



Insurance Booklet

Contents

Section	Page Number(s)
Important Features	4
Claims	5
Important Information.....	6
Definitions.....	8
Section 1 – Jewellery and Watches	9
General Conditions.....	11
Complaints Procedure	12
Endorsements.....	14
Data Protection - Privacy Notice	15

Introduction

Thank you for choosing Ripe Insurance for Valuables

Ripe Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in ‘definitions’. From now on wherever a word with a definition is used it will be printed in bold type.

NAME OF THE UNDERWRITER

Aviva Insurance Limited. Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

If **You** make any claim knowing it to be false or fraudulent, with regards amount or otherwise, this **Policy** shall become void and all claims shall be forfeited and no refund will be given.

We must draw **Your** attention to a number of important features of this insurance:

- This part of the document provides details of **Your Policy** and the terms and conditions that apply. The **Policy** is a legal contract between **You** and **Us**. The **Policy** wording and **Insurance Schedule** make one document and must be read together. Please keep them together
- The contract is based on the information **You** gave **Us** when **You** applied for the insurance
- **Your Policy** is in the following parts
 - Policy wording
 - **Insurance Schedule**
 - Notice to Policy Holders

Policy Wording	Insurance Schedule
<ul style="list-style-type: none"> • Exactly what is covered and what isn’t • How to make a claim and how We will settle that claim • Our obligations to You • The terms and conditions You must comply with 	<ul style="list-style-type: none"> • The sections of the Policy that apply to You and the dates from which cover is in force • The various limits and sums insured that apply to Your cover • Any special terms that apply to Your Policy • Your premium • Your policy number

Our part of the contract is that **We** will provide the cover set out in this policy wording:

- for those sections which are shown on **Your Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**

Your part of the contract is:

- **You** must pay the premium as shown on **Your Insurance Schedule** for each insurance period
- **You** must comply with all the terms and conditions set out in this **Policy**

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

Important Features:

- **Insurance Booklet:** **You** should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover.
- **Conditions and Exclusions:** Conditions and exclusions will apply to the whole insurance.
- **Excesses:** Claims may be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim.
- **Reasonable Care:** **You** are required to take all reasonable care to protect **Your Jewellery and Watches** and to act as though **You** are not insured.
- **Complaints:** This insurance includes a complaints procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.
- **'Cooling Off' Period:** This insurance booklet contains a 'cooling off' period as detailed in '**Your** right to cancel'.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it within 14 days from receipt of documentation.

Please note that this insurance is only available to individuals who are resident in the United Kingdom.

Claims

OUR CLAIMS DEPARTMENT

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are **Our** nominated claims handlers.

How to make a claim

If an event giving rise to a claim under this insurance occurs **You** shall:

1. Notify Davies Group as follows:
 - a. As soon as reasonably possible but within 30 days of the date of the incident being discovered
 - b. Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of **Your** claim by either:

- Telephone: +44 (0)333 400 6816
- Post: Ripe Insurance for Valuables Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.valuables@davies-group.com

CLAIMS CONDITIONS

No claim shall be payable unless the terms of this condition have been complied with.

1. If an event giving rise to a claim under this insurance occurs **You** shall:
 - (a) Tell the police within 24 hours about any property which has been:
 - Lost
 - Stolen
 - Damaged by riot or civil unrest
 - Maliciously damagedAnd receive a crime reference and/or log number or other similar appropriate evidence of notification of the relevant authority
 - (b) Contact **Us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage and provide all the information and help **We** need to settle **Your** claim
 - (c) Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**
 - (d) Call **Us** if **You** receive any information or communication about the event or cause
2. No claim shall be accepted under this insurance unless **We** have received satisfactory documentation to support the claim. This includes but is not limited to **Evidence of Ownership, Jewellery Valuation**, proof of payment for the item such as bank statements or credit agreements and where applicable evidence of UK customs duty being paid.
3. **We** shall have sole control of all claims procedures and settlements
4. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - (a) Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - (b) Take over and conduct the defence or settlement of any claim
5. Salvage - **We** may take and keep possession of **Jewellery and Watches** insured under Section 1 which are the subject of a claim made by **You** and to treat the **Jewellery and Watches** as salvage and to dispose of them in a reasonable manner. Any proceeds from such salvage belong to **Us** and will be used by **Us** to offset the amount of any claim payment made to **You**.
Our right to the salvage does not mean or imply that **You** are entitled to abandon any property to **Us**
6. If **Your** claim is in anyway dishonest or exaggerated **We** will not pay any benefit under this **Policy** or return any premium to **You** and **We** may cancel **Your Policy** immediately and backdate the cancellation to the date of the fraudulent claims. **We** may also take legal action against **You**
7. If **You** are abroad at the time of an incident leading to a claim, **We** will not replace any item until **You** return to the United Kingdom

