



## Gadget Travel Insurance

This section of cover will only apply if **You** have paid the required additional premium and it is shown on **Your Validation Certificate**, or if **You** have purchased the 'Signature' level of cover, this additional cover is included.

This insurance is underwritten by AmTrust Europe Limited. Registered in England number 1229676. Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under number 202189.

Voyager Insurance Services Ltd are the Broker who arrange this scheme and whose registered office is at 13-21 High Street, Guildford, Surrey, GU1 3DG. Authorised and regulated by the Financial Conduct Authority under number 305814. Voyager Insurance Services Ltd arranges the policies with AmTrust Europe Limited on **Your** behalf. **You** do not pay an additional fee for this. The Broker and **Administrator** may receive a commission or fee which is a percentage of the total annual premium or a fixed amount.

This policy is administered by Staysure. Staysure is a trading name of TICORP limited which is registered in Gibraltar. Company no. 111526. Registered Office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is authorised and regulated by the Gibraltar Financial Services Commission and trades into the UK on a freedom of services basis, Financial Conduct Authority FRN 663617'.

All **Gadget** claims are processed by the **Claims Administrator**, Taurus Insurance Services Limited, an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration 444830.

### Introduction

In return for the payment of **Your** premium **We** will provide insurance for **Your Gadgets** during the **Period of Cover**, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us**.

This insurance policy is designed to cover **You** for the duration of **Your trip**.

### Important Information

**We** have not provided **You** with a personal recommendation regarding the suitability of this product for **Your** needs so **You** must decide whether it is or not. **You** have made a decision based on the information made available to **You**.

This policy meets the demands and needs of those who wish to insure their **Gadgets** against **Theft, Accidental Damage, Breakdown** and **Accidental Loss** whilst on **Your trip**.

Laptops (including MacBooks or Custom Built laptops) are not covered for **Breakdown** or **Accidental Loss**.

## Definitions

Wherever the following words or phrases appear in bold in this Insurance Policy, they will have the following meanings unless otherwise shown for any other section.

**Accidental Damage** – means **Your Gadget** is damaged as a result of an accident or malicious damage.

**Accidental Loss** – means that the **Gadget** has been accidentally left by **You** in a location and **You** are permanently deprived of its use.

**Administrator** – means Staysure.

**Breakdown** – means the internal failure or burning out of any component part of **Your Gadget** whilst in ordinary use necessitating repair or replacement before it can resume normal operation. **Breakdown** is not covered under this policy if the manufacturers guarantee is still in force.

**Claims Administrator** – means Taurus Insurance Services Ltd.

**Evidence of ownership** – A document to evidence that the **Gadget** **You** are claiming for belongs to **You**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **Gadget** is a mobile phone, confirmation from **Your** Network Provider that the mobile phone has been used by **You**.

**Excess** – means the amount **You** must pay when **You** make a claim. The **Excess** applies for each **Gadget** being claimed for. The amount of the **Excess** will be the first £25 of each claim for each **Gadget** which is less than 3 years old at point of policy purchase, and £50 for each **Gadget** which is more than 3 years old but less than 6 years old at the time of policy purchase. No **Excess** applies if **You** have purchased 'Signature' level of cover.

**Gadget(s)** – the portable electronic item insured by this certificate, purchased by **You** in the UK, Isle of Man or the Channel Islands; that is no more than 6 years old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer, and **You** must be able to evidence ownership of **Your Gadget**. **Gadgets** can include: Mobile Phones, Smart Phones, Laptops (including MacBooks or Custom Built laptops), Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, **Wearable Technology** (such as a Smart Watch or a Health and Fitness Tracker). Accessories are not included

under this policy. Laptops (including MacBooks or Custom Built laptops) are not covered for **Breakdown** or **Accidental Loss**.

**Home** – **Your** address as shown on **Your Validation Certificate**.

**Immediate family** – means **You** and **Your** spouse/civil partner or partner who has lived with **You** in a relationship for at least 6 months at the same address as **You**, regardless of gender, **Your** unmarried dependent children (including adopted, fostered and stepchildren) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household, including children living away from home in full time education.

**Insurer** – means AmTrust Europe Ltd.

**Insured person** – each individual person as stated on the **Validation Certificate**.

**Liquid Damage** – means **Your Gadget** is damaged as a result of accidentally coming into contact with a liquid.

**Period of Cover** – the period during which **You** are covered under **Your** policy, as shown in the **Validation Certificate**.

**Precautions** – all measures that it would be reasonable to expect **You** to take in the circumstances to prevent an incident which would give rise to a claim.

**Proof of usage** – means evidence that the **Gadget** has been in use since policy inception. Where the **Gadget** is a mobile phone, this information can be obtained from **Your** Network Provider. For other **Gadgets**, in the event of an **Accidental Damage** claim this can be verified when the **Gadget** is sent to **Our** repairers for inspection.

