



Employee Protect

Supporting people
living independently



Policy Wording

Welcome

We would like to welcome you to Fish Insurance and thank you for buying your policy from us.

We have designed our policies and customer services to support our desire to be open, friendly and easy to deal with. So, whether you have any questions, problems or even complaints we want to hear about them.

Insurance policy documents can be a bit confusing, so we've tried our best to remove jargon and unfamiliar language to make it easy to understand.

This policy has been designed to provide cover for people who are employed as carers or personal assistants. To help Your understanding we've added examples of real claims we have dealt with in the past in each section of 'Your cover'.

Our objective is to make the process as smooth as possible for every claim we receive. Taking a few minutes to read through this policy will assist you to understand what you are covered for and what you are not. If there is anything you don't understand, please get in touch.

The Fish Team

Get in touch

Fish Insurance

You can get in touch with our UK based team by:



Email

admin@fishinsurance.co.uk



Call

Customer Service

0333 331 3990

Claims

0333 331 3840



LiveChat

www.fishinsurance.co.uk

Monday - Friday

9am - 5.30pm



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01

Your Employee Protect policy

This policy document is the basis of the contract **We** have together. This should be read alongside **Your** policy schedule. **We** will refer to this policy when deciding whether **You** are covered for any claim. If **You** read anything in this policy, or the documents that accompanies it, that **You** don't understand, let **Us** know as soon as possible.

In this section **You** will find information about **Your** policy cover and the conditions that apply. It is important that **You** understand these policy conditions as these must be adhered to at all times.



Important things **You** should be aware of:

This policy is only valid whilst **You** are employed by the person who is named on **Your** policy schedule as **Your Employer**.



If **Your Employer** cancels their policy then this policy would then also be cancelled from the same date which would mean **You** would no longer be covered.

1.1. Your Insurer

UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited provide the policy cover.

1.2. Providing accurate information

As this policy has been arranged, and paid for by **Your Employer**, it is important that **You**:

- Check all information to ensure it is accurate.
- Are honest and truthful in answering any questions **We** may ask.
- Do not mislead or deliberately avoid providing information that **You** have been asked to give.
- Do not make statements that are deliberately false.
- Let **Us** know as soon as possible about any changes, for example if **You** change **Your** address, name or **You** no longer work for the **Employer** named on **Your** policy schedule.



Important things **You** should be aware of:

Your responsibilities are the same when making a claim. Providing information **You** know to be inaccurate might lead to a claim not being paid.



1.3. General conditions

You must follow all the policy terms and conditions and take all appropriate precautions to prevent a claim from happening. The **Insurer** expects **You** to take reasonable care to avoid a situation that might lead to a claim. For example, reasonable care includes:

- Making sure **You** are trained well enough to do what is asked of **You**.
- **You** always comply with UK legislation, including Health & Safety at Work Act.
- Where cover depends on **You** meeting certain conditions **You** should meet them. **We** highlight these in the ‘**Your** cover’ section of this policy.



Important things You should be aware of:

At the point of a claim **You** may need to provide evidence of appropriate training for the healthcare tasks **You** are responsible for. So it is important that **You** keep a record of **Your** training.

1.4. Your policy

This policy provides cover for liability claims made against **You** from **Your Employer**, including healthcare liability, and any **Third Parties**, whilst **You** are carrying out **Support Duties** for **Your Employer**.

1.5. Your schedule and statement of fact

Your schedule and statement of fact details the information which have been provided to **Us**. These documents should be read alongside this policy. It also shows the start and end dates of **Your** cover. Please check all **Your** information and tell **Us** if anything is not right.

1.6. How long you are covered for

Your policy is for 12 months.

1.7. Where you are covered

The insurance is provided by UK General Insurance Limited and **You** are covered in Great Britain, Northern Ireland and the Isle of Man.



Important things **You** should be aware of:

Under some circumstances **Your** policy gives **You** cover outside these areas but only for short periods. For example, when **You** are required to accompany **Your Employer** when they take a holiday abroad.

1.8. Understanding your cover

The '**Your** cover' section explains:

- What **You** are insured for.
- The maximum **Your Insurer** can pay.
- What **You** are not insured for.
- Important note(s) and conditions of the policy, which could affect a claim if they are not followed.