Important Information

CONSUMER INSURANCE ACT 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

STATEMENT OF DEMANDS AND NEEDS

This policy meets the demands and needs of an individual who requires insurance for theft, loss or accidental damage to **Jewellery and Watches**.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** items.

You must tell **Us** immediately about the following changes:

- Any changes to the valuable items **You** need to cover
- Any changes to **Your** contact information
- Any criminal convictions, CCJ's or if **You** have had any other insurance declined, cancelled or had special terms imposed

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may:

- Cancel **Your** policy and refuse to pay any claim, or
- **We** may not pay the claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- The extent of cover may be affected.

Your right to cancel

If **You** are not happy with it and choose to cancel **Your** policy within the first 14 days of the purchase or renewal of the policy or the day on which **You** receive **Your** policy documentation or renewal documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. **You** must send a signed letter of cancellation via post or send an email. If **You** have spoken to **Us** to arrange **Your Policy**, **We** will deduct an administration fee of up to £10 but this charge will not be made if **You** have arranged **Your Policy** online without speaking to **Us**.

You may cancel any time after the 14 days have expired. **We** will provide **You** with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10 or if **You** have made a claim. **You** must send a signed letter of cancellation via post, or send an email.

OUR RIGHT TO CANCEL

We may at any time cancel any insurance document by sending 14 days notice to **You** at **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this policy booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping Us Informed' section of this policy booklet.

If **We** cancel the policy **You** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium.

GOVERNING LAW

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **We** may at any time:

1. Share information about **You** with other organisations and public bodies including the police;
2. Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this. **We** can supply on request further details of the databases **We** access or contribute to. If **You** require further details please contact **Us** at:

Policy Investigation Unit, Aviva,
Cruan Business Centre,
Westerhill Business Park,
123 Westerhill Road,
Bishopbriggs,
Glasgow,
G64 2QR
Telephone 0345 300 0597.
Email: PIUUKDI@AVIVA.COM

DATA PROTECTION

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of data protection legislation (including the General Data Protection Regulation from the 25th May 2018), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. Under the General Data Protection Regulation **You** have a right of access to see personal information about **You** that is held in **Our** records, whether electronically or manually.

We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. If this happens, **We** will ensure that anyone to whom **We** pass **Your** information agrees to treat **Your** information with the same level of protection as if **We** were dealing with it.

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

1. Help make decisions about the provision and administration of insurance and related services for **You**
2. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies; and
3. Check **Your** identity to prevent money laundering, unless **You** provide other satisfactory proof of identity.

TELEPHONE CHARGES

Calls are charged at national call rates (charges may vary dependent on **Your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **Our** joint protection telephone calls may be recorded and/or monitored

REINSTATEMENT OF THE SUM INSURED

In the event of partial loss, theft or damage to the property insured the sum insured will be automatically reinstated from the date of the damage unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In the event of total loss, theft or damage to the property insured the sum insured will not automatically be reinstated unless **You** have contacted **Us** with details of the replaced item and **We** have agreed to cover reinstate the sum insured. In accordance with the automatic reinstatement of the sum insured **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

CUSTOMERS WITH DISABILITIES

This **Policy** and other associated documentation are also available in large print. If **You** require this please contact Ripe Insurance.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Definitions

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force

Evidence of Ownership

Original sales purchase or till receipt which clearly demonstrates ownership. This can also include a **Jewellery Valuation** along with a photograph of the item. Where the item was purchased outside of the United Kingdom **We** will require a **Jewellery Valuation**

Excess

The first part of any claim which **You** must pay

Home

Your permanent place of residence, which is not left unoccupied for more than 30 days at any one time, within the United Kingdom

Insurance Schedule

Sets out the specific terms, values and endorsements applicable to the cover and should be read together with the **Policy**

