



Insurance Summary

for

AlphaOne Electrics Ltd

Created on 21st May 2025

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Introduction

This document is a summary of the cover we have arranged on your behalf. Reference must be made to the policy document and certificates of insurance for full details of the terms and conditions. We cannot accept responsibility for the accuracy of the information contained in this summary and if there is any doubt as to the extent of cover, please contact us.

Your Team

Your team will be pleased to help you with any questions you may have regarding your insurance needs:

Executive Account Handler

Anthony Slingo

Phone: 01626 298949

Email: anthony.slingo@hwh.insure

Emergencies

If you should require assistance following an emergency out of normal business hours, please contact:

Account Executive: Anthony Slingo

Important Information

Description of Business

The definition of your business occupation is very important. This needs to incorporate all activities of your business. Alterations should be notified immediately.

Business Description:

Electrical Contractor - Renewables

Claims

All policies contain conditions regarding the notification of claims. It is, therefore, important that you:

1. Notify us immediately of any event or circumstances which might give rise to a claim together with preliminary details. In the case of theft or malicious damage notify the police who will provide a crime reference number.
2. Make no admission of liability.
3. Provide as soon as possible such written evidence of the claim as may be required.
4. If a Writ or Summons is received, this should be sent to us at once unanswered, as any delay could prejudice your Insurers and thus your right to receive indemnity under the policy.
5. For some claims Insurers have a Claims Helpline for reporting claims direct and to agree action quickly and efficiently. In these cases, we will provide you with details.

Retention of Liability Documents

Successful long tail liability claims as a result of a gradually operating cause are no longer unusual e.g., deafness or asbestos related claims can span 20 years or more. It is important that you retain indefinitely all liability policies both in your name or that of any company with whom you are or have been associated in the past. Additionally expired Employers Liability Certificates of Insurance should be retained for 40 years.

Warranties and Policy Conditions

Where specific warranties apply, they must be complied with strictly, and in full. Any breach could result in the policy being voided by the Insurer. Equally certain conditions which are not warranties can have a bearing on the operation of cover. Where either warranties or special conditions apply, they are briefly highlighted in the relevant register pages.

Fair presentation of risk

This document provides a summary of cover and your demands and needs statement, which includes a record of the information that you have provided, and the recommendations made by us to you regarding your insurance demands and needs.

You must check that all the information contained in this statement is correct and complete. If any of the details are not, please contact us immediately.

The cover has been arranged on the basis of the information given to us by you. It is your duty to make a fair representation of the risk. This means you must describe your business accurately and disclose every material fact or circumstance known to you or to anyone who is a part of your senior management or who is responsible for your insurance. A representation or circumstance is material if it would influence the judgement of a prudent insurer in determining whether to take the risk and, if so, on what terms. If you fail to make a fair representation, you may find that your insurance will be invalid, or your claim will not be paid in full. If in doubt about whether something is relevant, you should disclose it. Examples might be incidents which have occurred (for example damage to property or break-ins) for which you have not claimed, or a process carried out which is not consistent with the description of the business.

Full terms, conditions and limitations are set out in the accompanying policy documents and insurance schedules.

Changes and Duty of Disclosure

You should advise us immediately of alterations which may have a bearing on the adequacy or validity of your covers so that Insurers may be informed. Listed below are several examples.

1. Purchase of new companies and/or mergers.
2. Alterations in business description.
3. Changes in processes, occupancy, products, or extension of business operations
4. Purchase, construction, or occupancy of new premises; alterations, vacation, temporary unoccupancy, extension or demolition of existing premises.
5. Removal of stocks or equipment to new locations and temporary storage away.
6. Hiring (in or out) borrowing or leasing of plant.
7. Contractual Liabilities, granting of indemnities or hold harmless agreements, preferably before signature.
8. Alteration, amendment to or disconnection of sprinkler systems, burglar alarms or other protections systems, including withdrawal of police response.
9. Circumstances which may require an increased liability insurance limit such as exhibitions open days, temporary overseas contracts.