1.9. Definitions we use

We want **You** to understand this policy. Sometimes **We** need to use words that may be unfamiliar or have more than one meaning in everyday life.

Here is a list of the most common with a definition of what **We** mean when **We** use them.

When We say.....	We mean.....
Employer	The person for whom You are employed by to carry Support Duties .
Insurer	The Insurer is UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.
Legal Proceedings	Action that will or could take place in a court of law.
Support Duties	Care and domestic duties You carry out for Your Employer .
Third Parties/ Other People	People that are not You .
We/Us/Our	Fish Insurance.
You/Your	The person listed in the policy schedule as the policyholder.

02

How to

2.1. How to make a claim

It is important that **You** let **Us** know about any claim or possible claim as soon as **You** can. **We** aim to handle claims as quickly as **We** can. **You** will be allocated a claims handler who will keep **You** updated so **You** know what is happening. **We** may ask **You** for information or documents to support **Your** claim, but **We** will only do this if **We** cannot get it ourselves or if **We** need to check it with **You**. If **Your Insurer** cannot pay a claim, **We** will explain why.

Telephone **Us** on **0333 331 3840** or email **Us** at **claims@fishinsurance.co.uk** to tell **Us** about a claim as soon as **You** can.

To assist **Us** with a claim, it would be helpful if **You** have the following information to hand:

- What **You** know about the event that has caused the claim.
- Names, addresses and contact information of the people or companies involved.



Important things **You** should be aware of:

If **You** think **Your** claim might lead to **Legal Proceedings**, or you're given notice that the person claiming is going to issue **Legal Proceedings**, tell **Us** immediately. Do not answer any correspondence or attempt to deal with the person claiming on the telephone. Pass everything on to **Your** claims handler and they will deal directly with them for **You**.



Other insurance policies – If there is any other policy covering the same claim, **Your Insurer** will not pay more than their fair share of any claim that is chargeable to them.



**Important things You should be aware of:**

You must not admit liability for or negotiate to settle any claim without **Our** or **Your Insurer's** written permission.



Your Insurer is entitled to take over and carry out the negotiation, defence or settlement of any claim in **Your** name, or in the name of any other person covered by this policy; **Your Insurer** can take proceedings in **Your** name. They can also do so in the name of any other person covered by, and in connection with, this policy. This will be done for **Your**, or **Our** own benefit.

2.2. How to ask a question about a claim you have submitted

We will keep **You** up to date with **Your** claim, but **You** can check progress at any time by calling **Your** claims handler on **0333 331 3840**.

2.3. How to make a complaint

Fish always aim to get things right first time and **We** are committed to ensuring that **We** achieve the highest level of service for **Our** customers. If **You** feel this hasn't happened, **We** would like to hear about it so that **We** have an opportunity to put things right for **You** and to improve **Our** service in the future. **Your** complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

How to complain

If **You** wish to raise a complaint **You** can contact **Us** by:
Phone: **0333 331 3840** if **Your** complaint is about how Fish has managed **Your** claim.
0333 331 3990 if **Your** complaint is about anything else.

Email: complaints@fishinsurance.co.uk

Post: The Complaints Officer, Fish Insurance,
12 Sceptre Court, Sceptre Way, Bamber
Bridge, Preston PR5 6AW.

If **Your** complaint is about the handling of a liability claim, please contact: Langleys Solicitors LLP,
Queens House, Micklegate, York YO1 6WG

Tel: 01904 686790

Email: ukg@langleysclaimsservices.com

To help **Us** investigate and resolve **Your** complaint, please provide the following:

- **Your** policy number
- Details of **Your** complaint
- **Your** contact details and **Your** preferred method of contact – these will help **Us** should **We** need to discuss **Your** complaint or require further information.

The Process

We will promptly acknowledge **Your** complaint and **We** will try to resolve it immediately. If this is not possible, **We** will write to **You** within 5 days informing **You** whether further investigation is necessary.

In the event that **Your** complaint has not been resolved within 4 weeks of its receipt, **We** will contact **You** again and provide an update; the reasons why and the further action **We** will take.

If following our investigation and response to **You**, **You** are not satisfied with the outcome or **We** do not complete our investigation within 8 weeks, **You** can refer your complaint to the Financial Ombudsman Services (FOS).

