

**CERTIFICATE OF INSURANCE  
&  
POLICY  
BOOKLET**

**Mr Sample Customer**

**Certificate No.H8652-26-01**

**DATE OF ISSUE:**  
1<sup>st</sup> December 2025  
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# DEFINITIONS

Wherever the following words appear in CAPITALS in this policy document they will have the meanings shown below.

## **ENDORSEMENT(S)**

Any variations or additions to the terms of this insurance.

## **PERIOD OF INSURANCE**

The length of time for which this insurance is in force as shown in the **SCHEDULE**, or until cancelled.

## **PREMISES**

The location stated in the **SCHEDULE** where the **INSURED PROPERTY** is usually kept.

## **PROPERTY INSURED**

The musical instrument(s), equipment and accessories as detailed in the **SCHEDULE**.

## **SCHEDULE**

The **SCHEDULE** is part of the policy. It shows details of **YOU**, the **PROPERTY INSURED**, the sums insured, the level of cover, the **PERIOD OF INSURANCE** and the sections of this insurance which apply.

## **WE/OUR/US**

- a) Great Lakes Insurance UK Ltd
- b) JRP Management Limited at all times as authorised underwriting agents and administrators (and for no other purpose) for ERGO UK Speciality on behalf of Great Lakes Insurance UK Ltd with no liability under this Policy
- c) Jack Hayward Insurance Services as administrators under this policy.

## **YOU/YOUR**

The person(s) named as the Insured in the **SCHEDULE** and members of **YOUR** immediate family.

## **FRIEND**

A third party whom **YOU** entrust the **PROPERTY INSURED** who may transport/use/store in **YOUR** absence and for which **YOU** do not receive any commercial reward.

## **TEACHER**

The person whom **YOU** regularly receive instruction on the use of the **PROPERTY INSURED** and is suitably qualified.

## POLICY OVERVIEW

Thank **YOU** for choosing **US** for **YOUR** Musical Instrument insurance. In this section **WE** provide an overview of **YOUR** policy benefits.

If **YOU** have any questions or queries or would like **US** to provide **YOUR** policy documentation in a different format, please contact **US** and **WE** will do our best to provide support that meets **YOUR** needs, this could include alternative methods of communication including large font or braille or signposting external companies that could assist.

**INSURER:** Great Lakes Insurance UK Ltd  
**POLICY TYPE:** Accidental Damage and Loss, ALL RISKS  
**POLICY BENEFITS:** Unattended Vehicle cover (*Where applicable*)  
£1m Personal Public Liability  
Loan of an insured instrument to a **FRIEND**<sup>1</sup>  
New for Old Cover  
**In the event of a claim WE shall provide:**  
Replacement Instrument Hire (upto £4,000)  
Transportation to/from repairers (upto £3,500)  
Full Cost of repair/replacement (to sum assured)

### Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. **YOU** can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>.

### ERGO UK Specialty Limited

ERGO UK Specialty Limited is a company incorporated in England and Wales with company number 04516776 and registered office address is 1 Fen Court, London, EC3M 5BN, United Kingdom, EC3M 5BN. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 435184. **YOU** can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>

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<sup>1</sup> On a non-commercial basis

# CERTIFICATE OF INSURANCE

## Public Liability

Certificate No. H8652-26-01

This policy has been arranged by Jack Hayward Insurance Services under authorisation granted to them by JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd under LR23A493.

This contract is underwritten by Great Lakes Insurance Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Firm Reference 955859

Jack Hayward Insurance Services is the trading name of Y&S Technologies Ltd which is authorised and regulated by the Financial Conduct Authority. Firm Reference: 761121. Registered offices: 75 Victoria Rd, Mortimer, Reading, RG7 3SL. Registered in England & Wales, no: 4537806

This document, and any **ENDORSEMENT(S)** attached form **YOUR** insurance contract. This document sets out the conditions of the insurance between **YOU** and **US**. Please read all documents carefully and keep them in a safe place.

This insurance relates ONLY to those sections which are shown in this CERTIFICATE as being included.

In return for payment of the premium shown in this CERTIFICATE, **WE** agree to insure **YOU**, subject to the terms and conditions and exclusions contained in or endorsed on this insurance, against liability arising out of damaged caused by **YOU** to other persons and property resulting from the use of the **PROPERTY INSURED** specified in **YOUR SCHEDULE** which happens during the **PERIOD OF INSURANCE** whilst such **PROPERTY INSURED** is anywhere within the location(s) covered by **YOUR** level of cover, as stated in the **SCHEDULE**.

### Public Liability Cover

**PERIOD OF INSURANCE:** 19<sup>th</sup> November 2025 at 10:23 to 18<sup>th</sup> November 2026 at 23:59

**Public Liability:** Included

**Sum Insured:** £1m Personal

**Excess:** £250



In witness this certificate has been signed this

by Iain Hayward

Please check that the information contained in the **SCHEDULE** is accurate and that the **SCHEDULE** reflects the coverage **YOU** have requested. If this is not accurate please let Jack Hayward Insurance Services know as soon as possible.

#### **CHOICE OF LAW AND JURISDICTION**

The parties are free to choose the law applicable to this Insurance Contract unless specifically agreed to the contrary, this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

#### **LANGUAGE OF THE CONTRACT OF INSURANCE**

Unless **WE** agree otherwise the language of this insurance contract and all communications relating to it will be in English.

#### **CONTRACTS (RIGHTS OF THIRD PARTIES) Act 1999 CLARIFICATION CLAUSE**

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance, but this does not affect any right or remedy of a third party which exists or is available apart from the Act.

