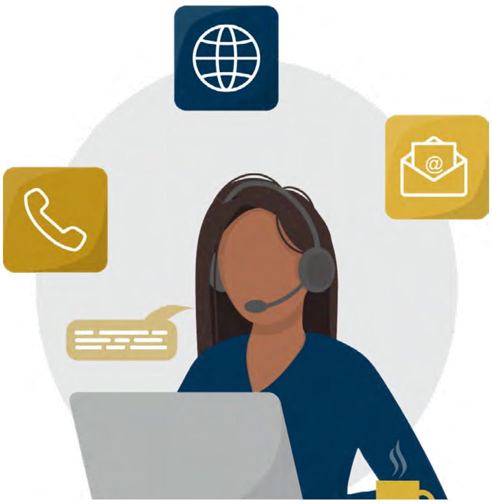

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