The list is by no means exhaustive. The message is - if in doubt refer to us. If there are any long-term plans being considered it may also be beneficial to involve us at an early stage so that we can at least comment on the likely effect on existing covers and make suggestions to minimise the cost of future insurances.

Terms of Business

A copy of our terms of business is included at the end of this document. Please read this carefully and contact us if you have any questions at all.

Terms of credit

Payment is required 7 days after commencement of cover. Details of our bank account are shown on the invoice. Payment by instalment can be arranged if necessary. Premiums we receive are held in a non-statutory insurer trust account.

Treating customers fairly

At all times our duty is to offer you and your colleagues a first-class service and to this end a list of personnel you can contact is supplied. We will treat you, our customer, fairly and consistently as we would wish to be treated ourselves.

Policy Summary

| Policy Type | Policy Number | Insurer | Period of Insurance |
|------------------------------|---------------|---|-------------------------|
| Single Class (Commercial) | 153427445 | Aviva Insurance Limited | 24/05/2025 - 23/05/2026 |
| Trades & Professions Package | 153426990 | BJP Insurance Brokers Ltd t/a Focus Underwriting | 24/05/2025 - 23/05/2026 |

Single Class (Commercial)

| | |
|----------------------------|--------------------------|
| POLICYHOLDER | AlphaOne Electrics Ltd |
| INSURER | Aviva Insurance Limited |
| POLICY NUMBER | 153427445 |
| PERIOD OF INSURANCE | 24/05/2025 to 23/05/2026 |

All Risks Tools Cover

Cover

Protection to the Insured for loss resulting from any claim made in respect of the insured risks below.

Insured Risks

All Risks Tools Cover

Additional Details of Cover

| | |
|---------------------|---------|
| Cover Basis: | 24 Hour |
| Geographical Limit: | UK |

Sums Insured / Limits of Indemnity

| Description | Sum Insured (£) |
|---------------------|-----------------|
| Portable Hand tools | 20,000 |

Excess

You will pay the first £500 for all claims unless otherwise stated.

You will pay the first £1,000 in respect of theft, attempted theft and malicious damage.

Trades & Professions Package

| | |
|----------------------------|--|
| POLICYHOLDER | AlphaOne Electrics Ltd |
| INSURER | BJP Insurance Brokers Ltd t/a Focus Underwriting |
| POLICY NUMBER | 153426990 |
| PERIOD OF INSURANCE | 24/05/2025 to 23/05/2026 |

Cover

Legal liability to the proposer, employees and third parties plus additional contract related property covers as specified below.

Business

| | |
|-----------------------|--|
| Business Description: | Electrical Contractor - Renewables |
| Primary Trades: | Electrical Contractor - Domestic/Small Commercial Only |
| Secondary Trade: | Solar Panel Installation and Repairs |
| Turnover (£) | 380,000 |

Employee Details

Director(s)

| Name | Main Activity |
|----------------------|---------------|
| Mr Dan | Manual Work |
| Mr Dion | Manual Work |
| Mrs Claire Sylvester | Clerical Work |

Permanent Staff

| Main Activity | Number in Group |
|---------------|-----------------|
| Manual Work | 2 |

Sums Insured/Limits of Indemnity

Employers' Liability

| | |
|-------------------------|------------|
| Limit of Indemnity: (£) | 10,000,000 |
|-------------------------|------------|

Public Liability

| | |
|-------------------------|-----------|
| Limit of Indemnity: (£) | 5,000,000 |
|-------------------------|-----------|

Professional Indemnity

| | |
|------------------|---------|
| Sum Insured: (£) | 250,000 |
|------------------|---------|

Legal Expenses

Limit of Indemnity: (£) 100,000

Excess

Public / Products Liability - £1,000

Professional Indemnity - £750

Endorsements

Please refer to the quote schedule / Policy wording for full details

FEN003 - HEIGHT EXCLUSION (EMPLOYERS LIABILITY AND PUBLIC/PRODUCTS LIABILITY)

