

Scratch & Dent Insurance

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Welcome

Thank **You** for purchasing **Our** Scratch & Dent Insurance, underwritten by Financial & Legal Insurance Company Limited. **We** designed this **Policy** to give **You** peace of mind in the event that **Your** car sustains minor **Cosmetic** damage.

Key information about **Your** cover:

- **Specialist cover:** This **Policy** is tailored for **Vehicle** owners who want protection against scratches, dents, paint chips, and scuffs to their **Vehicles** external panels where damage can be repaired using **Cosmetic** or **SMART Repair** techniques.
- **Simple claims process:** **Our** dedicated **Claims Handler** is here to help **You** get repairs sorted quickly using **Insurer**-approved repair methods, with minimal hassle.
- **Flexible cancellation:** **You** can cancel **Your Policy** within 14 days for a full refund if **You** haven't made a claim. Please see the cancellation condition for full details.

Our Agreement

This insurance is a contract between **US** and **You**. **We** will provide the cover outlined in this **Policy**. Only claims that happen during the **Period of Insurance** shown in **Your Policy Schedule**, and for any future period where **We** accept a renewal premium. This is subject to the terms and conditions of the **Policy**.

To make sure **You** are properly covered, it's important that the information **You** give **US** is accurate and complete, to the best of **Your** knowledge. If **You** don't take reasonable care when providing this information, **We** may not be able to accept a claim.

Together this **Policy, Your Policy Schedule**, and Insurance Product Information Document (IPID) make up **Your** full insurance agreement and should be read together. If **You** need these documents in a different format such as large print, braille or audio, please let **Us** know.

Signed on **Our** behalf



Nick Garner, Chief Executive Officer, Financial & Legal Insurance Company Limited

The meaning of words in this Policy

Throughout this document, there are certain words and phrases which have a specific meaning. These apply wherever they appear in **bold** type and are explained below.

Term	Definition
Appointed Representative	A firm or trader appointed by Our Claims Handler .
Claims Handler	The company appointed by US to handle Your claim under this Policy .
Claim Limit	The maximum limit payable under the section of Your Policy where the damage is limited to a single panel or per individual claim where the damage extends to no more than the two adjacent panels as stated in Your Policy Schedule .
Cosmetic / SMART Repair	A SMART Repair means 'Small to Medium Area Repair Technique' and is a term given to repair Scratch & Dent(s) often remotely, rather than at a repair bodyshop in a permanent location.
Excess	The amount You must pay towards each successful claim under this Policy , as shown in Your Policy Schedule .
Insurance Retailer	The firm, broker or solicitor who sold You this Policy .
Insurer	Financial & Legal Insurance Company Limited are the Insurer and have underwritten this Policy .
Scratch & Dent(s)	Sudden and unforeseen minor Cosmetic damage arising from a single, identifiable incident, affecting the external panels of the Vehicle , which can be repaired using Cosmetic or SMART Repair techniques only,

	and which does not require replacement of any part or panel. Covered Scratch & Dent(s) are limited to: • Paint chips covering an area of less than 300 mm in diameter and 3 mm in depth. • Dents of any depth, provided they can be repaired using a Cosmetic or SMART Repair. • Scratches that are less than 300 mm in length and 3 mm in depth. • Paint scuffs covering an area of less than 300 mm in diameter and 3 mm in depth. Scratch & Dent(s) do not include damage that does not meet the definition of a single, sudden and identifiable Cosmetic incident.
Motor Insurance Policy	A Policy providing Insurance issued by a Motor Insurer in force during the Period of Insurance that provides motor insurance. The Policy will be for Social, Domestic, Pleasure, Commuting and Class 1 Business use only.
Motor Insurer	An authorised and regulated UK insurance company who issued You a Motor Insurance Policy .
Period of Insurance	This Policy lasts for the term as detailed on the Policy Schedule
Policy	Your Scratch & Dent Insurance explained within this Policy and accompanying Policy Schedule .
Policy Schedule	The document is issued alongside this Policy which details Your name and home address.
Policyholder/You/Your	The person shown in the Policy Schedule attached to this Policy and named on the Motor Insurance