# CERTIFICATE OF INSURANCE

## Musical Instruments and Accessories

Certificate No. H8652-26-01

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This contract is underwritten by Great Lakes Insurance UK Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Firm Reference: 955859

Jack Hayward Insurance Services is the trading name of Y&S Technologies Ltd which is authorised and regulated by the Financial Conduct Authority. Firm Reference: 761121. Registered offices: 75 Victoria Rd, Mortimer, Reading, RG7 3SL. Registered in England & Wales, no: 4537806

This document, the **SCHEDULE** and any **ENDORSEMENT(S)** attached form **YOUR** insurance contract. This document sets out the conditions of the insurance between **YOU** and **US**. Please read all documents carefully and keep them in a safe place.

This insurance relates ONLY to those sections which are shown in this CERTIFICATE and **SCHEDULE** as being included.

In return for payment of the premium shown on the **SCHEDULE**, **WE** agree to insure **YOU**, subject to the terms and conditions and exclusions contained in or endorsed on this insurance, against all risks of accidental loss or damage to the **PROPERTY INSURED** specified in **YOUR SCHEDULE** which happens during the **PERIOD OF INSURANCE** whilst such **PROPERTY INSURED** is anywhere within the location(s) covered by **YOUR** level of cover, as stated in the **SCHEDULE**.

Please check that the information contained in the **SCHEDULE** is accurate and that the **SCHEDULE** reflects the coverage **YOU** have requested. If this is not accurate please let Jack Hayward Insurance Services know as soon as possible.

### **CHOICE OF LAW AND JURISDICTION**

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A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance, but this does not affect any right or remedy of a third party which exists or is available apart from the Act.

## SCHEDULE

**POLICY NUMBER:** H8652-26-01

**DATE OF ISSUE:** 2<sup>nd</sup> December 2025

**INSURED:** Mr Sample Customer  
xx Funny Bone Lane  
The walks Lodge  
The Avenue  
Reading  
SL1 4AX

**INSURER:** Great Lakes Insurance UK Ltd

**PERIOD OF INSURANCE:** 19<sup>th</sup> November 2025 at 10:23 to 18<sup>th</sup> November 2026 at 23:59

**POLICY TYPE :** Accidental Damage and Loss, ALL RISKS

**POLICY NOTES:** None

**POLICY EXCESS:** £15

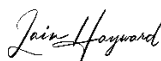
DESCRIPTION OF ITEMS TO BE ISSUED	SUM INSURED	LEVEL OF COVER
Pilgrim Clarsach & Covers	£ 10,000	On Loan/Hire

**TOTAL SUM INSURED: £ 10,000**

**PREMIUM:** £ 181.86 including £ 17.83 IPT at the prevailing rate

Fee (Should **YOU** cancel outside the 14 days cooling-off period) £10

In witness this certificate has been signed this



by Iain Hayward

## INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **WE** have relied on the information **YOU** have given **US**. **YOU** must take care when answering any questions **WE** ask by ensuring that all information provided is accurate and complete.

If **WE** establish that **YOU** deliberately or recklessly provided **US** with false or misleading information **WE** will treat this insurance as if it never existed and decline all claims.

If **WE** establish that **YOU** carelessly provided **US** with false or misleading information it could adversely affect **YOUR** insurance and any claim. For example **WE** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **WE** will only do this if **WE** provided **YOU** with insurance cover which **WE** would not otherwise have offered; or
- amend the terms of **YOUR** insurance. **WE** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **YOUR** carelessness; or
- charge **YOU** more for **YOUR** insurance or reduce the amount **WE** pay on a claim in the proportion the premium **YOU** have paid bears to the premium **WE** would have charged **YOU**; or
- cancel **YOUR** insurance in accordance with the HOW TO CANCEL THIS POLICY section within this policy document.

**WE** or Jack Hayward Insurance Services will write to **YOU** if **WE**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **YOUR** insurance; or
- require **YOU** to pay more for **YOUR** insurance.

## YOUR DUTIES

These are the conditions of the insurance **YOU** will need to meet as **YOUR** part of this insurance contract. If **YOU** do not comply a claim may be rejected or payment could be reduced. In some instances, **YOUR** policy might be invalid.

1. **PROTECTION MAINTENANCE CLAUSE**

**YOU** must ensure that all protections provided for the security of the items covered under this insurance are maintained in good working order and are in full and effective operation whenever **PREMISES** are without an authorised occupant.

2. **REASONABLE CARE**

**YOU** must take all reasonable steps to prevent accidents, loss, destruction or damage and must maintain the **PROPERTY INSURED** in a good state of repair and condition.

3. **CHANGES IN YOUR CIRCUMSTANCES**

**YOU** must notify Jack Hayward Insurance Services as soon as possible about any changes in the information **YOU** have provided to **US** which happens before or during any **PERIOD OF INSURANCE**. Examples of things which **WE** need to know about include (but are not limited to):

- any change of address
- any changes in **YOUR** sums insured
- if **YOU**, or any person living with **YOU**, are convicted of any offence (other than driving offences) (Only unspent convictions need to be declared) or are declared bankrupt.

4. **YOU** must ensure that all **PROPERTY INSURED** is adequately packed in suitable carrying cases to provide protection when removed from the **PREMISES**.

5. If **YOU** wish to take up 'On Loan/Hire' cover under this policy **YOU** must take adequate precautions to assess the identity of the person **YOU** are loaning the instrument to and retain evidence of their identity, including their address.

6. **YOU** must be able to prove ownership or legal responsibility for the **PROPERTY INSURED** in the event of a claim. This may take the form of a valuation from a suitably qualified valuer (preferably dated within the last 5 years) or a purchase receipt.