FEN004 - DEPTH EXCLUSION (EMPLOYERS LIABILITY AND PUBLIC/PRODUCTS LIABILITY)

FEN006 - FIRE PRECAUTIONS CONDITION – ELECTRICAL/HVAC CONTRACTORS (PUBLIC/PRODUCTS

FEN005 - HAZARDOUS WORK EXCLUSION

FEN022 - PROFESSIONAL NEGLIGENCE EXTENSION

FEN023 - EFFICACY EXTENSION

Comments

The premium is 100% minimum & Deposit meaning there is no refund if the policy is cancelled

Terms of Business

Definitions

The following Terms of Business Agreement sets out the basis on which HWH Associates Limited, trading as HWH Insurance Brokers, referred to as 'HWH', 'We', 'Us', 'Our' will provide business services to you as a consumer or commercial client of the firm.

Contact

Please contact us immediately if there is anything in these terms of business which you do not understand or with which you disagree. We are happy to answer any questions and willing to explain these terms and the reasons for them.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

Telephone: 01626 298949

info@hwh.insure

Green Westerland House, Westerland, Marldon. TQ3 1RR
09.00-17.00 Monday to Friday

About us

We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 784279. We are permitted to arrange; advise on; deal as an agent of insurers and clients; assist in claims handling in respect of non-investment insurance policies. You can check these details online using the Financial Services Register at <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768. We offer insurance products from a range of insurers. We are also authorised by the FCA for Credit broking. We act for one lender, Close Premium Finance.

Adequacy of insurance values

It is the responsibility of the insured to ensure that all sums insured, and policy limits are adequate. Whilst we seek to assist in establishing and maintaining insured values and indemnity limits, we cannot accept responsibility for their accuracy. It is strongly recommended that the appropriate Professional (e.g., Surveyor/Accountant) be consulted to ensure that the sums insured and limits under the policy are suitable.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements to provide competitive terms. This is where we place all insurances of a certain type with one insurer who can provide particularly competitive terms for all our customers. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients. This Terms of Business Agreement constitutes both your acceptance that we may do this and your prior request for us to do.

Cancellation rights

Please contact us immediately if you wish to cancel any insurance policy that we have arranged for you. You may have a right to cancel a policy without penalty within the first 14 days (or, in some cases, longer). Please refer to your policy summary or your policy document for further details. If you cancel within this initial cancellation period (where this applies) you will receive a pro-rata refund of premium from the insurer. However, insurers are entitled to make an administrative charge. In addition, we may charge an amount which reflects the administrative costs of arranging and cancelling the policy. Details of the amount we charge are given in our tariff of administration charges.

If you choose to cancel other than within an initial cancellation period, you may not receive a pro-rata refund of premium. In addition, we may charge an amount that reflects the administrative costs of arranging and cancelling the policy (see our tariff of administration charges).

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising, and arranging is covered for 100% of the claim, also without any upper limit. The compensation scheme does not apply to consumer credit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <http://www.fscs.org.uk/>

Complaints

It is our intention to always provide a high level of service. However, if you have reason to make a complaint about our service you should contact us immediately using the contact details within this document. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0800 0 234 567 and further information is available at <http://www.financial-ombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected. We will provide a summary of our complaints handling procedures should you make a complaint which we cannot resolve informally and at any other time, upon your request.

Conflicts of interest

As insurance brokers we generally act as your agent in advising you, arranging your insurance and assisting you in the event of a claim; we will always act honestly, fairly, and professionally ensuring your best interests are our priority. In certain circumstances we may act for and owe duties of care to insurers and/or other parties. Where we become aware of any actual or potential conflict of interest with our duty to you, we will inform you of the situation and the options available to you before we proceed.

Duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of, or all, of a claim may not be paid.