**Theft** – means the unauthorised dishonest acquisition of the **Gadget** by another person with the intention of permanently depriving **You** of it.

**Trip** – The period of time, as detailed below, spent away from **Your Home** on a pre-booked holiday or journey for leisure purposes that takes place during the **Period of Cover**.

- **Annual multi trip cover** – any **Trip** with a maximum duration of no longer than 100 days.
- **Single trip cover** – the **Trip** duration shown in the **Validation Certificate**.

**Unattended** – means the **Gadget** is not secured and not visible to **You** or within a distance where **You** could reasonably intervene to prevent an incident.

**Unauthorised data usage** – means the cost of unauthorised airtime provider calls, messages and data usage made from **Your** mobile phone, whilst not barred by the airtime provider within 24 hours of discovery of the **Theft** or **Accidental Loss** of **Your** mobile phone, which would not be covered by **Your** committed airtime provider usage allowances. Any claim must be associated with a valid **Theft** or **Accidental Loss** claim and is limited to £2000 including VAT.

**Validation Certificate** – means the confirmation of cover providing details of the policyholder and all persons covered by this insurance, address, cover limits, **Period of Cover** and any **Excess** which applies. Together with this Policy it forms the contract of insurance between **You** and **Us**.

**We, Us, Our** – AmTrust Europe Limited.

**You, Your** – the policyholder and persons as stated on the **Validation Certificate**.

### **What we will cover**

We will cover **Your Gadgets** worldwide, subject to the territorial limits specified in **Your** Staysure travel policy, up to £2,000 per single **Gadget**, per Trip and per **Insured Person**.

### **Your Gadgets will be covered against:**

#### **A. Accidental Damage**

We will arrange a repair if **Your Gadget** is damaged as a result of an accident or malicious damage. If **Your Gadget** cannot be repaired, **We** will replace it.

#### **B. Theft**

If **Your Gadget** is stolen, **We** will replace it. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace that part or parts.

#### **C. Accidental Loss**

If **You** lose **Your Gadget**, **We** will replace it. Please note laptops are not insured for **Accidental Loss**.

#### **D. Breakdown**

If **Your Gadget** suffers electrical **Breakdown** which occurs outside of the manufacturers guarantee / warranty period, then **We** will repair it. If **Your Gadget** cannot be repaired, **We** will replace it. This cover is not available on laptops.

#### **E. Unauthorised Call/Data Use**

If **Your** mobile phone is lost or stolen and is used fraudulently, **We** will reimburse **You** for the costs upon receipt of **Your** itemised bill, up to a maximum value of £2000. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.

### **F. Liquid Damage**

If **Your Gadget** is damaged as a result of accidentally coming into contact with any liquid, **We** will repair it. If it cannot be repaired, **We** will replace it.

### **What we will not cover**

When **You** make a claim, an **Excess** applies for each **Gadget** being claimed for, the **Excess** must be paid to **Us** before **Your** claim can be settled. The amount of the **Excess** is the first £25 of each claim for each **Gadget** which is less than 3 years old at point of policy purchase, and £50 for each **Gadget** which is more than 3 years old but less than 6 years old at the time of policy purchase. No **Excess** applies if **You** have purchased 'Signature' level of cover.

### **We will not cover:**

1. any **Gadget** that is more than 6 years old.
2. any claim for an accessory.
3. any **Gadget** for which **You** cannot provide **Evidence of ownership** or **Proof of usage**.
4. **Gadgets** purchased outside of the UK, or any **Gadgets** purchased second hand.
5. any **Gadget** over the value of the maximum sum for the level of cover as shown in **Your Validation Certificate**.
6. any claim for a laptop under the **Accidental Damage** or **Breakdown** cover.
7. any **Theft, Accidental Loss** or **Accidental Damage** that occurs to **Your Gadget/s** whilst travelling on public transport or on an aircraft unless they are being carried in **Your** hand luggage or on **Your** person.
8. any claim where **Your Gadget** was in the possession of a third party (other than a member of **Your Immediate family**) at the time of the event giving rise to a claim under this insurance.
9. any claim for **Liquid Damage** to **Your Gadget** where the incident causing the damage involved **You** taking part in water sports activities.
10. any claim where all necessary **Precautions** have not been taken.
11. any expense incurred as a result of not being able to use the **Gadget**, or any consequential loss other than the repair or replacement costs of the **Gadget** unless relating to unauthorised use for **Your** mobile phone up to the maximum value of £2000.
12. any kind of damage whatsoever if the damaged **Gadget** is not provided to the **Claims Administrator**.

