



Chilli Underwriting Touring Caravan Policy underwritten by Zenith Insurance Plc.



Contents

| | |
|--|----|
| Introduction | 1 |
| Definitions | 2 |
| Section A – Policy Cover – Cover for Loss or Damage | 4 |
| Section B – Policy Cover – Additional Extensions | 4 |
| Section C – Policy Cover – Additional Contents Cover | 4 |
| Section D – Policy Cover – Public Liability Cover | 6 |
| Section E – How We Settle Claims | 7 |
| Section F – General Exclusions | 8 |
| Section G – General Conditions | 8 |
| Section H – Claims Procedure and Conditions | 9 |
| Section I – Cancellation | 10 |
| Our Service Commitment | 11 |
| Data Protection and Sharing Information with Other Organisations | 12 |





Introduction

Welcome to the Chilli Underwriting Touring Caravan Policy underwritten by Zenith Insurance Plc.

This document, the **schedule**, any **statement of fact** or **proposal form** and any **endorsements** set out the terms of the contract between **you** and **us**. The contract is based on the information **you** provided on **your statement of fact** or signed **proposal form**, and any other information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance.

You must read this policy, the **schedule** and any **endorsements** together. Please read all three documents to make sure they provide the cover **you** require. If they are not correct, or do not meet **your** needs, please immediately return the policy documents to the person who arranged this insurance for **you**.

The **schedule** sets out the sums insured (the amount of cover **you** have) and the sections of the policy which apply.

If **your** insurance needs change during the **period of insurance** please let **us** know as soon as possible. **You** must tell **us** about any changes which affect the circumstances of the **caravan**. If **you** don't tell **us** about any changes **your** policy may not be valid. **Your** policy is designed to be amended easily and **we** will issue a new **schedule** or **endorsement** each time the policy is altered.

You must also tell **us** if at any time the sums insured shown in the **schedule** are not enough. Following a claim **we** can make a cash payment, carry out the necessary repairs, or replace the item.

Before **you** accept this policy, **you** have 14 days to review the documentation and consider the full terms of the insurance. If **you** are not totally happy with the policy and have not made a claim, simply write to **us** at the address on the back cover of this policy document requesting that **your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **your** insurance.

Nobody other than **you** (the Insured) and **us** (Chilli Underwriting) has any rights that they can enforce under this contract.

You and **we** can choose the law that will apply to this contract. Unless specifically agreed otherwise, this insurance shall be subject to English Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the policy.

Our agreement

In return for **your** premium **we** will insure **you** during the **period of insurance**, under the terms set out in this policy document, the **schedule** and any **endorsement we** have issued.

Gary Humphreys

Underwriting Director

Zenith Insurance Plc and/or its co-Insurers whose names and addresses are available upon request.

Authorised Insurers, registered in Gibraltar No 84085.
Registered Office: 846-848 Europort, Gibraltar

This insurance is administered by Alan Blunden & Company Limited trading as Chilli Underwriting who are authorised and regulated by the Financial Conduct Authority.

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK.

Zenith Insurance Plc is a member of the Association of British Insurers.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

Please keep **your** policy wording in a safe place. **You** may need to read it if **you** need to make a claim or if **you** need help.

Definitions

The words or phrases shown below have the same meaning whenever they appear in this policy document or in the **schedule** or **endorsements**. So that **you** can easily identify these words and phrases they are shown in bold print throughout this policy document.

Caravan

The structure of the touring **caravan** described in the **schedule** together with an awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring **caravan** or fitted by the manufacturer at a later date.

Contents

Standard caravanning equipment and all additional items **you** would reasonably take with **you** when using **your caravan** including pedal cycles, and portable motor movers (cover on all items including pedal cycles and portable motor movers is subject to a single article limit).

Endorsement

A change in terms of this insurance, which replaces or alters the standard insurance wording.

Geographical limits

United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) and for any period of no more than 280 days in any one **period of insurance** – the European Union, Norway and Switzerland.

Home

Within the boundaries of **your permanent** place of **residence** or **your immediate family & friends' permanent** place of **residence** but excluding communal parking areas and any public road or highway.

Immediate family & friends

Mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles and friends.

In use

When **you** or **your immediate family & friends** are using or visiting **your caravan** for social, domestic or pleasure or when the **caravan** is attached to a towing vehicle.