Non-consumer customers: Where we arrange insurance wholly or mainly for purposes related to your trade, business, or profession, you have a duty under The Insurance Act 2015 to make a fair presentation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair presentation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair presentation, the insurer may refuse to pay your claim, or reduce the settlement amount, depending on the circumstances.

Fees and charges

We may in some instances where economically necessary charge an administration fee in excess of the premium amount charged by insurers.

If you pay your premium by instalments we shall inform you of any additional fees, charges, or interest as part of your credit arrangements.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer direct as soon as you become aware of any incident which could give rise to a claim. If in doubt about whom you should contact, or if you require our assistance in relation to a claim or potential claim, please contact us.

Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with. An insolvent insurer may be unable to pay claims or may be unable to pay them in full and you may have to pay a further premium to pay for alternative insurance cover.

Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Our earnings

In return for placing business with insurers and/or underwriters and/or other product providers, we receive a commission from them which is a percentage of the annual premium that you are charged with.

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business or arranging premium finance.

Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Our scope of service

We offer a wide range of insurance products and have access to leading insurers in the marketplace. When we arrange your insurance, we will inform you of the nature of the service we provide. This will usually be one of the following:

- a) a personal recommendation to buy the policy, based on a fair and personal analysis of the market.
- b) a personal recommendation to buy a policy we select from one or more insurance undertakings (not based on a fair and personal analysis of the market) in which case we will provide the names of those insurance undertakings.
- c) information only about a policy from one or more insurance undertakings without giving you advice or a personal recommendation, in which case we will provide the names of those insurance undertakings.
- d) advice only, with or without a personal recommendation.

We generally act on your behalf in arranging your insurance, but we will make clear at the outset whether we are acting for you or for the insurer in particular circumstances.

We are also a credit broker in that we introduce those wishing to pay by instalments to firms that can lend money under a regulated credit agreement by way of business.

Policy documentation

Policy Documentation will be issued to all customers in a timely manner. This will normally be within 30 days of the contract of insurance being concluded. Your Policy Documentation will confirm the basis of cover and provide details of the insurers. Prior to conclusion of the contract, or immediately thereafter, you will be sent a statement of Demands and Needs. You should read this carefully. It will set out your specific Demands and Needs, confirm whether the contract has been personally recommended by us, and if so, the reasons for making that recommendation. Retail Customers will also be sent a Policy Summary at conclusion of the Contract or immediately thereafter.

You should read this carefully. It will set out your specific Demands and Needs, confirm whether the contract has been personally recommended by us.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer) except where the disclosure is made at your request or with your consent or where we are required by law to disclose it. We will use your information in relation to setting-up and administering your insurance and any related credit arrangements.

Some, or all, of the information you supply to us in connection with your insurance proposal or application for credit may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please contact us.

We and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice.

Please read our Privacy Notice carefully, a copy has been attached and is also available to view on our website www.hwh.insure. Please contact us immediately if you have any queries. Where necessary, for example where we would like to use your data for some marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent, or trade your data under any circumstances. All the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

By accepting these terms and conditions you agree to these uses of your information.

Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer.

We may transfer your premiums to the insurer through another party, such as a broker or underwriting agent for the purposes of effecting a transaction.

By accepting this Terms of Business Agreement, you are giving your consent for us to treat your money in this way. Please notify us immediately if you have any objection or query.

Quotations

Quotations are valid until the date that cover is due to start up to a maximum of 30 days, unless otherwise stated. Quotations will be confirmed in writing on request. Specimen policy wordings are also available upon request.

Renewals

Renewals are invited on the basis that there have been no changes in the risk other than those specifically notified to us or your Insurers (see Duty of disclosure).

Where we have received renewal terms from insurers Retail Customers will be provided with their renewal terms no later than 21 days before expiry of the policy or receive notification that renewal is not being invited. Commercial Customers will receive their renewal terms in good time. Attached to the renewal terms will be a statement of any changes to the terms of the policy, with an explanation of these changes.