	Policy.
Territorial Limits	The United Kingdom (England, Wales, Scotland & Northern Ireland).
Vehicle(s)	The motor Vehicle specified in the Policy Schedule , and which is not older than seven (7) years and free from damage at the start date of this Policy and that has been purchased for the first time within 30 days of the Policy start date and You have provided four photographs, one of each side of Your Vehicle within seven (7) days of the Policy start date.
UK Resident	A person who ordinarily lives in the United Kingdom at the time the policy is purchased and for the duration of the Period of Insurance .
Wear and Tear	The gradual deterioration associated with normal use, age, mileage, usage patterns or lack of maintenance of the Vehicle and its components, including but not limited to: • accumulated or historic Cosmetic damage; • gradual deterioration or damage caused by repeated use; • Cosmetic degradation over time, including fading, scuffing or surface wear; and • deterioration not attributable to a single, sudden and identifiable incident.
We/Us/Our	Financial & Legal Insurance Company Limited.

Important Information You Must Give US

Under the Consumer Insurance (Disclosure and Representations) Act 2012, **You** must:

- Give full and honest answers to all the questions **We** or **Your Insurance Retailer** ask when **You** apply for this insurance.
- Make sure all the information **You** give is true and correct.
- Tell **US** as soon as possible if anything **You've** told **US** changes.

You must take reasonable care to give complete and accurate answers when **You** buy, renew, or change **Your Policy**. If the information **You** give is wrong or incomplete, **Your Policy** might not be valid. This means it might not cover **You** if **You** make a claim, or **We** might only pay part of **Your** claim.

How we handle claims

This section explains how to report a claim, what **We** will do, and what **We** expect from **You**.

All claims must be logged online.

You can do this by visiting: <http://claims.financialandlegal.co.uk>

If **You** need to contact **US** regarding **Your** claim:

- Call on: 0161 3939935
- Email at: giclaims@financialandlegal.co.uk
- Write to: Financial & Legal Insurance Company Limited,
5400 Lakeside, Cheadle Royal Business Park, Cheadle,
Cheshire, SK8 3GQ.

How to make a complaint

Our aim is to always provide a first-class standard of service. If **You** wish to raise a complaint about the sale of this **Policy**, please contact **Your Insurance Retailer**.

If **You** wish to raise a complaint about anything else, please contact **Us** using one of the following methods:

- Call on: 0161 603 2230
- Email at: complaints@financialandlegal.co.uk
- Write to: The Compliance Department
Financial & Legal Insurance Company Limited, 5400
Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire,
SK8 3GQ

Please include the reference number from **Your Policy Schedule** in all correspondence.

Our colleagues will attempt to resolve **Your** complaint within 3 business days of receiving it. If **We** can, a summary resolution communication letter will be sent to **You**.

If **We** cannot resolve it within 3 business days, **We** will:

- Send **You** an acknowledgement of **Your** complaint.
- If the complaint remains unresolved after 4 weeks, **We** will write to **You** to provide an update on the situation.
- **We** will send **You** a final response letter within 8 weeks of receiving **Your** complaint.

If **You** are still not satisfied after receiving **Our** final response, **You** can contact the Financial Ombudsman Service:

- Write to: Exchange Tower, London, E14 9SR
- Call on: 0800 023 4567
- Email at: complaint.info@financial-ombudsman.org.uk

- Website: <https://www.financial-ombudsman.org.uk>

Using the Ombudsman service does not affect **Your** right to take legal action.

Complaints about your personal data

If **Your** complaint relates to how **We** collect, use, store or handle your personal data, **We** will:

- manage **Your** complaint in line with our Data Protection Complaints Procedure
- acknowledge **Your** complaint within one month of receiving it
- work to resolve **Your** concerns as quickly as possible

Our aim is to resolve **Your** concerns fairly. If **You're** not satisfied with **Our** response, **You** have the right to raise **Your** complaint with the Information Commissioner's Office (ICO), the UK's independent authority for data protection.

For complaints about personal data please contact the Information Commissioner's Office (ICO) using one of the following methods:

- **Call on:** 0303 123 1113
- **Write to:** Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
- **Website:** <https://ico.org.uk>

What is insured

This section explains what is covered by this **Policy**. It sets out the specific incidents that are insured and the circumstances in which **We** will provide cover.

Cover is provided for **Scratch & Dent(s)** affecting the external panels of the **Vehicle**, where the damage:

- is minor, **Cosmetic** in nature;
- arises from a single, sudden and identifiable incident;
- and can be repaired using **Cosmetic** or **SMART Repair** techniques.

