



Contents & Equipment Cover

Summary of Cover & Application Form

**A Policy for Mobile Therapists,
Therapists who work from home or rent a room/chair**

This additional insurance policy is only available for ABT Members

Summary of Cover & Application Form

ALL RISKS INSURANCE FOR HEALTH PROFESSIONALS

The ABT Contents and Equipment policy has been specially designed for beauty and health therapists who are members of ABT. The policy provides All Risks cover on your beauty and therapy products and equipment whilst anywhere in the UK, plus a 60 day extension to worldwide. Please read the Policy Summary for details of the cover provided.

POLICY SUMMARY

The ABT Contents and Equipment policy is underwritten by Covea Insurance plc.

This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage.

You can find the full terms and conditions of the ABT Contents & Equipment policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

A full policy document is available free of charge from ABT.

COVER INCLUDES

Stock, equipment, computers, photographic, electronic and office equipment used in connection with your business as a beauty and health therapist are insured against accidental loss or damage.

- > Sum Insured £1,000
(higher amounts available on request)
- > Maximum value of stock, computers, photographic equipment and electronic equipment £1,000
- > Maximum value of goods left in an unattended vehicle £1,000
- > Territorial Limits
 - Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Island
 - Extended to anywhere in the world for a maximum of 60 days in any one period of insurance

Customer Services Information

1 Covea Insurance plc

Covea Insurance plc is registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277.

You can check this on the Financial Services Register by

visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768. Registered Office: Norman Place, Reading, Berkshire RG1 8DA

2 Balens Limited

This policy is arranged for you by Balens Limited.

Its Registered Office is Bridge House Portland Road Malvern WR14 2TA. It is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 305787. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

3 Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

4 Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

5 Promise of satisfaction and service

We are confident that your ABT Salon policy will bring you complete satisfaction. If this policy does not meet your needs, you have the right to cancel it for a period of 14 days from the date your policy begins or from the date you receive this policy document if this happens later. If you cancel it in this period you will receive a full premium refund. If you have made a claim or an incident giving rise to a claim has occurred during this period, you must reimburse us for any claims payments we have made, or may be required to pay.

Please see the General Condition - Cancellation on page 4.

6 Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

7 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

8 Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Balens Limited on 01684 580 771 or Covea Insurance plc on 0330 134 8187.

To ensure we maintain a high quality service, we may monitor or record telephone calls.

From the moment you or your insurance broker call, we will take full responsibility for dealing with your claim. When you telephone please ensure you have your policy number and details of the claim to hand.

We will:

- confirm whether the event is insured
- if necessary, arrange for a loss adjuster to contact you
- give you advice on how your claim will be dealt with and any excess you may have to pay.

In most cases you will need to complete a claim form.

If we cannot settle immediately, your claim will be under the personal control of a nominated claims handler who will manage the whole claim and will act as your point of contact. We will give you regular progress reports and settle your claim as fairly and promptly as possible.

Notification of a claim

Enquiries or complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy; or an enquiry concerning a claim that you may have made you should contact your broker.

If your complaint relates to the cover under this policy or the way a claim is/has been handled you should contact us:

The Customer Services Manager,
Covea Insurance plc,
50 Kings Hill Avenue,
Kings Hill,
West Malling,
Kent
ME19 4JX

or telephone us on 0330 134 8194

or email us at information@coveainsurance.co.uk

A copy of Covéa Insurance's complaints handling procedure is available on request.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the

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

telephone numbers

0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone – but charges may apply if you call from a mobile phone)

0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

Website www.financial-ombudsman.org.uk

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.

Enquiries or complaints

1 How we use your information

The personal information, provided by you, is collected by or on behalf of Covéa Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law. From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you. We will collect sensitive information when dealing with your policy; we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

2 Fraud Prevention and Detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search.

Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers.

Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting Covéa Insurance.

3 Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

4 Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by us. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests. You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker or Covéa Insurance if your personal information needs updating.

5 Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for the purposes set out above.

6 How to Contact Us

If you would like some more detailed information on how we share your personal information, please visit www.coveainsurance.co.uk/dataprotection.

If you have any concerns about our use of your information please write to

Customer Relations, Covéa Insurance, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0330 134 8194.