## THE COVER PROVIDED

In return for payment of the premium shown in the **SCHEDULE**, this insurance covers the **PROPERTY INSURED** described in the **SCHEDULE** against accidental physical loss or damage caused during **YOUR** or a **FRIEND** use occurring during the **PERIOD OF INSURANCE** up to the respective sums insured and in accordance with the level of cover selected (Cover levels detailed below), all of which are shown in the **SCHEDULE**, subject to the terms, exclusions and conditions as detailed in this policy document.

### Level of Cover

Level of Cover	Description of Cover
In-Home	Cover is only provided in <b>YOUR</b> home or in a single identified residential location.
Student	Cover while <b>YOU</b> learn to play. <b>YOUR</b> instrument is covered in <b>YOUR</b> home and within UK/Ireland when attending a lesson with <b>YOUR TEACHER</b> or a prearranged concert/rehearsal at the request of <b>YOUR TEACHER</b> , to help extend <b>YOUR</b> learning to include performance.
UK/Ireland	Cover in <b>YOUR</b> home, the UK and the Republic of Ireland
Europe	Cover in <b>YOUR</b> home, the UK and any European country
Worldwide	Cover in <b>YOUR</b> home and in any country in the world
Retail	For retail customers, cover provided in <b>YOUR</b> retail <b>PREMISES</b> including transportation across the UK for display/demonstration at exhibitions.
On Loan/Hire	If <b>YOU</b> hire <b>YOUR</b> instrument to a third party <b>YOU</b> can upgrade <b>YOUR</b> cover to include the risks presented by them looking after <b>YOUR</b> instrument, including theft of <b>YOUR</b> instrument <sup>2</sup> .
Education	If <b>YOU</b> are a school, college or university, <b>YOUR</b> instrument is covered whilst on <b>YOUR PREMISES</b> and at any concert venue where <b>YOU</b> have booked a rehearsal or performance.

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<sup>2</sup> Reasonable precautions apply to ensure you know have retained evidence of the identity of the person who is loaning/hiring **YOUR** instrument.

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Storage UK	If <b>YOU</b> need to store your instruments away from <b>YOUR PREMISIS</b> in a professional storage unit. I.e. if you are having some building work done at home. The instruments need to be stored in a unit that has a secure entry, <b>YOUR</b> unit needs to be locked at all time <b>YOU</b> are not in attendance and the facility has to be staffed during normal office hours and monitored 24x7. NOTE: The instruments are not covered if they are removed from the storage unit.
In Establishment	If <b>YOU</b> are a band or a group or similar and have your own separate building where you practice and store your instruments. NOTE: If your instruments are not covered if they are removed from the building.

### Extension to cover

1. Should the **PROPERTY INSURED** become damaged and **WE** accept that there is a valid claim **WE** will pay the cost of transporting the damaged item to/from the repairers – up to a maximum amount of £3,500.
2. Should the **PROPERTY INSURED** become damaged and unplayable and **WE** accept that there is a valid claim **WE** will pay the cost of hiring a replacement instrument whilst it is being repaired or replaced - up to a maximum amount of £4,000.
3. Where so noted on the above **SCHEDULE** with the words 'Structure Cover', **WE** will cover loss or damage to the related instrument caused by the failure of materials or workmanship, providing the damage becomes apparent to the naked eye during the **PERIOD OF INSURANCE**.

# PUBLIC LIABILITY COVER

The following cover applies only if the **SCHEDULE** shows that it is included.

## What is Covered

### Within Territorial Limits

**WE** will cover **YOU**, up to the Sum Insured shown in the **SCHEDULE**, should **YOU** become legally liable for accidental bodily injury, death or accidental damage to property belonging to others which arise from **YOUR** use of or ownership of the **PROPERTY INSURED** providing **YOU** are a resident of the United Kingdom.

The total amount payable includes defence costs and expenses incurred by **YOU** with **OUR** written consent in connection with any liability insured under this policy.

### EXCLUSIONS (Applicable to this section)

This Policy does not apply to or include legal liability:

1. arising out of any activities undertaken by **YOU** within the United States of America or Canada.
2. for any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages, or in any other form. Punitive or exemplary damages are damages which punish the person they are awarded against, as well as compensate the person they are awarded to.
3. for the Excess stated in this **SCHEDULE** in respect of the first amount of each claim arising out of Damage.
4. arising out of the deliberate, conscious or intentional disregard by **YOU** of the need to take all reasonable steps to prevent Injury or Damage.

5. arising out of liquidated damages clauses, penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties. Liquidated damages are damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract at the time the contract was made.
6. Any Liability for Bodily Injury, loss or damage:
  - a) To **YOUR** employees or members of **YOUR** family or household or to their property
  - b) Arising out of or in connection with **YOUR** trade, profession or business, or assumed under contract other than that of musician or music **TEACHER**
  - c) Arising out of the ownership, possession, use or occupation of land or buildings
  - d) Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons
7. Liability arising from loss or damage to property which belongs to **YOU** or is in **YOUR** care, custody or control.