13. any **Accidental Loss** of a SIM (subscriber identity module) card.
14. War Risk – Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
15. any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
16. any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or **weapon** which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
17. any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
18. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
19. any indirect loss or damage resulting from the event which caused the claim under this policy.
20. Liability of whatsoever nature arising from ownership or use of the **Gadget**, including any illness or injury resulting from it.
21. Sanction limitation: **We** will not make any payment under the policy if doing so would expose **Us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. Cyber Clause: **We** will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, Computer Virus or process or any other electronic system.

### **Special Exclusions applying to Theft and Accidental Loss**

#### **We will not cover any claim for Theft or Accidental Loss:**

1. from any motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim.
2. from any building or premises (including **Your** holiday accommodation) unless the **Theft** involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim.
3. when away from **Your Home** unless the **Gadget** has been concealed on or about **Your** person when not in use.
4. where the **Gadget** has been left **Unattended** when it is away from holiday accommodation.
5. which has not been reported to the Service Provider or to the Local police within 24 hours of discovery of the **Accidental Loss** or **Theft**.
6. any **Theft** or **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **You** are unable to confirm the time and place of the incident.

### **Special Exclusions applying to Breakdown or Accidental Damage**

#### **We will not cover any claim for Breakdown or Accidental Damage:**

1. caused by **You** deliberately damaging or neglecting the **Gadget**.
2. caused by **You** not following the manufacturer's instructions; or
3. caused by the use of non-original accessories.

4. while the manufacturers guarantee is still in force.
5. to laptops.

### **Special Exclusions applying to Repair or other costs**

**We will not cover any claim for repair or other costs for:**

1. routine servicing, inspection, maintenance or cleaning.
2. loss caused by a manufacturer's defect or recall of the **Gadget**.
3. repairs carried out that have not been pre-approved by **Us**.
4. **Gadgets** which have previously had repairs carried out by non-manufacturer approved repairers.
5. wear and tear, including but not limited to replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance.
6. cosmetic damage of any kind including scratches and dents.
7. if the serial number has been deliberately tampered with in any way.

### **Conditions and Limitations**

1. The law of England and Wales will apply to this contract unless otherwise agreed.
2. The **Gadgets** must not be more than 6 years old, must be purchased as new, or if refurbished, purchased directly from the manufacturer, and with valid **Evidence of ownership** at inception of the policy. All **Evidence of ownership** must include the make, model and serial number of the **Gadget** and must be in **Your** name.
3. **You** must provide **Us** with any receipts, mobile phone billing, documents or **Evidence of ownership**, that it is reasonable for **Us** to request.
4. This insurance may only be altered, varied or its conditions altered or premium changed by **Us**, giving **You** 30 days' notice in writing.
5. **You** cannot transfer the insurance to someone else or to any other **Gadgets** without **Our** written permission.
6. **You** must take all available **Precautions** to prevent any incident which will give rise to a claim
7. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

### **Your Responsibility**

**You must take reasonable care to:**

- supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy.
- to make sure that all information supplied as part of **Your** application for cover is true and correct.
- tell **Us** of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Us** is inaccurate or has changed, **You** must inform **Us** or the **Administrator** as soon as possible.

### **Fraud**

**You must not act in a fraudulent way. If **You** or anyone acting for **You**:**

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy.
- fails to reveal or hides a fact likely to influence the cover **We** provide.
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false.
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false.
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- makes a claim for any loss **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way 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 claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### **Cancellation**

**Your right to change **Your** mind.**

This Policy forms part of an overall Travel Package Cover if **You** cancel this package this policy will

also be cancelled. Please refer to the Cancellation section of **Your** Travel Package Policy. **You** may also cancel this Staysure **Gadget** cover. If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please contact Staysure within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

**You** may cancel the insurance cover after 14 days by writing to Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB, or by telephone 0333 006 8033 (if calling from outside of the UK please dial +44 1604 210 845, or by email [info@staysure.co.uk](mailto:info@staysure.co.uk), however no refund of premium will be payable if **You** have made a claim under an annual policy or if the **Trip** has started.

**We** may cancel the policy by giving **You** 30 days' notice in writing. In the event of any claim **You** are responsible for the payment of any outstanding premium. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Where **We** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide accurate and complete answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers, **You** will receive a pro rata refund of any premiums **You** have paid. Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium. If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for future insurance with **Us**, as well as other insurers, in the future.

## Making a claim

1. This policy offers repair or replacement only and is not a replacement as new policy. If the **Gadget** cannot be repaired it will be replaced

with an identical refurbished **Gadget** of the same age and condition, **We** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **Gadget**. Where an equivalent refurbished item is not available, **We** will replace with new. **We** cannot guarantee to replace an item with one of the same colour.