This definition also extends to include:

a 24 hour period whilst **your caravan** is at **your home** address immediately prior to it being used for social, domestic or pleasure by **you** or **your immediate family & friends**; and

a 24 hour period whilst **your caravan** is at **your home** address immediately following on from it having been used for social, domestic or pleasure by **you** or **your immediate family & friends**.

Insurance intermediary

The **intermediary** who has placed this insurance with **us**, acting on **your** behalf as **your** agent and through whom all matters concerning this insurance are handled.

Money

Cash, bank or currency notes, cheques, **money** and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotional vouchers and air-miles vouchers.

Definitions (continued)

Period of insurance

The period of time covered by the policy as shown in the **schedule**.

Permanent residence

Any **caravan** not occupied by **you** or **your immediate family & friends** for social, domestic or pleasure, but occupied by **you** or **your immediate family & friends** as a main domestic residence whether temporary or permanent.

Proposal form

The application for insurance and declaration completed by **you** or on **your** behalf. **We** have relied on the information provided on this form in entering into this contract of insurance.

Statement of Fact

The form that shows the information that **you** gave **us** or that was given on **your** behalf at the time **you** applied for insurance. **We** have relied on the information provided on this form in entering into this contract of insurance.

Schedule

The document **we** give **you** which makes the policy valid and shows **your** name, details of **your** address, the **caravan**, the sums insured, the **storage address** for **your caravan** and the policy number.

Storage address

Your home or an address **you** have given **us** as the location at which **your caravan** is stored and which **we** have accepted.

Unattended

Where **your caravan** has been left without an occupant (**You** or **your immediate family**) for more than 24 hours.

Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, tablet computers, laptops, personal digital assistants (PDAs), binoculars, telescopes, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment and portable audio equipment.

We, Us, Our, Company

Zenith Insurance Plc and/or its co-Insurers whose names and addresses are available upon request.

You, Your, Policyholder

The person(s) named in the **schedule**.

Policy Cover

Section A – Cover for Loss or Damage

What is covered

We will cover **you** against loss or damage to the **caravan** and its **contents** caused by the insured perils shown below.

Insured perils

1. fire, explosion, lightning and earthquake;
2. storm or flood;
3. accidental damage;
4. malicious acts or vandalism;
5. theft or attempted theft.

Section B – Additional Extensions

What is covered

We will pay the following extra costs after an incident involving loss or damage insured by this policy.

1. Emergency removal

If **your caravan** cannot be moved as a result of an incident involving loss or damage while **in use**, **we** will pay the extra costs **you** reasonably have to pay to:

- a) recover the **caravan** from the scene of a road traffic accident;
- b) remove the **caravan** from the premises of a recovery company to the secure premises of **our** nearest approved repairer;
- c) re-deliver the **caravan** to **you** at **your home or storage address** as shown in the **schedule**.

2. Loss of use

If **you** cannot stay in **your caravan** as a result of an incident involving loss or damage while **in use** and **you** decide to continue with **your** holiday, **we** will pay the extra costs **you** reasonably have to pay for:

- a) hotel accommodation costs (not including food and drink) up to £75 a day for up to 14 days; or
- b) hire costs for a replacement **caravan** up to £75 a day for up to 14 days.

Section C – Additional Contents Cover

What is covered

When the **caravan** is **in use** **we** will cover outside furniture while kept in an awning. This cover is only provided as long as the overall sum insured is enough to cover the **contents** of the **caravan** as well as the outside furniture.

Exceptions to Sections A, B and C

What is not covered

These sections of **your** insurance policy do not cover the following:

