

Policy Document



Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year

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Welcome

Thank **you** for taking out a policy with **us** for **your** Home Emergency Insurance.

As long as **you** have paid the premium, **we** will provide the services and benefits described in this policy:

- during any **period of insurance** set out in the schedule
- within the **geographical limits**

We will use the details that **you** have given **us** to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read all of these carefully, to ensure this policy meets **your** individual requirements.

If **you** are unsure whether something is covered or excluded, please contact **us** on 0345 128 7916

This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA UK Branch Financial Conduct Authority Register number is 202664.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register AXA Assistance (UK) Limited provides the services described in this policy.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English

Courts if there is an unresolved dispute between **us**.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority.

Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468.

Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438.

This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

This insurance is effected in England and is subject to the Laws of England and Wales. This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

The aim of this insurance

This insurance is a Home Emergency policy and not a household buildings or contents policy. It should complement **your** household insurance policies, and provide benefits and services which are not normally available under these policies.

This insurance does not cover normal day-to-day **home** maintenance which **you** should carry out or pay for, such as items which tend to gradually wear out over a period of time, or need periodic attention. Examples of these include the

descaling of central heating pipes or the replacement of tap and cistern washers.

We undertake to provide rapid, expert help if **you** suffer an **emergency in your home** arising from an incident covered under this policy. **We** will arrange for one of **our approved contractors** on **our** nationwide list of authorised tradesmen to attend and take action to stabilise and repair the situation to remove the **emergency** within the terms of this policy.

Definitions

Certain words in **your** policy document or Schedule have a particular meaning as shown below. Whenever **we** use one of these words it will always have the same meaning.

Approved Contractor: A tradesman approved and authorised by **us** in advance to carry out repairs.

Emergency: A sudden and unexpected event at **your home** which if not dealt with immediately will:

- expose **you** or a third party to a risk to their health or
- make **your home** unsafe or insecure or
- will cause damage or further damage to **your home** and its contents or
- will leave **your home** without **mains services**.

Emergency Repair: A temporary repair carried out by an **approved contractor** which is necessary to resolve the immediate **emergency** but which will need to be replaced by a **permanent repair**.

Geographical Limits: Comprising of the mainland of Great Britain, Northern Ireland, the Isle of Wight and the Isle of Man.

Home: **Your** principal **residence** used for domestic purposes including any part of the **residence** used for business purposes (providing no more than half of the rooms in total are used for this purpose).

Mains Services: Mains drainage to the boundaries of **your home**, water, electricity and gas including oil and LPG within the **home**.

Period of Insurance: The 12 month period starting from the commencement date shown on the confirmation letter. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date **you** bought it and will end on the expiry date of your home insurance policy, as detailed on the policy schedule. Please note that **you** are not able to make any claims within the first 14 days following **your** initial purchase of this policy.

Permanent Repair: A repair or other work necessary to put right the damage caused to **your home** by the **emergency**.

Residence: The house, bungalow or self-contained flat/maisonette, excluding any detached garages or outbuildings, at the address shown in your Age Co Home Insurance Policy, that is built of brick, stone, concrete or other non-combustible materials and roofed with slates, metal, thatch, concrete or other non-combustible materials. This excludes bed-sits or properties with multiple occupation/ residential or nursing **homes**.

Unoccupied: Not being lived in by **you** or **your** family, or any other person with **your** permission.

We/Us/Our: Unless otherwise stated **we** and **us** and **our** mean any, or all, of: Inter Partner Assistance SA UK Branch, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address, and/or Ageas Retail Limited. AXA Assistance (UK) Limited will arrange for **you** to receive the Home Emergency services described in this Policy using authorised contractors.

You/Your: The person named on the Policy Schedule and members of their household normally living with them.

Your Cover

What is covered

An event which **we** consider to be an **emergency** to **your** Home by the following causes:

Bursting or sudden leakage of water pipes within **your home** or failure of **your** domestic hot water heating system

Failure of or damage to underground drains or sewers within the boundary of **your home**

Complete failure of **your mains services** for which **You** are legally responsible

What is not covered

- An **emergency** which happens before the **period of insurance** starts or within 14 days of the date of first purchase of this policy
- dripping taps
- burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- slow seepage from joints or gaskets which does not involve a sudden escape of water.
- leaking overflows
- the results of hard water scaling deposits
- breakage of any basin, bath, bidet or shower base
- blockage of soil or waste pipes from sinks, basins, bidets, baths or showers
- the results of hard water scaling deposits
- malfunctioning or blockage of cesspits or septic tanks and their associated pipe work
- loss or damage arising from the utility company interrupting or deliberately disconnecting the **mains services** or any equipment they are responsible for