Repairs will be carried out by an **Appointed Representative** using **Cosmetic** or **SMART Repair** techniques.

SMART Repair is mandatory, and the repair method will be determined by Us.

Any repair method other than **Cosmetic** or **SMART Repair** may only be authorised at **Our** discretion, where We determine that a **Cosmetic** or **SMART Repair** is not technically suitable.

Repairs under this **Policy** are restorative only and are intended to return the damaged area to its pre-loss **Cosmetic** condition.

All claims under this **Policy** are subject to the applicable **Excess** shown in **Your Policy Schedule**.

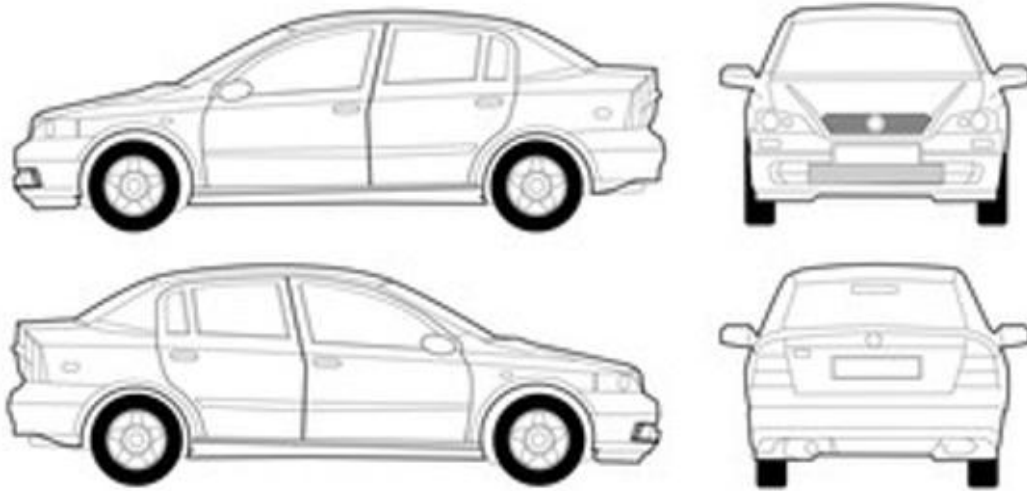
This **Policy** does not provide cover for:

- replacement of panels, parts or components; or
- any repair which results in improvement, upgrade or enhancement beyond the pre-loss condition.

There are other important sections in this document that explain:

- what is not insured,
- the conditions that apply, and
- how **We** handle claims.

The following image is provided to assist **You** in identifying which four sides of the **Vehicle We** require **You** to provide photographs of.



Pre-cover vehicle condition

As a condition precedent to cover, You must provide clear photographic evidence of the **Vehicle**, including **one photograph of each side**, within **7 days** of the **Policy** start date.

Any damage, wear, scuffing or defect visible in the submitted photographs will be deemed **pre-existing damage** and is not covered under this **Policy**.

Failure to provide photographs within this timeframe will result in cover not applying.

Insured incidents

This section sets out the specific incidents that are covered by this **Policy**. Each area of cover is explained clearly, including what is and isn't insured, along with any limits or conditions that apply.

What's covered

During the insurance period, **We** will cover the costs of repairing **Scratch & Dent(s)** affecting the external panels of the **Vehicle** within the **Territorial Limits**, subject to the applicable **Claim Limit**.

Cover applies only where the damage:

- is minor and **Cosmetic** in nature;
- arises from a single, sudden and identifiable incident; and
- can be repaired using **Cosmetic** or **SMART Repair** techniques.

All claims will be handled by **Our Claims Handler**.

All repairs under this **Policy**:

- will be arranged, approved and controlled by Us; and
- will be carried out by an **Appointed Representative** using **Insurer**-approved **Cosmetic** or **SMART Repair** methods.

SMART Repair is the mandatory repair method under this **Policy**.

- Covered **Scratch & Dent(s)** are limited to: Paint chips covering an area of less than 300 mm in diameter and 3 mm in depth.
- Dents of any depth, provided they can be repaired using a **Cosmetic** or **SMART Repair**.
- Scratches less than 300 mm in length and 3 mm in depth.
- Paint scuffs covering an area of less than 300 mm in diameter and 3 mm in depth.

