

Prestige Coverall Home F/C EDI
Statement of Fact

Duty of Care: You must take reasonable care to answer truthfully and accurately the questions we ask you when applying for, changing or renewing your insurance. This statement of fact represents a record of the answers that you have given to our questions, and we have used your answers to determine whether we will offer you a policy, the premium you have been charged and the cover we provide to you. For the full Duty of Care statement please refer to the end of this document.

Reason for Issue: New Business
Policy Number: 0592/PCHE/0002016
Start Date: 20th December 2024
End Date (23:59): 19th December 2025
Agents Details: One Insurance Solution, Brightside Park, Severn Bridge, Aust, Bristol, BS35 4BL
Proposers Details: Name: Ms Monica Croucher, Date of Birth: 02/01/1952, Occupation: , Employment Status: , Employer's Business: , P/T Occupation: Software Engineer, P/T Employment Status: Employed, P/T Employer's Business: Computers-Software
Joint Proposer Details:
Postal Address: 23 The Ridgeway, Alton, Hampshire, GU34 2RZ
Risk Address: 23 The Ridgeway, Alton, Hampshire, GU34 2RZ

ABOUT THE PROPERTY

Year property was built: 1983
What is the construction of the walls?: Brick
What is the construction of the roof?: Tiled
Has the property been extended?: No
If Yes, please confirm year property extended:
Is the property in an area which has been free from flooding and has no history of damage by flooding?: Yes
Is the property and neighbouring properties free from signs of damage, and have no history of damage, by subsidence?: Yes
Is the property and neighbouring properties free from signs of damage, and have no history of damage, caused by landslip?: Yes
Is the property and neighbouring properties free from signs of damage, and have no history of damage, caused by ground heave?: Yes
Has the property ever been repaired, monitored in connection with, or suffered damage by subsidence, landslip or ground heave?: No
Is the property in a good state of repair and will it be so maintained?: Yes
Is the property situated near a river, watercourse, quarry or cliff?: No
If Yes, state distance in meters:
Has the property ever been underpinned?: No
Is the property a listed building?: No
Have you or anyone living with you ever been declined insurance, had insurance cancelled or any special conditions imposed by an insurer?: No
ever been declared bankrupt or been the subject of bankruptcy proceedings?: No

CONVICTIONS

You do not need to tell us about any convictions spent under the Rehabilitation of Offenders Act.
ever been cautioned for, convicted of, or charged with but not yet tried for any criminal offence other than spent convictions and motoring offences?: No
But ensure the question is asked for all policyholders?

SECURITY

Does the home have approved locks on final exit doors?: No
Does the home have approved locks and bolts on patio doors or French windows?: N/A
Does the home have approved locks the same as the final exit doors or approved locks and bolts on all other doors?: No
Does the home have a burglar alarm fitted? If yes, what type? Is there a maintenance agreement in force for the alarm? Does the home have smoke alarms fitted?: No
Are you a member of the Neighbourhood watch?: No

Prestige Coverall Home F/C EDI

PRESTIGE
UNDERWRITING

Statement of Fact cont.....

BUILDINGS

Buildings Sum Insured

£1000000

Do you require Accidental Damage?

No

You have selected a voluntary excess, for which you will receive a discount.

£0

This is in addition to your standard policy excess.

Please provide the name and address of any party whose interest are to be noted (e.g. mortgage lender).

Ref/Mortgage ref:

CONTENTS

Contents Sum Insured

Not Required

Do you require Accidental Damage?

No

You have selected a voluntary excess, for which you will receive a discount. (This is in addition to your standard policy excess).

£0

How much cover do you require for Valuables, within Contents?

£0

Specified Items within the Home

The sum insured should be per item and not a total amount

PERSONAL POSSESSIONS & VALUABLES

i) Sum Insured for Unspecified Personal Possessions

Not Required

ii) Do you have any Items that need to be specified away from the home? If YES details shown below:

iii) Specified Pedal Cycles

Total Value of Cycles

No

iv) Do you have any Pedal Cycles that need to be specified? If Yes details are shown below:

INSURANCE HISTORY

Please state the name of your previous Insurance Company

Buildings

Unknown

Contents

What was the policy number?