What is covered

Complete failure of **your** central heating system involving a boiler or warm air unit

What is not covered

- replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.
- any costs for work recommended as being undertaken following a service of **your** boiler or warm air unit
- any failure of **your** boiler which is less than 12 months old, or is covered by a manufacturer's or fitter's guarantee.
- any failure of **your** boiler where **we** have previously made a **beyond economic repair contribution** unless a new boiler has been installed (and it is no longer covered by a manufacturer's or fitter's guarantee).
- any intermittent or reoccurring fault.
- any water pressure adjustments or failure caused through hard water scale or sludge.
- gas leaks from any appliances or pipes that are the responsibility of the utility company.
- any re-lighting of the pilot light caused by failure to follow the manufacturers re-lighting instructions.
- any boiler or system noise.
- any radiator valves.
- any airlocks in the central heating piping.
- any costs relating to the repair or replacement of the central heating pump, where this is separate to the boiler, or wall or room thermostat.
- the results of hard water scaling deposits.
- items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, filters etc.

What is covered

Damage to, or mechanical failure of, the only accessible toilet or cistern in **your home** which results in complete loss of function.

Removal of wasp nests, mice or rats within **your home**

Damaged or broken locks, doors and windows. Break-in or vandalism compromising the security of **your home**

Missing or repositioned roof tiles

Where **your home** is rendered not fit to live in as a result of an **emergency** covered by this policy, if **you** ask **us** **we** will arrange and pay up to a total of £250 including VAT for reasonable overnight accommodation only costs, incurred by **you**

What is not covered

- any claim where there is another working toilet within **your home**, unless **you** are unable to access it.
- breakdown of, loss of or damage to Saniflo toilets
- cost of replacement ceramics or parts
- any infestations or pests in gardens, or outbuildings
- any damage caused by the pests or infestations or by their removal
- any damage caused by domestic pets living in Your Home
- breakage of internal glass or doors
- any loss not reported to the Police
- flat or Tarpaulin Roofs
- blocked or misaligned guttering
- any accommodation for persons that do not normally reside in **your** house
- laundry services, room service, restaurant or bar bills

How we settle a claim

We will arrange for an **approved contractor** to assess the situation and carry out **emergency repairs** to **your home** to stabilise the situation and remove the **emergency** or restore the normal operation of the boiler or warm air unit.

Where the cost of a **permanent repair** is similar to the cost of an **emergency repair we** may, at **our** sole discretion, authorise **our approved contractor** to undertake a **permanent repair to your home**.

We will pay up to a maximum of £500 for any claim including VAT, call-out charges, labour, parts and materials.

Whilst **we** will make every effort to make sure that **we** supply **you** with the full range of services in all **emergencies** covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard of service.

Spare or replacement parts may not be from the original manufacturer and will not necessarily be on a like-for-like replacement.

We cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

The maximum amount that **we** will pay during any **period of insurance** is £1,500 including VAT.

Beyond Economic Repair Contribution

We will not repair **your** boiler if this will cost more than £500 (including all parts and labour) to repair. Instead, **we** will pay a Beyond Economic Repair Contribution towards either:

- the repair of your boiler; or
- the cost of a new boiler.

Please note: Where **we** have made a Beyond Economic Repair Contribution, **we** will be unable to provide any further cover on **your** existing boiler, even if this has been repaired. If **you** have had a new boiler fitted, **we** will not be able to insure this whilst it is covered by a separate manufacturer's or fitter's guarantee.

What to do if you need to make a claim

When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately by telephone on:

0800 9523189

This number is available 24 hours a day, 365 days a year.

If you are deaf or hard of hearing

If you are deaf or hard of hearing and require assistance, please contact us via your preferred provider or alternatively please go to <http://ngts.org.uk/textrelay.php> (as recommended by Ofcom).

We will then advise **you** how to protect **you** and **your home**.

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major Emergencies which may result in serious damage or danger to **you** or anyone else should immediately be reported to the appropriate Public Supply Authority, or in the case of difficulty, to the Emergency Services.

