



# 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
How we use your information	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** 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

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.

# 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

## Accidental Damage

Is sudden and unintentional physical damage that happens unexpectedly.

## Caravan(s)

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(s)

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 purposes 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 purposes 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 purposes 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, 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 purposes, 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.

## Standard Caravan Equipment

Items **you** would reasonably take with you when using **your caravan**. TV, Audio and other electronic or electrical equipment, personal belongings, pedal cycles and **valuables** are not included within this definition of standard caravanning equipment.

## 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, digital camcorders, 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

## You, Your, Policyholder(s)

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** excluding **contents**;
4. malicious acts or vandalism;
5. theft or attempted theft;
6. Water or oil escaping from fixed water or heating systems. **We** will also cover water or oil escaping from domestic appliances or storage tanks.

## 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.

**You** will need to provide receipts and other supporting documentation as proof of any claim **you** make under the additional extensions shown above.

## 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; or
- t) Lost, stolen or damaged keys or locks are excluded under this cover; or
- u) The cost to remove and replace any part of the **caravan** to find and repair the source of any water or oil leaks.

## 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.

To enable a claim to be settled on a 'new for old' basis **your** sum insured, as shown on the schedule, must be sufficient to cover the cost of a new **caravan**, of the same make and model.

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:

- Repair damaged items; or
- Pay the cost of replacing lost or damaged items by items of similar quality; or
- 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.

For example

#### Amount deductible

10%  
15%  
20%  
25%

#### Age of contents

12-24 months  
25-36 months  
37-48 months  
49+ months

## 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 of damage or liability caused deliberately by **you**, or **your immediate family & friends**;
- 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. We will also retain any premium that you have paid.
- 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 claim settlement.

## 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](mailto: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 by the end of the third working day after receipt. If they cannot resolve **your** complaint within this time-frame 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.

# How we use your information

## Introduction

**We** believe in keeping **your** information safe and secure. This section explains:

- What **we** do with **your** information
- How **we** may check the information **you** have provided to us against other sources such as databases
- Who **we** share **your** information with, and
- How **we** may use **your** information.

**We** take steps to make sure **we** keep **your** information safe and secure. **We** are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar. In this section **we** tell **you** about the systems **we** have in place that allow us to detect and prevent fraudulent applications and claims.

## How we may collect your information

**We** may collect details about **you** from

- Information **you** give to brokers
- Information **you** give **us** in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

## What information we may collect about you

**We** collect details including details about **your** health, personal circumstances, claims history, credit history and other relevant details. **We** may collect information on **you** from databases such as the electoral roll and county court judgment records.

## How we may share your information

In order to provide our services to **you**, **we** may share your information with other insurance companies, solicitors, regulators, business partners and suppliers. **We** may also have a legal obligation to provide **your** information, in certain circumstances, with regulators, police and other public bodies.

Information **you** supply may be used for the purposes of insurance administration by **us** and third parties. These third parties may share **your** information with their own agents.

## How we may use your information

**We** may use **your** information for a number of purposes. These include:

- Providing **you** with our services
- Dealing with **your** claim
- Carrying out checks such as fraud checks and credit checks
- Providing **you** with information about **our** products and services.

**We** give details about some of these processes below.

### **Providing you with details on our Products and Services**

**We** would like to send **you** information about products and services of **ours** and other companies in **our** Group which may be of interest to **you**. **We** may contact **you** by telephone, letter or email. If **you** have consented to receive marketing you may opt out at a later date. **You** have a right at any time to stop **us** from contacting **you** for marketing purposes or giving **your** information to other members of the Group.

If **you** no longer wish to be contacted for marketing purposes then please contact **us** at

Business Assurance Team  
Zenith Insurance Plc  
45 Westerham Road  
Bessels Green  
Sevenoaks  
Kent  
TN13 2QB

### **Fraud Prevention and Detection**

**We** carry out fraud checks on our customers. We do this in order to prevent fraud and also to help **us** make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, **we** will search against fraud detection databases.

We may pass details about **you** to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

### **Claims History**

**We** may process data relating to **your** claims history for the purposes of assessing any claim **you** may make.

The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **you** tell **us** about an incident **we** will pass information relating to it to these databases. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal.

## Credit Searches and Accounting

In assessing an application for insurance or policy renewal, **we** may search files made available to **us** by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

## Transfers

Sometimes **your** information may be transferred outside the European Economic Area by **us**, by the organisations with whom **we** share **your** information or by the servants and agents of these organisations. If **we** do this **we** will seek to ensure that anyone to whom **we** pass it provides an adequate level of protection.

## Obtaining a copy of your data

On payment of a £10 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 please write to us at:

Business Assurance Team  
Zenith Insurance Plc  
45 Westerham Road  
Bessels Green  
Sevenoaks  
Kent  
TN13 2QB





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