Repairs are restorative only and are intended to return the damaged area to its pre-loss **Cosmetic** condition.

Repairs must be carried out by an **Appointed Representative** using **Insurer**-approved **Cosmetic** or **SMART Repair** techniques.

Any repair method other than **Cosmetic** or **SMART Repair** may only be authorised at **Our** discretion, where **We** determine that a **Cosmetic** or **SMART Repair** is not technically suitable.

Reimbursement will not be offered where an **Insurer**-arranged **Cosmetic** or **SMART Repair** is available and suitable.

Reimbursement is not provided as an alternative to **Insurer**-arranged repair, unless expressly authorised by **Us** in advance.

Where reimbursement is authorised, any payment will be limited to the reasonable cost of a **Cosmetic** or **SMART Repair**, as determined by Us, and will not exceed £250 per claim, subject to the applicable **Claim Limit**.

For insurer-arranged repairs, **You** must pay the applicable **Excess** directly to **Our Claims Handler** before or at the time the repair is carried out.

Where a reimbursement has been authorised, the **Excess** will be deducted from any settlement amount payable to **You**.

What's not covered

Any damage that:

- does not meet the definition of **Scratch & Dent(s)**; or
- cannot be repaired using **Cosmetic** or **SMART Repair** techniques.

(Full exclusions are set out in the "What is not insured" section of this **Policy**.)

What is not insured

These are general exclusions which apply to the whole **Policy** where **We** cannot provide insurance cover. Please read these carefully as these are circumstances where **You** will not be covered.

What is not insured	What it means
Prior claims	You can't claim for anything that already happened or that You knew might happen before Your insurance started.
Dishonesty, deliberate acts, violence and fraud	Any claim: • involving actual or alleged dishonesty or violence by You; • or statement which is overstated, false or fraudulent; for loss or damage caused by or arising from Your intentional act of willful neglect; or • where You fail to follow the instructions in the 'How We handle claims' section. We will have the right to refuse to pay a claim or to cancel this insurance from the date of the act.
Other insurance	We will not pay for any amount that is recoverable under any other insurance. Where another insurance Policy also provides cover for the same loss, We will only pay Our proportionate share of the claim. This Policy is intended to provide cover for minor Cosmetic damage without the need for You to claim under a Motor Insurance Policy. This clause applies only where another insurance Policy genuinely responds to the same loss and is not intended to require You to submit a claim under such Policy first.
Territorial Limits	Any claim which occurs outside the Territorial Limits

War risks	Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.
Radioactive contamination and pressure waves	Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event. a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly; c) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
Excluded Vehicles	Cover does not apply in respect of the following Vehicles : • Used for hire / reward / dispatch / courier work • Vehicles used for driving instruction • Vehicles with a carrying capacity exceeding 3500kg • Heavy goods Vehicles • Service Vehicles (Police, ambulance etc.) • Taxis & Chauffeur Vehicles • Buses • Motorcycles/scooters • Used for road racing, track day participation, rallying, pace making, speed testing, or other competitive events.
Loss in Value	Any reduction in the value of the Vehicle caused by repairs or work carried out under this Policy .

Cosmetic repair limitations	Any damage which cannot be repaired using Cosmetic or SMART Repair techniques, or which would require bodyshop repair, panel replacement or component replacement.
Paint finishes and protection	Any Vehicle with a non-standard or custom paint finish, including but not limited to self-healing paint, chrome illusion paint, two-tone paint, or matte/satin finishes; or any damage to, or re-application of, any form of paint protection.
Excluded areas and components	Cracked or deformed bumpers; damage to the Vehicle roof; cracked or flaked paint, gel coat or other cracks caused by panel flexing or damage to composite panels and components; headlamps, lights, glass, wheels or alloys.
Single-use and cosmetic parts	Damage caused to, or replacement of, single-use parts including clips, badges, stripes, decals or vinyl wraps that are removed to undertake a Cosmetic or SMART Repair .
Wear and Tear and environmental damage	Damage caused by Wear and Tear , gradual deterioration, hail, corrosion, atmospheric contaminants, pitting or paintwork discolouration.
Pre-existing damage	Damage present prior to the start date of this Policy .
Aggregation / multiple incidents	Damage, or a collection of damage, to a single panel caused by more than one incident, or multiple defects presented as a single claim.
Late notification	Damage not reported to the Claims Handler within 30 days of occurrence.
Deliberate or non-accidental damage	Any deliberate damage caused by You or any omission on Your part.
Outside definition of Scratch & Dent(s)	Damage not classed as a Scratch & Dent(s) in accordance with the definition in this Policy and confirmed by Our approved engineer.