## EXCLUSIONS (Applicable to the whole policy)

This insurance does NOT cover:

1. The first £15 of every claim. This is increased to 10% of the value of the instrument damaged whilst entrusted to a **FRIEND** (I.E If the instrument is worth £2,500, the excess would be £250) unless the optional On Loan Hire cover has been purchased.
  2. Faulty manipulation. Faulty Manipulation occurs when reasonable care and skill is not exercised by **YOU** or **YOUR** authorised agent in the normal adjustment and/or regulation of the insured instrument.
  3. Loss or damage caused by wear, tear, gradual deterioration, moth, vermin, scratching or bruising, depreciation in value, contamination or anything that happens gradually.
  4. Loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless as a direct result of storm, flood, or fire which involved the presence of a naked flame.
  5. Loss or damage caused by any process of repairing, renovating, maintaining or cleaning.
  6. Loss or damage caused by any fault or defect in the design, manufacture, workmanship or materials of the **PROPERTY INSURED**.
  7. Any loss and/or damage which **YOU** may suffer by reasons of claims by Third Parties due to **YOUR** failure to fulfil any contract.
  8. Any item that could be reasonably considered replaceable in the normal course of using the instrument or accessory (e.g. Strings, reeds, Drum heads, etc) unless damaged or lost as a result of an insured event covered under this policy.
  9. Theft protection when the **PROPERTY INSURED** is on-loan to a third party unless **YOU** have selected this level of cover, as confirmed on the **SCHEDULE**, and taken adequate precautions to assess the identity of the person **YOU** are loaning the instrument to and retained evidence of their identity and address.
  10. Loss or damage to **PROPERTY INSURED** while left in an unattended vehicle unless -
    - a) the vehicle is fully enclosed (i.e. not a convertible) and the items are placed out of sight within the boot (where practicable).
    - b) all doors, windows and other openings are closed, securely locked and properly fastened.
    - c) **YOU** have activated the vehicle alarm system and/or immobiliser (if fitted).
  11. Loss or damage caused deliberately by **YOU**.
-

12. Loss or damage to any piece of equipment or working part caused by its own mechanical breakdown or failure, except where the damage results from a clearly identifiable cause originating outside of the appliance or item.
13. Damaged caused by a third party transportation company unless the instrument/accessory is pack in a suitable rigid case designed for such purpose.
14. Loss caused by the theft of **YOUR** instrument whilst entrusted to a **FRIEND**, unless the optional On Loan/Hire cover has been purchased.
15. Where structure cover has been added to any instrument, the instrument must have been on continuous cover for a minimum period of 24 months, be outside of the manufacturers warranty and be less than 35 years old from the date of manufacturer.
16. Any legal liability to third parties. (Unless Public Liability cover has been selected under this policy and confirmed on the **SCHEDULE** and then only in relation to the cover provided under such section).
17. **WE** shall not be deemed to provide cover or be liable to pay any claim or provide and benefit under this policy to the extent that the provisions of such cover, payment or provision of such benefit would expose **US** to any sanction, prohibition or restriction under United Nations' resolution or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
18. **Asbestos**  
**WE** will not indemnify **YOU** for any damage, loss, cost, expense, or legal liability arising from activities involving asbestos or asbestos-containing material or products, whether direct or indirect. This includes manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure, regardless of any other contributing cause or event.
19. **Disease Exclusion**  
**WE** will not indemnify **YOU** against any Damage or **YOUR** legal liability in respect of any loss, cost or expense caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause:  
Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

## 20. Cyber and Data Exclusion

20.1 Notwithstanding any provision to the contrary within this **Policy** or any **ENDORSEMENT** thereto, this Policy excludes any:

- i) **Cyber Loss**, unless subject to the provisions of paragraph 2;
- ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**, unless subject to the provisions of paragraph 3;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

20.2 Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any **ENDORSEMENT** thereto, this **Policy** covers physical loss or physical damage to **PROPERTY INSURED** under this **Policy** caused by any ensuing fire or explosion which directly results from a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act**.

20.3 Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any **ENDORSEMENT** thereto, should **Data Processing Media** owned or operated by the **Insured** suffer physical loss or physical damage insured by this **Policy**, then this **Policy** will cover the cost to repair or replace the **Data Processing Medium** itself plus the costs of copying the **Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **Data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **Data Processing Media**. However, this **Policy** excludes any amount pertaining to the value of such **Data**, to **YOU** or any other party, even if such **Data** cannot be recreated, gathered or assembled.

20.4 In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

20.5 This exclusion supersedes and, if in conflict with any other wording in the **Policy** or any **ENDORSEMENT** thereto having a bearing on **Cyber Loss, Data** or **Data Processing Media**, replaces that wording.

## 21. Nuclear Energy Risks

**WE** will not indemnify **YOU** in respect of Nuclear Energy Risks whether such risks are written directly and/or via Pools and/or Associations.

For the purpose of this **Policy**, Nuclear Energy Risks shall be defined as all first party and or third party insurances in respect of:

- i) nuclear reactors and nuclear power stations or plant;
- ii) any other **PREMISES** or facilities whatsoever related to or concerned with:
  - a) the production of nuclear energy or
  - b) the production or storage or handling of nuclear fuel or nuclear waste
- iii) any other **PREMISES** or facilities eligible for insurance by any local Nuclear Pool and/or Association.

## 22. Pollution

**WE** will not indemnify **YOU** against loss, **Damage** or expense directly or indirectly caused by or contributed by or arising from **Pollution**.

This exclusion does not apply if such loss or **Damage** arises as a direct and sole consequence of one or more **Defined Peril**.

## 23. **Pollution** (for use for Public Liability and Products Liability)

**WE** will indemnify **YOU** in respect of accidental **Bodily Injury** or accidental loss of or damage to **Property** caused solely by **Pollution** which results from a sudden, identifiable, unintended and unexpected incident if that incident takes place in its entirety at a specific and identified time and place during the **PERIOD OF INSURANCE** provided that:

- i) all **Pollution** which arises out of any one incident will be deemed to have occurred at the time that incident takes place;
- ii) **WE** will not **Indemnify YOU** against liability in respect of **Pollution** happening anywhere in the United States of America or Canada or their territories, possessions, dependencies or protectorates; and
- iii) nothing in these provisos will increase **OUR** liability to pay more than the limits of **Indemnity** specified in the **SCHEDULE** in total in respect of damages costs fees and expenses-awarded against **YOU** during the **PERIOD OF INSURANCE**.