**Suspected gas leaks must always be reported to
National Gas Emergency Service on 0800 111 999**

Policy conditions

- 1 **You** must answer all questions honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
- 2 **You** must take all reasonable steps to protect **your home** and prevent loss and damage and to maintain **your home** in sound condition and good repair.
- 3 **We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under this policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.
- 4 **We** will insure **you** under this policy only if **you** keep to the terms and conditions of this policy.
- 5 **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this policy. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- 6 When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately. If for any reason **we** allow **you** to use **your** own appointed contractor, **you** should obtain an estimate for the work and contact **us** for authorisation to

continue with the repair. **You** must then at **your** own expense supply **us** with a written statement and other supporting documentation that **we** may require to substantiate **your** claim as soon as is reasonably possible.

- 7 If there is any dispute about the Policy interpretation, or if **we** have accepted a claim but there is a disagreement over the amount **we** will pay, **we** offer **you** the option of resolving this by using the Arbitration procedure **we** have arranged. Please see the details shown under the Customer Satisfaction section. Using this Service will not affect **your** legal rights.
- 8 **You** must promptly pay **us** or the **approved contractor** for all work authorised by **you** which is not covered under this insurance policy.
- 9 If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.
- 10 The contractual terms and conditions, and other information relating to this contract will be in the English language.

Policy exclusions

You are not covered for:

- 1 Any loss or damage arising from faults, damage or infestation that **you** were aware of at the time **you** entered into this contract.
- 2 Any costs incurred when **you** have not notified **us** and received **our** prior agreement.
- 3 Any loss or damage relating to repairs more specifically covered as part of any other insurance policy, guarantee or maintenance agreement.
- 4 Any replacement costs as a consequence of natural wear and tear, gradual deterioration or **your** failure to maintain **your home**.
- 5 Any repairs due to **your** failure to carry out any remedial work that has been recommended or any costs incurred where **you** have been advised of the need to carry out **permanent repair** work to avoid repetitive situations leading to emergencies, breakdown and/or failure.
- 6 Damage incurred in gaining necessary access or the cost of effecting **permanent repairs** once the **emergency** has been resolved, including any redecoration or making good the fabric of the **home**. **Your** consent will be obtained prior to these works commencing.
- 7 Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards.
- 8 Any claim when the **home** has been left **unoccupied** for 60 consecutive days or more.

- 9 Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains.
- 10 Any loss or damage arising as a consequence of:
 - a) war, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion
 - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof, or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances
 - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 11 Any loss, injury, damage or legal liability arising directly or indirectly from:
 - a) the failure of any computer or other electrical component to recognise correctly any date and its true calendar date
 - b) computer viruses
- 12 Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **our** part can be demonstrated. An example of this would be loss of wages as a result of an **emergency**.
- 13 Costs associated with any other property, home contents or communal/shared areas of **your home**.
- 14 Any loss, injury or damage arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.
- 15 Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our approved contractor** to ensure that the original fault has received a **permanent repair**.
- 16 Any claim where no fault is found.
- 17 Failure of any services where the problem is situated outside the boundary of the plot of land on which **your home** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.
- 18 We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

How to make a complaint

If **you** are unhappy with the service that has been provided by Age Co Insurance Services (including information or documentation issued to **you**), **you** should get in touch in one of the following ways:

In writing:

Age Co Home Insurance (Home Emergency Cover)

Ageas House

Hampshire Corporate Park

Templars Way

Eastleigh

Hampshire

SO53 3YA

By telephone: 0345 128 7916

If **your** complaint is about the service provided by AXA Assistance, **you** can contact them in the following ways:

In writing:

Customer Relations Manager

Inter Partner Assistance SA (UK Branch)

The Quadrangle

106-118 Station Road

Redhill

RH1 1PR

Tel: 01737 815913 Option 2

homeemergencycomplaints@axa-assistance.co.uk

AXA Assistance/Age Co Insurance Services will try to resolve **your** complaint by the end of the third working day and they will send **you** a summary resolution letter. If they are unable to do this, they will write to **you** within five working days to let **you** know what they are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of them receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if AXA Assistance/Age Co Insurance Services have not issued their final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have AXA Assistance's or Age Co Insurance Services' permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings. Details on how to take your complaint to the Financial Ombudsman Service, if you purchased your policy online, can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr/index_en.htm, which has been set up by the EU Commission

Financial Services Compensation Scheme

Inter Partner Assistance SA UK Branch and Ageas Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from www.fscs.org.uk

Cancellation

Your right to cancel

If **you** decide that the policy isn't suitable for **you**, **you** have the right to cancel it at any time. Cancellation can take effect immediately or from a later date, but it cannot be backdated to any earlier date. Please note that cancelling a direct debit instruction does not mean that **your** policy is cancelled.