2. In the event of a valid claim resulting in the replacement of the **Gadget**, this policy will automatically cover the replacement **Gadget** while the cover remains in force.

## Claims Procedure

Please contact the **Claims Administrator** as soon as possible after the incident occurs, details as shown below.

**Your** claim can also be processed by following the information provided and completing the claim form, found at <https://tiga.taurus.claims>.

Please provide any requested documentation as soon as reasonably possible, if the incident occurs outside the United Kingdom, upon **Your** return. Any delays may affect the settlement of **Your** claim.

**You** can contact the **Claims Administrator** on:

Email: [staysure.tiga@taurus.gi](mailto:staysure.tiga@taurus.gi)  
Telephone: 0330 020 0031

Or in writing to:  
Taurus Insurance Services,  
Suit 2209-2217 Eurotowers  
Europort Road,  
Gibraltar

## **You must: (failure to observe these may invalidate **Your** claim)**

- Not attempt to repair the item **Yourself** or use an unauthorised repairer or this will invalidate the cover
- complete and return any claims form or documents as required by the **Claims Administrator** as soon as possible but within 30 days following the discovery of the incident.
- Pay the **Excess** (not applicable to the 'Signature' level of cover) requested by the **Claims Administrator**.
- Provide details of any other contract, guarantee, warranty or insurance that may apply to the **Gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these insurers).
- Provide the **Evidence of ownership** of the **Gadget** for which **You** are claiming. Such **Evidence** of

**ownership** must evidence that **You** own that particular **Gadget**, which may include the IMEI number of serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.

- Provide **Proof of usage** (in respect of mobile phones) from **Your** Network that confirms the mobile phone has been in use since policy inception and up to the event giving rise to the claim.

## Complaints

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

### Complaints regarding the sale of the policy

Please contact Staysure who arranged this insurance on **Your** behalf. **You** can get in touch by writing to:

Complaints Team,  
Staysure Britannia House,  
3-5 Rushmills Business Park,  
Bedford Road,  
Northampton,  
NN4 7YB

Or by Telephone 03330 06 8033 (if calling from outside of the UK please dial +44 1604 210 845)

Or by Email [info@staysure.co.uk](mailto:info@staysure.co.uk)

### Complaints regarding claims

For complaints about the handling of **any claim**, please contact:

Customer Relations Officer,  
Taurus Insurance Services,  
Suit 2209-2217 Eurotowers  
Europort Road,  
Gibraltar

Tel: 0330 880 1733 (local rate call)  
Email: [Gadget.complaints@taurus.gi](mailto:Gadget.complaints@taurus.gi)

**We** will contact **You** within three days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and provide **Our** response within four **weeks**. If it will take **Us** longer than four **weeks**, **We** will explain the current position and let **You** know when **You** can expect **Our** response.

## The Financial Ombudsman Service

In the event that **You** are unhappy with **Our** response to **Your** complaint, or **You** have not received **Our** response within 8 **weeks** of the date

**We** received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but **You** must do so within 6 months of receiving **Our** final response. Further information can be found at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) The Financial Ombudsman Service exists to help resolve complaints when **We** have not been able to resolve matters to **Your** satisfaction and the service, they provide is free and impartial.

This complaints procedure does not affect **Your** legal rights.

## Financial Services Compensation Scheme

AmTrust Europe Limited is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **We** cannot meet **Our** liabilities under this policy. Further information about the scheme is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the FSCS at:

FCS  
PO Box 300  
Mitcheldean  
GL17 1DY

## How We use Your information

Please note that **'We'**, **'Our'** and **'Us'** in this notice refer to AmTrust Europe Limited only.

### 1. Data Protection

**We** are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). For the purposes of the Legislation, the Data Controller is AmTrust Europe Ltd. Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit **Our** website at [www.amtrusteurope.com](http://www.amtrusteurope.com).

### 2. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

### 3. How We use Your personal data and who We share it with

**We** may use the personal data **We** hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include

underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

#### 4. Disclosure of **Your** personal data

**We** may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party **Administrators**, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, accountants, solicitors/ barristers, regulatory authorities, and as may be required by law.

#### 5. International transfers if data

The personal data that **We** collect from **You** may be transferred to, processed and stored at, a destination outside the European Economic Area ("EEA"). **We** currently transfer personal data outside of the EEA to the USA and Israel. Where **We** transfer **Your** personal data outside of the EEA, **We** will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

#### 6. **Your** rights

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

#### 7. Where we reasonably suspect fraud

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact:

The Data Protection Officer, AmTrust International  
- please see **website** for full address details:  
[amtrustfinancial.com/amtrustinternational/legal/privacy-and-cookies](https://amtrustfinancial.com/amtrustinternational/legal/privacy-and-cookies)