Responsibility for Cover

It is your responsibility to read all documentation upon receipt and raise any query you may have regarding it. You are reminded that it is your personal responsibility, under the Road Traffic Act, to ensure before using or permitting the use of a vehicle on the public highway, that you are in possession of a current valid Cover Note or Certificate of Insurance. You must immediately contact us if your cover note or Certificate of Insurance expires or is lost or stolen, as no cover may exist until written or documentary confirmation of cover has been received by you.

Termination

You or we may terminate authority to act in connection with your insurance arrangements at any time. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already commenced. Any business currently in progress will be completed unless we receive instructions to the contrary. Any premiums or fees outstanding will become payable immediately. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice.

HWH Insurance Brokers - Privacy Notice

Privacy Notice

In accordance with the General Data Protection Regulation and related UK data protection legislation, we are committed to protecting the confidentiality and security of the information that you provide to us.

This Privacy Notice is designed to help you understand how we collect and use your information.

We may collect information from you about other people, for example, family members who may drive your car or who may be included on a travel or household insurance policy. If you give us information about another person, it is your responsibility to ensure and confirm that:

- you have told the individual who we are and how we use personal information, as set out in this Privacy Policy; and
- you have permission from the individual to provide that personal information to us and for us to use it, as set out in this Privacy Notice.

If you have any questions or queries about this policy, please contact us.

Who we are

"HWH" (also referred to in this Notice as "we", "us", or "our") means HWH Associates Limited or HWH Insurance Brokers (our trading name).

How to contact us:

For any questions or concerns relating to this Privacy Policy or our data protection practices, or to make a subject access or any other request regarding the information we hold, please contact us at:

HWH Insurance Brokers
Green Westerland House
Westerland
Marldon
TQ3 1RR

Tel: 01626 298949; email: info@hwh.insure

Website: <https://www.hwh-insurance.co.uk/>

Why we need and how we use your personal information

We only collect, use, and store your information where we have lawful grounds and legitimate business reasons to do so.

We collect, use, and store your personal information to fulfil requests for quotes, products, and services as part of our insurance broking, claims handling and risk management business. It may also be used to verify your identity, to administer payments and to enable us to carry out anti-money laundering and other financial crime checks where required. If you pay by instalments your information may also be used to arrange credit.

The use of your data is essential for us to check your identity, to enable you to enter into an insurance contract and for the insurance to operate (in the event of a claim, for example). We may also use it to keep our records up to date, to notify you about changes to our service and to help us develop new products and services.

If you do not provide the information required, we are unlikely to be able to arrange your insurance and may not be able to provide certain services to you.

We may monitor calls, emails, text messages and other communications with you. When you contact us, we may keep a record of that correspondence and any information provided to us during that or any subsequent communication.

Marketing

We would like to keep you updated about our relevant products and services by email, SMS and/or telephone. If we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes, we will only do so with your consent. Your consent will be obtained specifically at the appropriate time.

If you have already consented and wish us to stop using your information for this purpose or any other purpose, then please contact us.

Nature of personal information

Personal data is any information that may identify a living individual.

We collect personal information such as name, contact details, date of birth, gender, marital status, financial details, employment details and other personal details depending on the nature of the insurance and other services we offer.

We may collect, use, and store sensitive personal information such as criminal convictions and medical conditions as necessary in relation to insurances such as motor, home, travel, and health insurance. This information may be shared with insurers, insurance product providers and our third-party service providers. Where necessary, we shall obtain your consent to the processing of such information.

Sharing information

We will only supply your personal information to other parties where such a transfer is a necessary part of the activities that we undertake, where you give us consent or where we are required to do so by law or regulation (e.g., where the disclosure is necessary for the purposes of the prevention and/or detection of crime).

As an intermediary we must disclose personal information to insurance companies, underwriting agencies, business partners and other parties in order to provide our products and services and to enable you to enter into insurance contracts. Examples of other parties include other insurance intermediaries, loss adjusters, regulatory bodies, legal and accountancy firms involved in the claims handling process. We may also share your personal information with fraud prevention agencies such as the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents, and suppliers.