## 24. Radioactivity

**WE** will not indemnify **YOU** against loss, **Damage**, expense or **YOUR** legal liability directly or indirectly caused by or contributed by or arising from:

- i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- v) any chemical, biological, bio-chemical, or electromagnetic weapon.

## 25. Terrorism

- i) **WE** will not indemnify **YOU** against: loss, **Damage**, cost, or expense or **YOUR** legal liability directly or indirectly caused by or arising out of **Terrorism** or any loss, **Damage**, costs or expenses directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence of the loss.
- ii) If **WE** allege that by reason of this exclusion, any loss, **Damage**, cost or expense or liability is not covered by this **Policy**, the burden of proving the contrary shall be upon **YOU**. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## 26. War

- i) **WE** will not indemnify **YOU** against any **Damage** or **YOUR** legal liability in respect of any loss, cost or expense directly or indirectly caused by, happening through or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

## 27. Micro-Organism Exclusion

- ii) **WE** will not indemnify **YOU** against any loss **Damage** claim cost expenses or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature or description including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is;

- i) any physical loss or **Damage** to **Insured Property**;
- ii) any **Defined Peril** or cause whether or not contributing concurrently or in any sequence;
- iii) any loss of use occupancy or functionality;
- iv) any action required including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation or steps taken to address medical or legal concerns or to comply with the advice or orders of any competent public or governmental authority or body.

This Exclusion replaces and supersedes any provision in this Policy that provides insurance, in whole or in part, for these matters.

## 28. Computer Systems

**WE** will not indemnify **YOU** against **YOUR** legal liability arising out of failure of any computer system, whether or not **YOUR Property**, to be date or time compliant including failure of any correction, attempted correction, conversion, renovation, rewriting or replacement of any computer system relating to date or time compliance.

## General Definitions

The below definitions relate to the exclusions identified in this Appendix D(3). The Sub-Coverholder should refer to the Standard Policy Documentation for a more exhaustive list of definitions.

### **Cyber Act**

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**

### **Cyber Incident**

The words **Cyber Incident** shall mean:

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

### **Cyber Loss**

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.

### **Computer System**

The words **Computer System** shall mean:

- a) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

### **Damage / Damaged**

Accidental tangible physical loss, damage or destruction.

**Data**

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

**Data Processing Media**

Any **PROPERTY INSURED** by this **Policy** on which **Data** can be stored but not the **Data** itself.

**Pollution**

- a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to, (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of **Terrorism**, and (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and
- b) all loss, damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.

**Terrorism**

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of an act of terrorism, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## HOW TO AMEND YOUR POLICY

Should **YOU** need to amend **YOUR** policy, please contact Jack Hayward Insurance Services by phone, email or letter advising **US** of the amendments **YOU** need to make.

Any amendment may impact the cost of **YOUR** policy.

If there is an additional cost for the change **YOU** will be advised prior to confirming **YOU** wish to proceed. Please note: the change will not become effective until the additional cost has been received.

If the change **YOU** make results in a refund **YOU** will be advised before confirming the change. Please note, to comply with anti money laundering legislation **WE** are required to make all refunds by the same method of payment the funds were originally received. In addition **WE** do not give refunds if the value is below £10.

## RENEWING YOUR POLICY

**WE** will invite **YOU** to renew **YOUR** policy with **US** at least 21 days prior to the end of this policy. At this time **WE** will send **YOU** a renewal package which will highlight the cost of renewal along with other crucial information about **YOUR** new policy.

**WE** strongly encourage **YOU** to read the renewal package thoroughly, paying close attention to the value of the instruments and accessories as manufacturers frequently increase their prices and if **YOU** wish to benefit from New for Old cover, it is crucial **WE** are advised of any change in values to retain the benefit of New for Old cover.

**YOUR** invitation to renew is sent by post and Email to **YOUR** registered address and email, it is therefore important to ensure **WE** have **YOUR** current contact details at all times.

In addition **WE** are conscious of the environmental impact of sending renewal package by post, should **YOU** wish, **WE** can mark **YOUR** policy as paperless, please let **US** know if **YOU** would like to take advantage of a paperless policy.

# HOW TO CANCEL THIS POLICY

## YOUR Cancellation Rights

**YOU** may cancel this insurance within 14 days of the day **YOU** purchase this insurance or the day on which **YOU** receive the Policy wording, whichever is the later by contacting Jack Hayward Insurance Services.

**YOU** may also cancel this insurance at any other time by contacting Jack Hayward Insurance Services.

If this insurance is cancelled then, provided **YOU** have not made a claim, **YOU** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **YOU** have been covered. This will be calculated on a proportional basis. For example, if **YOU** have been covered for six (6) months, the deduction for the time **YOU** have been covered will be half the annual premium.

If **YOU** cancel this insurance outside the 14 days cooling-off period, there will be an additional charge of £10, to cover the administrative cost of cancelling the policy.

If **WE** pay any claim, in whole or in part, then no refund of premium will be allowed.