Jewellery and Watches

Items specified in the **Insurance Schedule** created to be worn for decorative or ceremonial reasons. This can include but is not limited to watches, rings, necklaces, bracelets, broaches, earrings, medals, cufflinks, bangles, tiara, chains, charms and valued at £1,000 or more. It does not include loose or unmounted stones

Jewellery Valuation

A valuation completed within the last 3 years and completed by a National Association of Jewellers Institute Registered valuer

Period of Insurance

The period cover is effective as detailed in **Your Insurance Schedule**

Policy

The policy wording, (along with the **Insurance Schedule** and any endorsements and the Notice to Policyholder) which forms a legal contract between **You** and **Us**

Territorial Limit

The territory detailed in **Your Insurance Schedule**

United Kingdom resident

Permanent residents for at least the last 12 months of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. **You** must have paid UK taxes on all of **Your** income wherever it is earned and be registered with a UK doctor.

We/Our/Us

Aviva Insurance Limited

You/Your

The person(s) named in the **Insurance Schedule** and members of your immediate family who permanently live with you. Including, spouse, partner, son, daughter, parent or siblings over 21 years of age who are a **United Kingdom Resident**

Section 1 – Jewellery and Watches

Provides cover for theft, physical loss and/or damage to **Jewellery and Watches**.

What is covered:

We agree to pay for repair or replacement, or issue a voucher, up to the limit stated in **Your Insurance Schedule**, of **Jewellery and Watches** owned by **You** that have been stolen, lost or sustained **Accidental Damage** or malicious damage occurring within the **Period of Insurance** and within the **Territorial Limit** detailed in the **Insurance Schedule**.

Basis of valuation:

The basis of valuation for settlement will be the value agreed by **Us** and shown in the schedule. **We** will not be liable for more than the agreed value.

In the event of a partial loss or damage to any item insured the amount payable will be the cost and expense of restoration plus any resulting depreciation but not exceeding the full value of that item. If the item(s) insured is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

For pre-owned or second hand watches the value provided must represent the amount to replace the watch with one of a similar age and condition in the UK.

For inherited watches, the value provided can be either the second hand or pre-owned value as above or the value of the item as purchased from new.

All values provided must be supported by **Evidence of Ownership** and/or a **Jewellery Valuation**.

What is not covered:

1. Any applicable **Excess**
2. Loss or damage occurring before the policy was inception or arising from an event before cover was inception
3. Any loss or damage:
 - a. deliberately caused by; or
 - b. arising from a criminal act caused by; **You** or any other person living with **You**.
4. Loss or theft of **Your Jewellery and Watches** unless substantiated by **Evidence of Ownership** and/or a **Jewellery Valuation**
5. Loss or damage caused by or resulting from dyeing, cleaning, repairing or renovating, or any similar process, including routine maintenance
6. Theft from **Your Home** unless **Jewellery and Watches** are kept inside the **Home** and any security devices are in operation and there is clear evidence of forcible and violent entry or exit
7. Theft from a vehicle
8. Theft from any garage or outbuilding at the **Home**
9. Theft or loss away from the **Home** unless the item:
 - a. Is being worn by **You**
 - b. Is being carried under **Your** close personal custody or control
 - c. Is deposited in a bank or locked safe
10. Theft, loss or damage to **Jewellery and Watches** whilst hired out or loaned by **You**
11. Loss or damage to any unmounted gem stones
12. If **You** are under 21 years of age
13. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climate conditions, electrical faults, manufacturing faults, inherent defects, deterioration or mechanical derangement of any kind
14. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
15. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event. Terrorism is defined as any act or acts including, but not limited to: a. the use or threat of force and/or violence and/or b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not

limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

16. Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to 14) War or 15) Terrorism above

- 17. Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the burning of nuclear fuel
- 18. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 19. **Jewellery and Watches** more specifically insured elsewhere
- 20. Any unexplained loss or disappearance
- 21. Any imported item where appropriate UK customs duty has not been paid or where evidence cannot be provided
- 22. Pairs & sets - We will not pay for the cost of replacing any undamaged items which form part of a set (other than a pair), when damage happens to a specific part and replacements cannot be sourced