Eligibility

You can take out this Insurance if, at the cover start date and throughout the **Period of Insurance**:

- **You** are a **UK Resident** aged 18 or over.
- **You** are the registered owner or registered keeper of the **Vehicle**.
- The **Vehicle** is shown on the **Policy Schedule**.
- The **Vehicle** is no more than seven (7) years old.
- The **Vehicle** is free from damage at the cover start date.
- **You** have a valid **Motor Insurance Policy** in force for the **Vehicle** for Social, Domestic, Pleasure, Commuting and Class 1 Business use only (motor trade insurance is excluded).
- The **Vehicle** has been purchased from a VAT-registered motor dealer within the required timeframe.
- **You** provide clear photographic evidence of the **Vehicle**, including one photograph of each side, within seven (7) days of the cover start date, in accordance with the **Policy** conditions.

If these requirements are not met at the cover start date or cease to be met at any point during the **Period of Insurance**, cover will not apply.

Vehicle ownership and use

Cover is intended for privately used consumer **Vehicles** only.

The **Vehicle** must not be:

- subject to a contract hire, business lease or fleet arrangement;
- used for hire or reward, courier, delivery or dispatch purposes;
- used for driving instruction;
- used for racing, track days, competitions, speed testing or off-road use;
- a motorcycle, scooter or heavy goods **Vehicle**;
- a taxi, minicab, chauffeur **Vehicle**, bus or service **Vehicle**;
- used in connection with the motor trade, including **Vehicles** held for resale.

Personal consumer finance agreements such as Personal Contract Purchase (PCP) or Hire Purchase (HP) are permitted, provided all other eligibility requirements are met.

For the avoidance of doubt, **Vehicles** subject to contract hire or lease arrangements where title remains with a leasing company are excluded, regardless of duration.

Conditions

These are requirements that must be met on an ongoing basis to ensure **Your** cover is valid. Please follow these guidelines carefully.

Conditions	What they mean
Observance of terms	Anyone making a claim under this Policy must have Your permission and follow the terms under this Policy
Third Party Rights	Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person in relation to the Contracts (Right of Third Parties) Act 1999. This means only the people named in this Policy can claim on it. No one else has any rights under this Policy .
Recoveries - Getting Money Back	We reserve the right, at Our own expense, to take over proceedings in Your name to recover any payment made under this Policy . If You recover costs previously paid under this Policy those costs must be immediately repaid to US . This means if We pay You for something and later someone else pays You for the same thing, You must give that money back to US . We may also try to get Our money back from others, and We might do this using Your name.
Governing Law	This Policy is subject to the law applicable to Your place of residence in the Territorial Limits .

Motor Insurance Policy	You must have a Motor Insurance Policy for the Vehicle shown in the Policy Schedule throughout the duration of the Policy .
Assignment	This insurance binds US and You , along with Your successors. However, You can't assign it to anyone else without Our written consent.
Claims:	To make a claim, You must: 1) Make sure the Vehicle is free of any pre-existing faults or damage that may lead to a claim under this Policy at the time the Policy was issued; 2) Take reasonable steps to prevent loss or damage to the Vehicle and comply with the terms and conditions of this Policy; 3) Provide a suitable off-road location with access to a power source for the repairs to be carried out. Where this is not possible, repairs by an Appointed Representative may not be able to proceed. Reimbursement will not be provided as an alternative to Insurer-arranged repair unless expressly authorised by Us in advance. 4) Reimbursement will not be offered where an Insurer-arranged Cosmetic or SMART Repair is available and suitable. Where reimbursement is authorised, any contribution will be limited to the reasonable cost of a Cosmetic or SMART Repair, as determined by Us, and will not exceed £250 per claim. The size of the area required will depend on the repair needed. If You require examples of the required area, please contact Our Claims Handler;