## OUR Cancellation Rights

**WE** can cancel this insurance by giving **YOU** 30 days' notice in writing where there is a valid reason for doing so. **WE** will refund the part of **YOUR** premium which applies to the remaining **PERIOD OF INSURANCE** providing **YOU** have not made a claim. Jack Hayward Insurance Services will send **OUR** cancellation letter to the address shown on the **SCHEDULE** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **WE** have been unable to collect a premium payment and this has not been rectified by **YOU** within the time period given.

- Where **YOU** are required in accordance with the terms of this policy to co-operate with **US**, or send **US** information or documentation and **YOU** fail to do so in a way that materially affects **OUR** ability to process a claim, or **OUR** ability to defend **OUR** interests. In this case, **WE** may issue a cancellation letter and will cancel **YOUR** policy if **YOU** fail to co-operate with **US** or provide the required information or documentation by the end of the cancellation notice period.
- Where **WE** reasonably suspect fraud.
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

# CLAIMS CONDITIONS

1. Please ensure that **YOU** report all incidents which could give rise to a claim, as soon as **YOU** become aware of them, by contacting:

Iain Hayward, of Jack Hayward Insurance Services,

75 Victoria Road,  
Mortimer Common,  
Reading,  
Berks,  
RG7 3SL

0118 384 2025

[INSURE@JACKHAYWARD.CO.UK](mailto:INSURE@JACKHAYWARD.CO.UK)

For claims involving Public liability **YOU** must additionally report your claim information to **OUR** dedicated claims team, MPL Claims Management (via Contact details below) as soon as possible, but no later than fourteen (14) days, if a claim for liability is made against **YOU**, any letter, claim, writ, summons or other legal documents **YOU** receive.

**YOU** must not admit liability or offer or agree to settle any claim without **OUR** written permission.

MPL Claims Management Ltd  
The Octagon  
27 Middleborough  
Colchester  
Essex  
CO1 1TG  
Telephone: 0345 0600014  
Email: [Live@mplclaims.com](mailto:Live@mplclaims.com)

2. **YOU** will be advised if **YOU** need to complete a claim form or produce documentation to support **YOUR** claim. In certain circumstances, a late notification may result in **YOUR** claim being rejected. **YOU** must be able to prove ownership or legal responsibility for the **PROPERTY INSURED** in the event of a claim. This may take the form of a valuation from a suitably qualified valuer (preferably dated within the last 5 years) or a purchase receipt.

3. **YOU** must notify the police as soon as it is reasonably possible in the event of any loss, destruction or damage by theft, attempted theft or malicious damage.
4. Automatic reinstatement of cover, following a claim being made, is included under this policy without any additional premium becoming payable.
5. **YOU** should be aware that a claim arising after the renewal of **YOUR** policy has been invited might affect the assessment and acceptance of renewal by **YOUR** insurers.

## **OUR RIGHTS**

1. **WE** may –
  - take full responsibility for conducting, defending or settling any claim in **YOUR** name
  - take any action **WE** may consider necessary to enforce **YOUR** rights or **OUR** rights under this insurance.
2. Following loss or damage, **WE** will be entitled at **OUR** sole option to repair, replace or pay for any item covered by this insurance.

For total loss or destruction of any article, **WE** will pay **YOU** the cost of replacing the item as new, as long as:

- the new item is as close as possible to, but not an improvement on, the original item when it was new;
  - The sum insured covers the full cost of the item; and
  - **YOU** have paid or **WE** have authorised the cost of replacement.
3. In the event of a claim, **WE** will not pay more than the sum insured specified in the **SCHEDULE**.
  4. If the total value of the items, at the time of loss or damage, is more than **YOUR** sum insured for such items, then **WE** will only pay for a proportion of the claim.

For example – if **YOUR** sum insured only represents one half of the total value of items **WE** will only pay one half of the cost of repair or replacement.

5. Following a valid claim, **WE** may, without incurring any further liability and without diminishing **YOUR** right to rely on any condition of this Insurance, take and keep possession of any of the **PROPERTY INSURED** and to deal with salvage in a reasonable manner, but **YOU** may not abandon any property to **US**.

6. If at the time of any loss, damage or liability arising under this policy there is any other insurance covering the same loss, damage or liability **WE** will pay only **OUR** rateable proportion.

## **FRAUD**

If **YOU** make a fraudulent claim under this insurance contract, then **WE**:

- (a) Are not liable to pay the claim; and
- (b) May recover from **YOU** any sums paid by **US** to **YOU** in respect of the claim; and
- (c) May by notice to **YOU** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **WE** exercise **OUR** right under clause (c) above:

- (a) **WE** will not be liable to **YOU** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **OUR** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- (b) **WE** need not return any of the premiums paid.

## HOW TO MAKE A COMPLAINT

**OUR** aim is to provide all **OUR** customers with a first-class standard of service. However, there may be occasions when **YOU** feel this objective has not been achieved. If **YOU** have a complaint about **YOUR** policy or the handling of a claim, the details below set out some of the key steps that **YOU** can take to address **YOUR** concerns.

Please quote **YOUR** Policy Number in all correspondence so that **YOUR** concern may be dealt with speedily.

### Where do I start?

If **YOUR** complaint is about the way in which the policy was sold to **YOU** or whether it meets **YOUR** requirements, **YOU** should contact:

Jack Hayward Insurance Services  
75 Victoria Rd  
Mortimer  
Reading, Berkshire, RG7 3SL

EMAIL: [Complaints@Jackhayward.co.uk](mailto:Complaints@Jackhayward.co.uk)  
Telephone: 0118 384 2025

If **YOUR** complaint is about a claim, **YOU** should refer the matter to JRP Underwriting Claims Team at MPL Claims Management Ltd. Their contact details are provided below.