- a) The first £100 of each and every claim; or
- b) More than £250 for any one single **contents** item; or
- c) Theft of **contents** whilst outside the **caravan** other than the cover provided under Section C; or
- d) Theft of or loss or damage to **money, valuables**, firearms, wines, spirits and tobacco goods; or
- e) Theft of or loss or damage to the **caravan** whilst left **unattended** for more than 24 hours without Underwriter's approval, unless the **caravan** is kept at **your** permanent **home** or at a **storage address you** have advised and told **us** about and which **we** have accepted; or
- f) Theft of **contents** unless there is evidence of forcible or violent entry or exit to or from the **caravan**; or
- g) Theft of electronic or electrical equipment whilst left in the **caravan** when it is not **in use**; or
- h) Accidental damage to **contents** and **valuables**; or
- i) Loss of or damage to caravan generators or damage caused to the **caravan** resulting from the use of generators; or
- j) Loss of or damage to tyres unless caused by an insured peril; or
- k) Loss or damage resulting from road traffic accidents if the **caravan** is not roadworthy; or
- l) Loss or damage resulting from faulty workmanship, faulty design or using faulty materials; or
- m) Loss or damage resulting from repairing, restoring, renovating, cleaning or dyeing; or
- n) Electrical or mechanical failures or breakdowns; or
- o) Wear, tear or loss of value or any other losses that are not directly covered under the terms and conditions of this policy; or
- p) Loss or damage resulting from wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually; or
- q) Water damage or loss or damage resulting from water leaking in through windows, doors, ventilators, body joints or seals; or
- r) Loss or damage resulting from chewing, scratching, tearing or fouling by animals; or
- s) The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched.

Section D – Public Liability Cover

What is covered

We will insure any amounts which **you** legally have to pay for causing accidental bodily injury, death or disease or accidental loss or damage to property arising out of **you** owning, possessing or using the **caravan** or its **contents**.

We will also cover **you** or **your immediate family & friends** for any legal liability as owner or occupier of the **caravan** to compensate others if, following an accident, someone dies, is injured, falls ill or has their property damaged.

We will only pay for liability occurring during the **period of insurance** which results from incidents which happen within the **geographical limits** of this policy.

In the event of **your** death or the death of the person seeking indemnity under this section of the policy **we** will also extend cover to apply to **you** or their personal representatives in respect of liability incurred. However **you** and they must keep to the terms, conditions and exceptions of this section.

The most **we** will pay under this section of the policy is £2,000,000 in connection with any one incident or series of incidents arising out of any one event.

As long as **you** have our permission beforehand **we** will also provide cover for legal defence costs **you** are required to pay in connection with any incident which is the subject of indemnity under this section of the policy. The cover for these legal defence costs will be in addition to the limit of liability for this section.

If **we** agree to pay these costs under this section of the policy the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at our discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

Exceptions to Section D

What is not covered

This section of your insurance policy does not cover the following:

- a) Liability arising directly or indirectly while **you** are towing the **caravan**; or
- b) Liability that arises from death, injury or illness or loss of or damage to any property that falls within the scope of the compulsory insurance cover required under the Road Traffic Act or equivalent legislation of any country in which this insurance applies; or
- c) Loss or damage to property **you** own or are looking after or if it is more specifically insured elsewhere; or
- d) Liability arising from the death, injury or illness of **you** or **your immediate family & friends**; or
- e) Loss of or damage to any property **you**, **your immediate family & friends** or **your** domestic employees own or that **you** or they are responsible for.

Section E – How We Settle Claims

1. The caravan

We will either pay the cost of repairing the **caravan** or, if the **caravan** is lost or damaged beyond economical repair, **we** may settle the claim **as** follows:

- a) New For Old Cover (**caravans** of less than five years old)

If at the date of the incident giving rise to a claim under this policy **your caravan** is less than five years of age from the date of manufacture and

- is stolen and not recovered; or
- is beyond economical repair

we will replace it with a new one of the same make, model and specification.

Your sum insured must be sufficient to cover the cost of a new **caravan** of the same make and model. **You** must be able to provide the original purchase receipt for **your caravan**.

In the event that a replacement **caravan** of the same make, model and specification is unavailable **we** will settle the claim on the basis of the retail value of **your caravan** (as shown in the current edition of Glass's Guide to Caravan Values) immediately before the loss or damage, less a deduction to reflect pre-accident condition.

- b) **Caravans** over five years old

If **your caravan** is five or more years old, **we** will pay up to the retail value of the **caravan** at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition.

2. The contents

We will:

- a) Repair damaged items; or
- b) Pay the cost of replacing lost or damaged items by items of similar quality; or
- c) Replace lost or damaged items with items of similar quality.

We may take off an amount for wear, tear, and loss in value.

If the sums insured on the **caravan** and **contents** at the time of loss or damage are less than the cost of replacement less an amount for wear, tear and loss in value, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

Section F – General Exclusions

These General Exclusions apply to the whole of the insurance policy.