For motor insurance we share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If you are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. You can find out more at www.mib.org.uk.

We may also disclose your information to service providers engaged to perform services on our behalf. Such service providers are contractually restricted from using or disclosing the information we give them except as necessary to perform services on our behalf or to comply with legal requirements.

We only share your information if we are satisfied that our partners or suppliers have sufficient measures in place to protect your information in the same way that we do.

We may also disclose personal information to new owners of our business in the event that we are subject to a merger or acquisition. Disclosure may also be made to enable company audits, regulatory inspections or to investigate a complaint, suspicion of fraud or a security threat.

We never share your information outside our organisation for marketing purposes.

You understand that we may disclose the information you provide to relevant other parties for the purposes described in this Notice.

Transfer of personal data outside the UK

Certain personal information held on our Information Technology systems may be transferred across geographical borders in accordance with applicable law.

By providing us with your information, you consent to the collection, international transfer, storage, and processing of your information. These transfers are governed by European Union (EU) standard contractual clauses or equivalent data transfer agreements to protect the security and confidentiality of personal information.

How long we keep information about you

We will keep your information for as long as it is required to enable us to provide quotations, administer your insurances, offer renewal, and respond to any claims or complaints (which may arise after the period of insurance has expired). This will usually be a minimum period of seven years or otherwise as determined by law or regulation. Once we decide that we no longer need your information it will be securely and confidentially destroyed.

Your data protection rights

You have certain legal rights under UK data protection law and regulations, summarised as follows:

- **The right to be informed** about our data processing activities, including through Privacy Notices such as this.
- **The right of access** to the personal information we hold about you. To request a copy of this information you must make a subject access request in writing to us.
- **The right of rectification.** You may ask us to correct any inaccurate or incomplete data within one month.
- **The right to erasure and to restrict processing.** You have the right to have your personal data erased and to prevent processing except where we have a legal obligation to process your personal information. You should bear in mind that by exercising this right you may hinder or prevent our ability to provide products and services.
- **The right to data portability.** On your request, we will provide you with your personal data in a structured format.
- **The right to object.** You have rights in relation to automated decision making and profiling to reduce the risk that a potentially damaging decision is taken without human intervention. You can object to your personal data being used for profiling, direct marketing, or research purposes.

If you want to invoke any of these rights, please write to us at:

HWH Insurance Brokers
Green Westerland House
Westerland
Marldon
TQ3 1RR

Tel: 01626 298949; email: info@hwh.insure

Withdrawal of consent

Where you have provided your specific consent to the use of personal data, you may withdraw that consent by contacting us:

HWH Insurance Brokers
Green Westerland House
Westerland
Marldon
TQ3 1RR

Tel: 01626 298949; email: info@hwh.insure

How to make a complaint

If you wish to make a complaint about how we hold or use your data, please contact us:

HWH Insurance Brokers
Green Westerland House
Westerland
Marldon
TQ3 1RR

Tel: 01626 298949; email: info@hwh.insure

If you are dissatisfied with how we deal with your complaint, you may contact the Information Commissioner's Office:

The Information Commissioner, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF; Phone: 08456 30 60 60 Website: www.ico.gov.uk

Information from other sources

We may use legal public sources such as the electoral roll and other third-party sources such as credit reference agencies to obtain information about you, for example to verify your identity or check your credit history.

We also obtain information about you from credit reference agencies and similar third parties. Some personal information may be provided to us by third parties such as insurance companies, other insurance intermediaries and motor vehicle licensing authorities. In some cases, you will have previously submitted your personal information to them and given them approval to pass this information on for certain purposes.

Such information will only be obtained from reputable sources which operate in accordance with the General Data Protection Regulation.

We and/or other parties may use your information for purposes such as statistical and trend research and analysis which may include computerised processes which profile you. Automatic profiling helps us understand, predict, and forecast customer preferences and to improve the products and services we offer and to assess which products might be most suitable for you.