MPL Claims Management Ltd  
The Octagon  
Middleborough  
Colchester  
Essex  
CO1 1TG  
Telephone: 0345 0600014  
Email: [jrponline@mplclaims.com](mailto:jrponline@mplclaims.com)

If **YOUR** complaint is about anything else, **YOU** should refer it to JRP Underwriting, whose contact details are:

Complaints Manager  
JRP Underwriting  
Suite 828, Gallery 8  
Lloyds Building  
One Lime Street  
London, EC3M 7DQ  
Telephone: 0203 3326 2030  
Email: [jrponline@mplclaims.com](mailto:jrponline@mplclaims.com)

Alternatively **YOU** can ask **YOUR** broker to refer the matter on for **YOU**.

### **What happens next?**

If MPL or JRP Underwriting are not able to resolve **YOUR** complaint satisfactorily by close of business of the third business day following, they will refer **YOUR** complaint to the Complaints Manager at ERGO UK Speciality UK Ltd, who will send **YOU** an acknowledgement letter.

If **YOU** don't receive any acknowledgement letter, or at any time if **YOU** wish to do so, **YOU** may contact the Complaints Manager **YOURSELF** by writing to:

Complaints Manager  
ERGO UK Specialty Ltd  
1 Fen Court  
London  
EC3M 5BN  
Telephone: 020 3003 7444  
E-mail: [COMPLAINTS@ERGO-COMMERCIAL.CO.UK](mailto:COMPLAINTS@ERGO-COMMERCIAL.CO.UK)

The Complaints Manager will investigate **YOUR** complaint and will provide **YOU** with a written response within eight weeks of **YOUR** initial complaint. This will either be a final response or a letter informing **YOU** that **WE** need more time for **OUR** investigation.

### **If YOU remain unhappy**

If **WE** have not resolved **YOUR** complaint at the end of eight weeks, or if after receiving **OUR** final response **YOU** remain dissatisfied, **YOU** may be able to refer **YOUR** complaint to the Financial Ombudsman Service (contact details below). **YOU** will have six months from the date of the final response to make this referral.

**YOUR** rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

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

Telephone: **0800 0234 567**

Further information is available from them and **YOU** may refer a complaint to them online at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**.

The Ombudsman will review complaints from eligible complainants. An eligible complainant is defined as:

1. a private individual;
2. a business which has a group annual turnover of less than £6.5m (approx. €8.125m) and either: -
  - a. fewer than 50 staff OR
  - b. an annual balance sheet total of less than £5m at the time the complainant refers the complaint to the respondent;
3. a charity which has an annual income of less than £6.5m at the time the complainant refers the complaint to the respondent; or
4. a trustee of a trust which has a net asset value of less than £5m at the time the complainant refers the complaint to the respondent.

### **Financial Services Register**

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on [WWW.FCA.ORG.UK](http://WWW.FCA.ORG.UK) or by calling 0800 111 6768

### **Financial Services Compensation Scheme (FSCS)**

Great Lakes Insurance UK Ltd is covered by the FSCS. This means that **YOU** may be entitled to compensation from the scheme in the unlikely event that Great Lakes Insurance UK Ltd cannot meet its obligations. Further details can be obtained from

FSCS

PO Box 300

Mitcheldean

Gloucestershire GL17 1DY

Telephone : 0800 678 1100

Website : [www.fscs.org.uk/contact-us](http://www.fscs.org.uk/contact-us)

## AUTHORISATION AND REGULATION

### **Great Lakes Insurance UK Limited**

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. **YOU** can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>.

### **ERGO UK Specialty Limited**

ERGO UK Specialty Limited is a company incorporated in England and Wales with company number 04516776 and registered office address is 1 Fen Court, London, EC3M 5BN, United Kingdom, EC3M 5BN. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 435184. **YOU** can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>

# PRIVACY NOTICES

## JRP Insurance Management Ltd - Privacy Notice

JRP Insurance Management Ltd t/as JRP Underwriting processes certain information in connection with this policy. Information that JRP Insurance Management Ltd t/as JRP Underwriting processes may be defined as personal and/or sensitive personal information.

For more detailed information, please see JRP Insurance Management Ltd t/as JRP Underwriting's full privacy notice set out at [www.jrpunderwriting.co.uk/privacy-notice](http://www.jrpunderwriting.co.uk/privacy-notice)

## Great Lakes Insurance UK Limited & ERGO UK Specialty Limited – Privacy Notice

### Information WE process

**WE** process certain information in connection with this policy. Information **WE** process may be defined as personal and/ or sensitive personal information. Personal information is information about a living, identifiable individual e.g., name, address, driving licence or national insurance number. Personal information also includes information about an individual who can be identified through a work function or their title.

In addition, personal information may contain sensitive personal information, such as information about **YOUR** health and/or any criminal convictions.

In this privacy notice, **WE/US/OUR** means Great Lakes Insurance UK Limited and ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited, in so far as this notice relates to their processing of personal data.

**WE** are each a controller in relation to **OUR** processing of personal and/or sensitive personal information and **WE** will each hold and otherwise process such information in compliance with **OUR** obligations under UK data privacy laws for the purposes set out in this notice. This notice describes in general terms how **WE** each process personal and/or sensitive personal information. For more detailed information, please see the relevant privacy notice (as referred to below) or contact **US** using the details provided below.