When did the policy expiry?

19/12/2024

How many years no claims bonus do you have?

9

Have you or anyone residing with you made a claim or suffered a loss whether insured or not in the last 5 years?

No

Details of claims/losses

Privacy Notice

Data Protection Notice

This notice explains how Prestige Underwriting Services Limited ("We/Us/Our") will use your personal data.

Our details

We are a wholly owned subsidiary of Prestige Insurance Holdings Limited. We are the Data Controller for any personal data you supply to us in accordance with the General Data Protection Regulations, the Data Protection Act 2018 and any other relevant national law.

You can find this notice on our website or a copy can be provided in writing on request. If you have any queries about the use of your information you can put any queries in writing to, Data Protection Officer, 10 Governors Place, Carrickfergus, BT38 7BN.

The data we receive

We may obtain personal data from you directly or from someone you have authorised to supply personal data on your behalf, such as your Broker. We only will obtain data that is necessary for the performance and arrangement of your contract, for our legitimate interests as an insurance intermediary and for compliance with any legal obligation. This data may consist of the following:

- Your name, date of birth and contact details (including home address, telephone number and e-mail address);
- Details of the risk to be covered by the policy (for example vehicle make and registration)
- All other personal information that is necessary to provide a quote and to maintain any policy;
- Details of all previous quotes requested from us even if a policy was not arranged;
- Details of lapsed policies held with us;
- Details of claims on policies held with us;
- Your payment details, your payment history, details of any credit agreements and any debt management processes.

When it is necessary for the performance of the contract we may require you to supply sensitive information related to your health, motoring offences, unspent criminal convictions and union membership.

If you are unable to provide the required information we may not be able to offer you insurance or continue with cover.

It is important that you take reasonable care when providing us with information and answer any questions honestly and to the best of your knowledge. Providing fraudulent or incorrect information could affect the price of your policy, result in your policy being cancelled and claims being rejected or not fully paid.

If you provide us information relating to other individuals (for example named drivers) you should ensure that those individuals are aware that we will use their details for the purposes outlined in this notice and direct them to this notice for full information.

In order to prevent and detect fraud we may (at any time) obtain information about you from other organisations and public bodies (including the police) and check and/or file your details with fraud prevention agencies and databases.

Any information shared with us from other bodies can be used in our decision making process.

How we will use your data

Your personal information may be used by us for the following lawful purposes:

1. Processing that is necessary for the performance and arrangement of your contract of Insurance and with us including:
 - to make a decision whether we choose to accept or decline the proposed risk;
 - to calculate your premium and policy terms;
 - to service your policy;
 - to maintain our records;
 - to confirm your identity and to prevent fraud;
 - to investigate and resolve any complaints;
 - to deal with any claims you should submit under your policy;
 - to verify the information you provide;
 - to undertake internal quality monitoring and external audits;
2. Our legitimate interests as an underwriting agency:
 - To determine our underwriting and pricing strategies
 - To inform you of related insurance products, services and offers from us and the Prestige Insurance Holdings Group while you have existing products with us;
 - To carry out market research, statistical analysis including customer profiling to enable us to enhance our service and to develop new products;
 - To provide information to your Broker, Loss Adjustors, Underwriter, Finance Provider or other 3rd party with an interest in the policy for the purposes including but not limited to quality control, audit, complaint investigation, fraud prevention and claims handling;
 - To seek feedback, issue surveys and contact you regarding the service we have provided to allow us to review and improve our customer care;
 - To undertake training of our staff.
3. Where required by law:
 - To supply information to law enforcement agencies, our regulators, other statutory bodies, your Insurer and Finance Provider when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law;
 - To carry out sanction, anti-money laundering, and anti-fraud controls.
4. With your consent:
 - To inform you of related products and services supplied by carefully chosen 3rd parties.