Sanction Limitation and Exclusion Clause

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

General Conditions

1. **You** must exercise reasonable care to prevent theft, loss or damage and at all times act as if uninsured
2. The due observance and fulfilment of all terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf insofar as they relate to anything to be done or complied with by **You** or anyone acting on **Your** behalf shall be a condition precedent to **Our** liability to make any payment under this insurance
3. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf
4. If **You** or any person acting on **Your** behalf make any claim or statement knowing it to be false or fraudulent with regards the amount or otherwise, then this insurance shall become void and all claims shall be forfeited
5. If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **We** will not pay more than **Our** share of the claim, even if the other insurer refuses the claim

Important note

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

Our complaints procedure

Our commitment to customer service

We are committed to going the extra mile for **Our** customers. If **You** believe that **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

HOW TO COMPLAIN

- Please quote **Your** policy number and claim reference (if applicable) in all correspondence so that **Your** concerns may be dealt with speedily.
- If **You** are unhappy with any element of the cover we provide or any aspect of **Our** service or have a cause for complaint, please contact

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none"> • Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN • Phone – 01782 339128 Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact Ripe Insurance: <ul style="list-style-type: none"> • Email – complaints@ripeinsurance.co.uk • Post – Ripe Insurance, The Royals 353 Altrincham Road, Manchester, M22 4BJ • Phone – 0333 400 9496

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Use the information from **Your** complaint to proactively improve **Our** service in the future.

Once **Your** complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date **Your** complaint is received.

IF YOU ARE STILL NOT HAPPY

If **You** have taken a product out with **Us** online or by telephone, **You** can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and **We** expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider **Your** complaint after **We** have had the opportunity to consider and resolve it.

If **You** are still unhappy after **Our** review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour, Exchange Square, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the Financial Ombudsman, free of charge, but **You** must do so within six months from the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of **Your** Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk.

Endorsements

1. LOSS COVER EXCLUDED

During the **Period of Insurance** claims resulting from loss are not covered unless:

- a. **Jewellery and Watches** have been purchased or acquired by **You** no more than 60 days prior to inception of the policy; or
- b. where **You** have owned the **Jewellery and Watch** items for more than 60 days, **You** have arranged insurance for them covering the previous 60 days before the inception of the **Policy** and can provide evidence of such insurance if required by **Us**

Data Protection – Privacy Notice

The below information is how **We** deal with **Your** data protection as **Your** insurer. For further information on how **Your** broker handles **Your** data please refer the terms of business and privacy policy issued by them.

PERSONAL INFORMATION

We collect and use personal information about **You** so that **We** can provide **You** with a policy that suits **Your** insurance needs. This notice explains the most important aspects of how **We** use **Your** information but **You** can get more information about the terms **We** use and view **Our** full privacy policy at www.aviva.co.uk/privacypolicy

We are the data controller responsible for this personal information as the insurer of the product. Additional controllers include your broker who are responsible for the sale and distribution of the product, and any applicable reinsurers.

PERSONAL INFORMATION WE COLLECT AND HOW WE USE IT

We will use personal information collected from **You** and obtained from other sources:

- to provide **You** with insurance: **We** need this to decide if **We** can offer insurance to **You** and if so on what terms and also to administer **Your** policy, handle any claims and manage any renewal.
- to support legitimate interests that **We** have as a business. **We** need this to:
- manage arrangements **We** have with **Our** insurers, reinsurers and brokers **We** use, and for the detection and prevention of fraud,
- help **Us** better understand **Our** customers and improve **Our** customer engagement. This includes profiling and customer analytics which allows **Us** to make certain predictions and assumptions about **Your** interests, make correlations about **Our** customers to improve **Our** products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: **We** need this to meet compliance requirements with **Our** regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example **We** may need to use personal information to carry out anti-money laundering checks.

The personal information **We** collect and use will include name, address, date of birth and financial information. If a claim is made **We** will also collect personal information about the claim from **You** and any relevant third parties. **We** may also need to ask for details relating to the health or any unspent offences or criminal convictions of **You**. **We** recognise that information about health and offences or criminal convictions is particularly sensitive information. **We** will ensure that **We** only use that information where **We** need to for **Our** insurance purposes (including assessing the terms of **Your** insurance contract, dealing with changes to **Your** policy and/or dealing with claims).