- **You** can cancel **your** policy by calling or writing to **us**;

Age Co Home Insurance
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA
Tel: 0345 128 7916

- If the cover has not yet started, **we** will refund any premium already paid.
- If the cover has started, as long as no claims have been made, **you** will be charged in proportion to the time on cover. If any claim has been made, **you** must pay the full annual premium.

Our right to cancel

We have the right to cancel this policy, but only if **we** have a valid reason and **we** give **you** written notice beforehand. **We** will give **you** 7 days' notice in writing if **we** decide to cancel, and **we** will tell **you** the reason why. Reasons why **we** may decide to cancel **your** policy include, but won't be limited to:

- **We** suspect fraud on this or another insurance policy. For more about how **we** deal with fraud and the consequences of it, please refer to Policy Condition 3, shown earlier in this booklet.
- There has been a misrepresentation which means **we** no longer wish to insure **you**.
- **We** are unable to take a payment from **your** account.
- **You**, or someone representing **you**, is abusive to **our** staff or anyone acting on **our** behalf.
- **You** won't give **us** information that **we** ask for.

As long as no claims have been made, **you** will be charged in proportion to the time on cover. If any claim has been made, **you** must pay the full annual premium.

This Home Emergency optional cover runs concurrently with **your** Age Co home insurance policy. If **your** home insurance policy is cancelled for any reason, any optional cover will also be cancelled.

We may, at **our** discretion, not offer renewal of this policy. If this is the case, **we** will let **you** know before the policy expires.

Your information and what we do with it – Putting your mind at rest

Age Co Home Emergency is arranged and administered by Ageas Retail Limited. **You** trust **us** to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

Your information and Age UK

Age UK Enterprises Limited would like to use **your** personal information for marketing and research purposes and share it with other companies and/or charities within the Age UK Network. When **you** provide **your** information to **us**, **you** will be given the option to select **your** choices as to whether or not **you** wish to receive information from the Age Network by email, text, phone or post. **You** can change **your** marketing preferences at any time by phoning 0800 107 8977, writing to: FREEPOST Age UK Enterprises, London WC1H 9NA or emailing contact@ageuk.org.uk

The Age UK Network includes the Age UK Group (comprising of the charity Age UK and its trading subsidiaries) and its National Partners (Age Cymru, Age Scotland and Age NI).

The Age UK Network will never sell **your** data and promises to keep it safe and secure. Age UK Enterprises will not share any of the personal information with companies beyond the Age UK Network, unless the information is needed to help prevent fraud or they are required do to so by law.

You are entitled to receive a copy of the personal information Age UK Enterprises Limited hold about **you**. If **you** would like to receive a copy, or would like further information about, or would like to complain about the way that they use **your** personal information please write to FREEPOST, Age UK Enterprises London WC1H 9NA

For further information on how **your** information is used and stored by the Age UK Network please go to <http://www.ageuk.org.uk/help/privacy-policy/>

For the following information only, please note that references to '**we**', '**us**' or '**our**' refers to Ageas Retail Limited and the underwriter.

For full details of **our** Privacy Notice, please go to www.ageas.co.uk/legal/privacy-policy/ or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

Collecting your information

We collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences

- financial details, such as bank account and card details
 - information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
 - special categories of personal information, such as details regarding **your** health.
- This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, where they have sent **your** personal information to **us** to see whether **we** are able to provide **you** with a quotation.

Using your information

We use **your** personal information and/or special categories of personal information to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example
 - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

Our assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
 - keeping information about **your** current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile **you**
 - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
 - recording and monitoring calls for training purposes
 - contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

Sharing your information

We may share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal information without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal, regulatory, tax and accounting obligations. **We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please see **our** full Privacy Policy on **our** website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the United Kingdom (UK). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Dealing with others acting on your behalf

We will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict use of **your** personal information
- asking **us** to move, copy or transfer **your** personal information to a third party (known as 'data portability')
- objecting to the use of **your** personal information or to an automated decision including profiling
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** personal information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

For general enquiries on products and services



Call the Age Co Team at the Ageas
Contact Centre:
0800 085 3741

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturday.



Visit ageco.co.uk/homeinsurance

A range of products and services
designed with you in mind, including:



Car Insurance



Motor Breakdown

Age Co Home Emergency, Car Insurance and Motor Breakdown were previously sold under the trading name Age UK Home Emergency, Car Insurance and Motor Breakdown.

Age Co Car Insurance is arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited.

Age Co Motor Breakdown is provided by Call Assist Ltd.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438. Calls may be recorded for monitoring and training purposes.