### Great Lakes Insurance UK Limited privacy notice:

[www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Great-Lakes-Insurance-UK-Information-Notice.pdf/\\_jcr\\_content/renditions/original./Great-Lakes-Insurance-UK-Information-Notice.pdf](http://www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Great-Lakes-Insurance-UK-Information-Notice.pdf/_jcr_content/renditions/original./Great-Lakes-Insurance-UK-Information-Notice.pdf)

## **ERGO UK Specialty Limited privacy notice:**

[www.ergo-specialty.co.uk/policies/privacy-policy](http://www.ergo-specialty.co.uk/policies/privacy-policy)

**YOU** should show this notice to any other individual (a data subject) whose personal data **YOU** share with **US**. If **YOU** supply **US** with personal information and/or sensitive personal information of any other data subject where consent is required to process that personal information and/or sensitive personal information please ensure that **YOU** have fairly and fully obtained their consent for the processing of their personal information and/or sensitive personal information. Reference in this privacy notice to **YOU** shall be deemed to refer to any individual whose personal data is processed by **US** under this policy.

### **Collecting electronic information**

If **YOU** contact **US** via an electronic method, **WE** may record **YOUR** internet electronic identifier i.e. **YOUR** internet protocol (IP) address. **YOUR** telephone company may also provide **US** with **YOUR** telephone number.

### **How WE use YOUR personal information**

**YOUR** personal and/or sensitive personal information **WE** receive in connection with this policy may be used by **US** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process, and manage claims;
- prevent and detect crime (including fraud);
- offer renewals;
- develop new products; and/or
- conduct research (and for wider statistical purposes).

For information on the lawful bases **WE** rely on to process **YOUR** personal and/or sensitive personal information for these purposes please see the relevant notices above.

### **Who WE share YOUR information with**

**WE** may pass **YOUR** personal and/or sensitive personal information **WE** receive in connection with this Policy to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers for the purposes above

6. **WE** may also share personal and/or sensitive personal information **WE** receive in connection with this policy with regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating **YOUR** insurance.

**WE** may also share **YOUR** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the Great Lakes /ERGO/ Munich Re Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services

Except for the disclosures described above and in **OUR** full privacy notice (see the section entitled 'Information **WE** process' for links to those notices), **WE** will not disclose **YOUR** personal and/or sensitive personal information to anyone outside the Great Lakes/ERGO/Munich Re Group of companies except:

- where **WE** have **YOUR** permission to do so;
- where **WE** are required or permitted to do so by law;
- to other companies where required in connection with the provision of a service to **US** or **YOU**; and/or
- where **WE** transfer rights and obligations under the insurance provided under this Policy.

### **The transferring of personal information outside the United Kingdom**

In providing insurance services, **WE** may transfer **YOUR** personal and/or sensitive personal information to other countries including countries outside the **United Kingdom**. If this happens, it will at all times be held securely and handled in accordance with UK data privacy laws and **WE** will ensure that appropriate measures are taken (which may include putting in place appropriate contractual arrangements) to safeguard the personal and/or sensitive personal information transferred.

### **Access to YOUR information**

**YOU** have a right to know what personal and/or sensitive personal information **WE** hold about **YOU**. If **YOU** would like to know what information **WE** hold, please contact the Data Protection Officer at the address listed within this notice. **WE** may need to confirm **YOUR** identity before **WE** can respond to **YOUR** request.

If **WE** do hold information about **YOU**, **WE** will:  
give **YOU** a description of it;

- give **YOU** a description of it;
- tell **YOU** why **WE** are holding it;
- tell **YOU** who it could be disclosed to; and
- let **YOU** have a copy of the information in an intelligible form.

If some of **YOUR** information is inaccurate, **YOU** can ask **US** to correct any mistakes by contacting **OUR** Data Protection Officer.

## Data subject rights

Under UK data privacy laws, data subjects have certain rights in relation to their personal information, including a right of access (see above), a right to correct or supplement inaccurate / incomplete information, a right to request the deletion of information, a right to request the suspension of the processing of the information, a data portability right and a right to object to **OUR** processing of the personal information. These rights may only be available in certain circumstances and are subject to certain exemptions.

For more information about **YOUR** data subject rights please see the relevant privacy notice above or contact **US** using the details provided below.

## Data Retention

**WE** keep **YOUR** personal and/or sensitive personal information for as long as is reasonably required for the purposes explained in this notice. **WE** also keep records – which may include personal and/or sensitive personal information – to meet legal, regulatory, tax or accounting needs. For example, **WE** are required to retain an accurate record of **YOUR** dealings with **US**, so **WE** can respond to any complaints or challenges **YOU** or others might raise later. **WE** will also retain files if **WE** reasonably believe there is a prospect of litigation. The specific retention period for **YOUR** personal and/or sensitive personal information will depend on **YOUR** relationship with **US** and the reasons **WE** hold **YOUR** personal and/or sensitive personal information. Please contact **US** using the details below for more information on specific retention periods.

## Changes to this Notice

**WE** keep **OUR** privacy notice(s) under regular review. **WE** would encourage **YOU** to check back regularly for updates. The Great Lakes Insurance UK notice was last updated in May 2024. The ERGO UK Specialty Ltd notice was last updated in September 2024.

## Contacting US

If **YOU** have any questions relating to the processing of **YOUR** personal information and/or sensitive personal information, contact:

Data Protection Officer

**ERGO UK Specialty Limited**

1 Fen Court

London

EC3M 5BN.

Telephone : **0121 200 5825**

Email : **[dataprotectionofficer@ergo-specialty.co.uk](mailto:dataprotectionofficer@ergo-specialty.co.uk)**

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[INSURE@JACKHAYWARD.CO.UK](mailto:INSURE@JACKHAYWARD.CO.UK)

[WWW.JACKHAYWARD.CO.UK](http://WWW.JACKHAYWARD.CO.UK)