	5) We will pay the cost of materials and labour up to the maximum amount specified in the Policy; 6) You must pay the applicable Excess for each successful claim. If We arrange the repair, this must be paid to Our Claims Handler. Where We agree to reimburse You, the Excess will be deducted from the amount payable to You. 7) Only the Appointed Representative can carry out repairs under this Policy; 8) We reserve the right to take over and carry out the pursuit, defence and settlement of any claim in Your name after a payment has been made under this Policy in order to recover Our outlay from a third party or their Insurer and You must assist US in doing so; 9) If We need to dismantle the Vehicle or a covered component to assess or determine the validity of a claim, You must give permission to Our Claims Handler. Any costs incurred will only be met as part of a valid claim; 10) If You refuse to allow the Appointed Representative to undertake the repair in accordance with the repair method determined by Us, Our liability under this Policy will end.
Change of Vehicle:	If You change Your Vehicle, You can ask US to transfer this Policy. We may agree to such a transfer if Your new Vehicle meets the Policy criteria. You must advise Your Insurance Retailer, who will decide on Our behalf if the Policy can be transferred, and they will issue a new Policy

	Schedule. We will only accept a claim under this Policy if the transfer has been agreed by US and the Vehicle which is the subject of any claim is named in the Policy Schedule.
Pre-cover vehicle condition	As a condition precedent to cover, You must provide clear photographic evidence of the Vehicle, including one photograph of each side, within 7 days of the Policy start date. Any damage, wear, scuffing or defect visible in the submitted photographs will be deemed pre-existing damage and is not covered under this Policy. Failure to provide photographs within this timeframe will result in cover not applying.
Fraud and Misuse of Your Policy	We’re committed to keeping things fair for all Our customers. That’s why We have a zero-tolerance approach to fraud. When You make a claim, You must provide honest and accurate information. This includes clear, unedited photos of the damage, taken at the time it happened. If We believe that any photos or documents have been changed, staged, or provided after the damage occurred, We may: • reject Your claim or cancel Your Policy; • ask for more evidence, such as metadata or time-stamped images; • recover any money paid to You in error; • report the matter to the police or fraud prevention bodies. Trying to take out cover after damage has already happened, or sending in false evidence, is fraud – and We’ll always take action to protect genuine customers.

Cancellation

You can cancel this **Policy** within 14 days of starting it without any premium charge, as long as there are no claims. If **You** cancel after 14 days and have not made a successful claim, **You** will get a pro rata refund. This refund is based on the number of full months left on **Your Policy**. If **You** have made a claim, the full premium is still due to **US**.

We may cancel this **Policy** at any time provided that **We** give **You** 7 days' notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include but are not limited to fraud or dishonesty.

If **We** cancel this **Policy**, **We** will give a pro rata refund for any unused premium. However, if **We** cancel due to fraud or dishonesty, there will be no refund. If **We** cancel the **Policy**, **We** will write to **You** at the address shown in **Our** records.

How You and insurers are protected

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this **Policy**, **You** may be entitled to compensation from the Compensation Scheme.

How We use Your personal information

We are Financial & Legal Insurance Company Limited, referred to as "**We/US/Our**" in this notice. **Our** data controller registration number issued by the Information Commissioner's Officer is Z561011X.

This privacy notice is relevant to anyone who uses **Our** services, including **Policyholders**, prospective **Policyholders**, and any other individuals insured under a **Policy**. **We** refer to these individuals as "**You/Your**" in this notice.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **Your** personal data in accordance with the relevant data protection legislation.

Why do We process Your data?

The provision of **Your** personal data is necessary for **US** to administer **Your** insurance **Policy** and meet **Our** contractual requirements under the **Policy**. **You** do not have to provide **US** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do We collect about You?

Where **You** have purchased an insurance **Policy** through one of **Our** brokers, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **US** so that **We** can administer **Your** insurance **Policy**. For specific types of insurance policies, for example when offering **You** a travel insurance **Policy**, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

We have a legitimate interest to collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance **Policy** with **US**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

Financial & Legal Insurance Company Limited's full privacy notice

This notice explains the most important aspects of how **We** use **Your** data. **You** can get more information about this by viewing **Our** full privacy notice online at <http://financialandlegal.co.uk> or request a copy by emailing **US** at info@financialandlegal.co.uk. Alternatively, **You** can write to **US** at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, 5400 Lakeside, Cheadle, SK8 3GQ.

The insurance provided by this **Policy** is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.