There may be times when **We** need consent to use personal information for a specific reason. If this happens **We** will make this clear to **You** at the time. If **You** give **Us** consent to using personal information, **You** are free to withdraw this at any time by contacting **Us** – refer to the “Contacting **Us**” details below. Please note that if consent to use this information is withdrawn **We** will not be able to continue to process the information **You** gave **Us** for this/these purposes(s). This would not affect **Our** use of the information where consent is not required.

Of course, **You** don’t have to provide **Us** with any personal information, but if **You** don’t provide the information **We** need **We** may not be able to proceed with **Your** application or any claim **You** make.

Some of the information **We** use as part of this application may be provided to **Us** by a third party. This may include information already held about **You** within the Aviva group, including details from previous quotes and claims, information **We** obtain from publicly available records, **Our** trusted third parties and from industry databases, including fraud prevention agencies and databases.

CREDIT REFERENCE AGENCY SEARCHES

To ensure the **We** have the necessary facts to assess **Your** insurance risk, verify **Your** identity, help prevent fraud and provide **You** with **Our** best premium and payment options, **We** may need to obtain information relating to **You** at quotation, renewal and in certain circumstances where policy amendments are requested. **We** or **Our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of **Our** Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

AUTOMATED DECISION MAKING

We carry out automated decision making to decide whether **We** can provide insurance to **You** and on what terms. In particular, **We** use an automated underwriting engine to process the personal information **You** provide as part of this application process. This will include **Your** age and the level of cover **You** choose. **We** do this to calculate the insurance risk and how much the cover will cost **You**. Without this information **We** are unable to provide a price that is relevant to **Your** individual circumstances and needs. **We** regularly check the way **Our** underwriting engine works to ensure **We** are being fair to **Our** customers. After the automatic decision has been made, **You** have the right to speak to someone from Aviva who may review the decision and provide a more detailed explanation. If **You** wish to invoke this right please contact **Us** at dataprt@aviva.com.

HOW WE SHARE YOUR PERSONAL INFORMATION WITH OTHERS

We may share **Your** personal information:

- with the Aviva group, **Our** agents and third parties who provide services to **Us**, and **Your** intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help **Us** administer **Our** products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if **We** are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with **Our** brokers who arrange and manage such reinsurance and insurance arrangements. They will use **Your** data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep **Your** data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations **We** share information with may be located outside of the European Economic Area (“EEA”). **We** will always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect **Your** privacy rights. For more information on this please see **Our** Privacy Policy or contact **Us**.

HOW LONG WE KEEP YOUR PERSONAL INFORMATION FOR

We maintain a retention policy to ensure **We** only keep personal information for as long as **We** reasonably need it for the purposes explained in this notice. **We** need to keep information for the period necessary to administer **Your** insurance and deal with claims and queries on **Your** policy. **We** may also need to keep information after **Our** relationship with **You** has ended, for example to ensure **We** have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where **We** are required to do so for legal, regulatory or tax purposes.

YOUR RIGHTS

You have various rights in relation to **Your** personal information, including the right to request access to **Your** personal information, correct any mistakes on **Our** records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on **You**, and data portability. For more details in relation to **Your** rights, including how to exercise them, please see **Our** full privacy policy or contact **Us** – refer to the “Contacting **Us**” details below.

CONTACTING US

If **You** have any questions about how **We** use personal information, or if **You** want to exercise **Your** rights stated above, please contact **Our** Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH.

If **You** have a complaint or concern about how **We** use **Your** personal information, please contact **Us** in the first instance and **We** will attempt to resolve the issue as soon as possible. **You** also have the right to lodge a complaint with the Information Commissioners Office at any time.

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **We** may at any time:

1. Share information about **You** with other organisations and public bodies including the police;
2. Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this. **We** can supply on request further details of the databases **We** access or contribute to. If **You** require further details please contact **Us** at:

Policy Investigation Unit, Aviva,
Cruan Business Centre,
Westerhill Business Park,
123 Westerhill Road,
Bishopbriggs,
Glasgow,
G64 2QR
Telephone 0345 300 0597.
Email: PIUUKDI@AVIVA.COM

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

1. Help make decisions about the provision and administration of insurance and related services for **You**
2. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies; and
3. Check **Your** identity to prevent money laundering, unless **You** provide other satisfactory proof of identity.



The Royals, Altrincham Road, Manchester M22 4BJ

†. 0333 400 9496

e. valuables@ripeinsurance.co.uk

w. www.ripeinsurance.co.uk/valuables