What is not covered

- a) Any legal liability or bodily injury directly or indirectly caused by or arising from:
 - 1. ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel; or
 - 2. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- b) Any loss or damage or liability resulting from deception, unless deception is used only to gain access or entry to the **caravan**;
- c) Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
- d) Any loss or damage or liability resulting from pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
- e) **You** towing **your caravan** if **your caravan** weighs in excess of 100% of the towing vehicle's kerb weight;
- f) Any loss or damage or legal liability directly or indirectly arising from the **caravan** being loaned, leased or hired to any other person other than **immediate family & friends**;
- g) Any loss or damage or liability if the **caravan** is being used as a **permanent residence**;
- h) Any loss or damage or liability occurring while the **caravan** is being used in connection with any trade, business or profession;
- i) Any loss or damage or liability which happens before the start of this policy;
- j) Any loss or damage or liability caused deliberately by **you**;
- k) Any loss or damage or liability if **you** have not notified **us** of any changes to the **storage address** or security arrangements **for your caravan**.

Section G – General Conditions

These General Conditions apply to the whole of the insurance policy.

- 1. **You** must keep to the terms and conditions of this policy.
- 2. It is a condition of this policy that whenever the **caravan** is left **unattended** and detached from the towing vehicle, **you** will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If the **caravan** is left **unattended** while attached to a towing vehicle **you** must fit a wheel clamp.
- 3. **You** must take all reasonable steps to prevent or reduce loss or damage to the **caravan** and **contents**.
- 4. **You** must maintain the **caravan** in a sound, roadworthy condition and keep it in good repair.
- 5. **You** must not leave awnings up and attached to the **caravan** unless it is **in use**.
- 6. **You** must write and tell **us** immediately of any changes in **your** circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If **you** do not, **your** policy may not be valid.
- 7. **We** will not pay for any claim which is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and recover any money **we** have paid to **you** or **your** representative.
- 8. If **your caravan** is deemed beyond economical repair during the **period of insurance** of this policy, all cover will end from the date of the loss and **we** will deduct premiums **you** owe from any amount **we** pay as **your** claim.

Section H – Claims Procedure and Conditions

If **you** wish to make a claim, **you** may either:

- contact the **insurance intermediary** who arranged cover for **you**, who will notify **us** of **your** claim; or
- contact **us** directly by calling **our Claims Helpline on 03330 436531**.

Ideally **you** should make contact within 24 hours of **you** becoming aware of the incident.

When submitting a claim form **you** must give **your** policy number.

When **you** become aware of an event which is likely to result in a claim under this policy:

1. **You** must:

- a) Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - seven (7) days if caused by riot or civil commotion; or
 - fourteen (14) days of **you** being aware of the injury, loss or damage if from any other cause.
- b) Tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help **us** get back and identify the property;
- c) Immediately send **us** every letter, claim, writ or summons without answering them;
- d) Supply at **your** own expense, all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- e) Give **us** all information and evidence, including written estimates and proof of ownership and value that **we** ask for. **You** must pay any costs involved in doing this.

2. **You** must not:

- a) Abandon any property for **us** to deal with;
- b) Dispose of any damaged items until **we** have had the chance to inspect them;
- c) Repair any damaged items until **we** have had the chance to inspect them;
- d) Admit liability or promise to make a payment without **our** permission.

3. **We** may do the following:

- a) Keep the insured property and deal with the salvage in a reasonable way;
- b) Negotiate, defend or settle (in **your** name and on **your** behalf) any claim made against **you**;
- c) Prosecute (in **your** name for our **own** benefit), any other person in respect of any amount **we** have paid or must pay;
- d) Appoint a loss adjuster to deal with the claim;
- e) Arrange to repair the damage to the insured property.

4. **You** may do the following:

Carry out temporary emergency repairs to make good the **caravan** following damage caused by an insured peril.

The temporary emergency repairs which can be undertaken by **you** without prejudicing **your** position are limited to the necessary boarding up of the **caravan** following damage to windows, doors, fan lights and skylights to make the **caravan** secure.

Our acceptance of liability for any such temporary repairs will always be subject to the terms and conditions of the policy.

Section H – Claims Procedure and Conditions (continued)

5. Our rights:

- a) **We** may take, or ask **you** to take, any action necessary to get back, from anyone else, any costs **we** have to pay under this policy. **We** may do this before or after **we** pay **your** claim; and
- b) **We** may take over the defence or settlement of a claim against **you** by another person.