If you contact Covéa Insurance by telephone your call may be recorded for training and evidential purposes.

Employers Liability Tracing Office

Certain information relating to Your insurance Policy including, without limitation, the Policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance Policy you will be deemed to specifically consent to the use of your insurance Policy data in this way and for these purposes.

Information about DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. It is authorised and regulated by the Financial Conduct Authority and appears

on the Financial Conduct Authority's register under number 202106. You can check this on the FCA's Register by visiting the FCA's Website.

Additional insurance package underwritten by DAS legal expenses insurance ltd.

Regretfully, the climate of litigation is still deteriorating and this additional package provides valuable support for your business. Main features included on this separate policy are:-

- Up to £100,00 cover for a variety of Situations
- Employment Disputes and Compensation Awards - Defending your legal rights prior to the issue of proceedings in a court or tribunal following dismissal of an employee or an employment dispute plus awards against you.
- Contract Disputes - Negotiating for your legal rights in a contractual dispute
- Jury or Witness Service Compensation – for lost income as a result of having to attend.
- Defence of your legal rights involving Criminal Proceedings including allegations of sexual impropriety or assault, as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination etc.
- Negotiation and representation (including accountants fees) in event of Inland Revenue partial or full enquiry.
- Business Assistance Helpline for emergencies involving your premises.
- Disciplinary Hearings Defence and Legal Expenses for appeal if you lose your Statutory Licence to practise.
- Free 24 hour Advicelines, including Legal/ and Tax Advice
- Counselling Services (including your family) and business support services are included.

MAIN EXCLUSIONS

- > the first £100 of each and every claim
- > damage caused by wear, tear or any gradually operating cause
- > electrical or mechanical breakdown\
- > breakage of brittle articles
- > war and similar risks
- > loss, destruction or damage whilst in the course of transit by post or postal services
- > theft from unattended vehicles, unless
 - a) all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation
 - b) any property insured is secured in the locked boot or closed glove compartment (the locked luggage space at the rear of an estate car or hatchback under the top cover and out of view is deemed to be a locked boot)
 - c) the vehicle is fitted with an alarm and immobiliser and same are in full and effective operation

Application Form



Before completing the Proposal Form please refer to the Summary of Cover as this will assist you to select the sections and amounts which you require. Copies of all information including letters supplied to us for the purposes of effecting this insurance should be retained.

Please complete this form in **BLOCK CAPITALS**. Thank you.

TITLE	FULL NAME
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TRADING TITLE OR COMPANY NAME - If LTD Please specify
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NATURE OF BUSINESS (i.e Mobile Therapist)
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RISK ADDRESS - Where the Contents and Equipment is ordinarily kept	POSTAL ADDRESS IF DIFFERENT
POSTCODE	POSTCODE

DATE BUSINESS ESTABLISHED / /	ANNUAL TURNOVER
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ARE YOU:	A MOBILE THERAPIST? <input type="checkbox"/>	RENTING A ROOM/CHAIR? <input type="checkbox"/>	WORKING FROM HOME? <input type="checkbox"/>
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INSURANCE TO COMMENCE FROM / /	TEL
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PREMIUMS FOR ABT CONTENTS & EQUIPMENT COVER					
Cover for the ABT Contents & Equipment is offered as an additional policy to a members professional liability insurance and cover cannot end later than the expiry date of the liability insurance. For current ABT members not due for renewal pro-rata prices are available on request.					
PACKAGE ANNUAL PREMIUMS:					
Level of Cover	Covea Premium	IPT*	Tick	Total Premium Payable	
Sum Insured £1,000	£50.99	£6.12	<input type="checkbox"/>	£57.11	
Sum Insured £3,000	£80.32	£9.64	<input type="checkbox"/>	£89.95	
Sum Insured £5,000	£108.37	£13.00	<input type="checkbox"/>	£121.37	
Sum Insured £7,000	£140.23	£16.83	<input type="checkbox"/>	£157.06	
Sum Insured £10,000	£165.72	£19.89	<input type="checkbox"/>	£185.61	
* IPT is Insurance Premium Tax which is charged at 12%					

Please make cheques / postal orders payable to: ABT Ltd. and send to:
ABT Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS. Fax: 01789 773575