Important Notice cont.....

Data Retention

We will only hold your personal data for as long as we are required in law and by our regulators.

Transfer to 3rd parties and outside the UK/EU

In order to deliver our services to you, we may transfer data to the following 3rd parties:

- Insurers and Intermediaries for the purposes of arranging and underwriting cover, auditing and quality monitoring, complaint handling, investigating fraud.
- Insurers and Intermediaries to verify No Claims Bonus and claims history.
- Suppliers who provide necessary services required to handle any claim by or against you (For example Surveyors, Loss Adjustors, Engineers, Vehicle Repairers).
- To Insurers, Intermediaries, Claim Handling firms and Solicitors appointed to deal with a claim made by you or against you.
- IT and system providers to facilitate electronic data transfers, the provision of technical support and system development.
- Service providers who supply telephony, SMS, email or other messaging systems to contact about an existing policy or quotes as well as for the purpose of marketing under our legitimate interests as an Underwriting Agency.
- To the Financial Ombudsman Service as part of the complaint resolution process.
- To law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law.
- Credit Reference Agencies to verify your identity, prevent fraud or to determine the most appropriate payment option.
- Companies and agencies that carry out sanction, anti-money laundering and anti-fraud controls*
- Finance Providers if you agree to pay by Direct Debit
- Debt Recovery firms, Solicitors and Civil Courts if required to recover unpaid funds still contractually due or funds obtained by fraud or deception.

In circumstances where we may need to process some of your information using third parties located in countries outside of the European Union, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK.

*We and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services (for you and members of your household), trace debtors or beneficiaries, recover debt, prevent fraud, manage your insurance policies, check your identity for the purposes of preventing money laundering (unless you furnish us with other satisfactory proof of identity) and undertake credit searches or additional fraud searches. On request, we can supply further details of the databases we access or contribute to.

Credit Searches

If you consent to a credit search it will be a soft search which is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file. The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our searches and information that hold about you to their records relating to you.

Marketing

We will not share or sell your details with any 3rd party for marketing purposes without your express permission.

We will collect personal data from our website, social media accounts and if you sign up to features including document portals. This will be used to manage any existing agreement you may have with us and under our legitimate interest to inform you of the products and services we offer. We will also use the data when necessary to answer a query you have made or if required to as part of a competition or activity that you have entered. Information supplied via social media may also be held or processed by the social media company in line with their own privacy policies.

We may contact you by post, telephone, email and SMS to inform you of related insurance products, services and offers from us and the Prestige Insurance Holdings Group while you have existing products with us.

Should you wish to withdraw from marketing or amend the methods we use to contact you please contact us on 08000 327 327 or write to Customer Services, 10 Governors Place, Carrickfergus, BT38 7BN.

When required we will also include an unsubscribe option on marketing SMS messages and emails that we will send that will stop any future contact. There may be a one off charge by your network provider for sending an unsubscribe SMS message to us.

Call Recording

Telephone calls to us and received from us will be recorded for training and quality purposes. Call recordings may also be supplied to the Insurer, intermediary or appropriate 3rd parties if required to investigate a claim or complaint and for the detection and prevention of criminal activity or fraud.

Your Rights

You have the right to access or obtain copies of the personal information held about you by us. A response to your request will be provided to you within a month of us receiving a valid request. If you wish to obtain information held by the insurer you must contact them directly.

You have the right to restrict processing of inaccurate information and request that we correct any inaccuracies in the information held about you. You may also have the right to erasure of data in certain circumstances.

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

If you wish avail of these rights please write to the Data Protection Officer, 10 Governors Place, Carrickfergus, BT38 7BN or call us on 08000 66 55 44 for more information.

The Information Commissioner

You can find more details about data protection from the Information commissioner's Office at www.ico.org.uk. You can also contact the Information Commissioner if you believe we have not complied with our obligations.