6. Contribution – other insurances:

If **you** have any other insurance policies which cover the same loss, damage or liability as this policy, **we** will pay only **our** share of the claim.

Section I – Cancellation

1. If you pay an annual premium:

We may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end 14 days after the date of **our** letter or **you** may cancel the policy by giving **us** written instructions.

2. If you pay your premium by monthly instalments:

We may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end either:

- a) seven (7) days after the date of **our** letter (if **we** are cancelling the policy because a premium has not been paid); or
- b) fourteen (14) days after the date of **our** letter (if **we** are cancelling the policy for any other reason).

You may cancel the policy by giving **us** written instructions, **you** should also instruct **your** bank to cancel **your** Direct Debit.

Valid reasons why we may cancel this insurance may include but are not limited to:

- Where **we** have been unable to collect a premium payment.
- You have failed to maintain the caravan in a sound, roadworthy condition and not keep it in good repair.
- Where **we** reasonably suspect fraud; or
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If **you** or **we** cancel the policy, and **you** have not made a claim during the current **period of insurance**, **we** will refund the premium for any remaining period of cover.

Our Service Commitment

What to do if you have a complaint

We are dedicated to delivering a first class level of service to all of **our policyholders**. However, **we** accept that things can occasionally go wrong and would rather be told about any concerns **you** have so that **we** can take steps to make sure the service **you** receive meets **your** expectations in the future.

If a dispute regarding **your** policy or claim arises and cannot be resolved by reference to **your insurance intermediary** the following explains the procedures for resolving **your** complaint:

The resolution of complaints in relation to **your** policy (or any claim made under it) is delegated to **our** service providers, Zenith Insurance Management UK Limited. If **you** have a complaint, please contact **our** service providers at the address below:

Complaints Handling

Zenith Insurance Management UK Limited

PO Box 730

Chesterfield

S40 9LL

Tel: 0344 705 0630

Email: complaints@zenithinsurance.co.uk

When contacting Zenith Insurance Management UK Limited please provide:

- A policy number and/or claim number
- An outline of **your** complaint
- A contact telephone number

Our service providers will make every effort to resolve **your** complaint immediately. If they cannot resolve **your** complaint by the end of the next working day they will acknowledge **your** complaint within five working days of receipt and do their best to resolve the problem within four weeks by sending **you** a final response letter. If they are unable to do so, they will write to advise **you** of progress and will endeavour to resolve **your** complaint in full within the following four weeks. If they are still unable to provide **you** with a final response at this stage, they will write to **you** explaining why and advise when **you** can expect a final response. At this point **you** may refer **your** complaint to The Financial Ombudsman Service at the following address:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR.

You have the right of referral within 6 months of the date of **your** final response letter.

Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

Data Protection and Sharing Information with Other Organisations

Data Protection

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar. Under this legislation **we** are required to **tell you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by the insurer and its agent, by re-insurers and **your intermediary**. In assessing any claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Information on Products and Services

We may use the details **you** have provided to send **you** information about **our** other products and services or to carry out research. **We** may contact **you** by letter, telephone or e-mail. Please be reassured that **we** won't make **your** personal details available to any companies outside the Markerstudy Group to use for their own marketing purposes. If **you** would prefer not to receive information from **us** or those companies who participate in research on **our** behalf, simply write to the Data Protection Officer at Zenith Insurance Management UK Limited, Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give us false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;

In addition **we** may undertake credit searches and conduct additional fraud searches.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. Under the conditions of **your** policy **you** must tell **us** about any **Insurance** related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When **you** tell **us** about an incident **we** will pass information relating to it to the database. **We** may search the database when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

Other Insurers

We may pass information about **you** and this policy to other insurance companies with which **we** either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area (“EEA”). **We** may also share data with other group companies who may be located outside of the EEA.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, **we** will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. **We** will not use this data except for the specific purpose for which **you** provide it and to provide the services described in this policy.

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you’d** like to find out more about this notice **you** can write to the Data Protection Officer at Zenith Insurance Management UK Limited, Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR.

All correspondence relating to the administration of this policy should be addressed to **your insurance intermediary** or alternatively Chilli Underwriting, Baxter Building, 80 Baxter Avenue, Southend on Sea, Essex SS2 6HZ.



Version 4 January 2016

This insurance is administered by Alan Blunden & Company Limited trading as Chilli Underwriting who are authorised and regulated by the Financial Conduct Authority.