DATE OF APPLICATION / /	SIGNATURE OF POLICY APPLICANT
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Please send back completed form in envelope enclosed or alternatively, please call the ABT team on **01789 773 573** or email **info@abtinsurance.co.uk**

Phone: 01789 773 573 **Web:** www.abtinsurance.co.uk

Please read the following carefully before you sign the declaration form

1 Covea Insurance plc

Covea Insurance plc is registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered Office: Norman Place, Reading, Berkshire RG1 8DAX

2 Disability Discrimination Act 1995

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

3 Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

4 Premiums

Premiums are payable annually to Balens Ltd. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

5 Promise of satisfaction and service

We are confident that your ABT Contents and Equipment policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse us for any amounts we have paid or may be required to pay, in respect of that incident.

6 Duration of contract

The first period of insurance under your ABT Contents and Equipment policy will be 12 months unless otherwise requested by you and agreed by us.

7 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN; telephone number 0207 892 7300 or at www.fscs.org.uk

8 Notification of a claim

If you have a claim, or aware of any accident that could result in a claim, please contact Balens Ltd on 01684 893006 or Covea Insurance plc on 01732 524 300.

9 Enquiries or complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy or an enquiry concerning a claim that you may have made; you should contact Balens Ltd, Bridge House, Portland Road, Malvern, WR14 2TA; telephone number 01684 893006.

If you have a complaint concerning a claim you have made you should contact Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 01732 524 300.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

If you are not satisfied with the way in which your complaint has been handled, please contact the Customer Services Manager of Covea Insurance plc at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 01732 524 300.

If you remain dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone number 0800 023 4567.

Please note that the Financial Ombudsman Service will normally only consider a complaint once you have received a final decision letter.

Following this procedure will not affect your legal rights.

Declaration Form



Please read the following carefully before you sign the declaration form

- 1) I/We (or in the case of partnership or limited company, any one partner or director so authorised) declare that to the best of my/our knowledge and belief have never:
 - a) Been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement
 - b) Been a principal, director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings or a Company Voluntary Arrangement
 - c) Been the subject of a County Court Judgement (or Scottish equivalent) or are any proceedings pending
 - d) Been convicted of a charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)

Note: Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 (as amended with Part 3 of the Legal Aid, Sentencing and Punishment of Offenders Act 2012) do not need to be disclosed.

 - e) Been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with prohibition or improvement notice in connection with any breach of any health and safety legislation
 - f) Failed to implement any requirements made by previous insurers as a condition for the provision of insurance cover
 - g) Been the subject of a Debt Relief Order or are there applications pending
- 2) No insurer has ever declined my/our proposal or refused to renew or cancelled my/our policy or imposed special terms or conditions for any of the risks proposed.
- 3) Have you suffered any loss or damage or had any claims made against you in the last 5 years? If YES, please give full details (continue on a sperate sheet if necessary)

Date:	Type Of Claim	Account Settled or Outstanding
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- 4) I/we confirm that the premises where the equipment is normally kept:
 - a) are located in the United kingdom;
 - b) are built of brick, stone or concrete, with a slate, tile or concrete roof and are in a good state of repair;
 - c) have never been flooded, are not in an area liable to flooding, are not within 1/4mile from any river, watercourse or the sea and have not been declared to be in a potential flood risk area;
 - d) have the final exit door fitted with at least one 5 lever mortice deadlock, have all other external doors fitted with either a 5 lever mortice deadlock or key operated mortice security bolts top and bottom, and have all accessible windows fitted with key-operated locks or catches;
 - e) have never been subject to subsidence, landslip or heave or been underpinned to repair or prevent subsidence, landslip or heave.
- 5) I am/we are members of ABT.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore you should ensure that any information you have provided to us and the content is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

Insurance cover does not commence until confirmed by us or Balens Ltd.

A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

This Fact Find is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.

Signed	(please sign and print names)
(All signatures required if the policy is in joint names)	
Positions	Date

Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX
Registered in England & Wales No. 613259. Registered office Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ Authorised and regulated by the Financial Conduct Authority

How We Use Your Information

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

How to Contact Us

Please contact us if you have any questions about our Privacy Policy or the information we hold about you:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or

email: dataprotection@coveainsurance.co.uk.