If **You** receive a final response letter from **Us** and **You** are dissatisfied with the outcome and **You** want to contact the Financial Ombudsman Services (FOS) **You** must do so within 6 months of the date of **Our** final response letter.

You can contact FOS by:

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

Phone: 0800 023 4567 calls to this number are free on mobiles and landlines.
0300 123 9123 calls to this number cost no more than calls to 01 and 02 numbers.

Email: complaints.info@financial-ombudsman.org.uk

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.





Important things You should be aware of:

The policy will only be renewed once **We** have received payment from **Your Employer**; **We** will then issue to **You** renewal confirmation documents. **Your** policy must be paid for by **Your Employer** before it runs out or **You** won't be covered.

Online Dispute Resolution Portal

If **You** have purchased the insurance policy online, **You** may also raise your complaint via the Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if **You** contact the Financial Ombudsman Service directly.

The above complaints options are in addition to **Your** legal rights as a consumer. **You** can get further information on your consumer rights from your local authority Trading Standards Service or Citizens Advice Bureau. They will help **You** understand how the law protects **You**.

2.4. How to renew your policy

We will contact **You** before the renewal date to check the information **We** hold is correct. **We** will also send **Your Employer** an invitation to renew the policy.

2.5. How to cancel your policy

You can cancel **Your** policy at any time by calling **Us** on **0333 331 3990** or emailing **Us** at admin@fishinsurance.co.uk. Alternatively, **You** can write to **Us** at Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston PR5 6AW.

How **We** deal with **Your** request depends on whether **You** cancel within the policy 'cooling off' period or not.

Cancelling in the 'cooling off' period

Your 'cooling off' period lasts 14 days from the day **You** received **Your** documents or in the case of renewal, 14 days after the renewal date. If **You** cancel within this period, **We** will refund the premium to **Your Employer**. No money can be refunded if any claims are made in the 'cooling off' period.

Cancelling after your 'cooling off' period

If **You** decide to cancel after the 14-day cooling-off period **Your Employer** will not be entitled to any refund of premium.



Important things **You** should be aware of:

As the premium for this policy is paid by **Your Employer** **You** are not entitled to any refund should **You** wish to cancel the policy.

2.6. How to make a change to your policy

If **You** need to change **Your** policy, for example **You** have changed **Your** address or name, **You** can contact **Us** by calling **0333 331 3990** or email **Us** at admin@fishinsurance.co.uk. Alternatively, **You** can write to **Us** at Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston PR5 6AW.

2.7. How to contact us for anything else

Our aim is to make things as easy as possible for **You** and to provide a helpful service. For general enquiries, or if **You** are unsure which number to call for a specific enquiry, call **Our** team on **0333 331 3990** and they will help **You**.



03

What this policy does not cover in any instance

Unfortunately, no insurance policy covers everything; listed below is what your insurance does not cover. We have had to use some technical language, but if **You** need any further explanation, please contact **Us**.

You are not covered for:	This means:
Contractual Liability	Contracts You have with anyone other than employment contracts with Employees are not covered under this policy. For example, a contract which You might have with a property owner/landlord.
Dangerous Dogs	Your Insurers use the legal definition to decide if a dog falls into this category. If a dangerous dog is the cause of a claim, You will not be covered.
Defamation	You will not be covered if a claim is made against You because You have damaged someone's reputation and that damage contributes to the reason a claim is made.
Deliberate and Malicious Acts	Your policy does not cover You if You did something knowing it could lead to a claim against You .
Electronic Data	Any consequence, howsoever caused, including but not limited to Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered or other corrupted. For the purpose of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing. This is done by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions. And for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purpose of this policy, Computer Virus shall mean a set of corrupting, harmful or otherwise unauthorised instructions or code. Whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature
Failure to Act	Your policy does not cover You for any claim if You deliberately avoided doing something that could have stopped it.

Continued on next page >

You are not covered for:	This means:
Fines and Penalties	Your policy covers compensation costs awarded to Third Parties and legal expenses, but it does not cover the costs of fines if a court or other authority decides to apply them.
Radiation	Any direct or indirect consequence of: <ul style="list-style-type: none"> ✘ Irradiation, or contamination by nuclear material; or ✘ The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. ✘ Any direct or indirect consequence of a device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
Radioactivity	Contamination from nuclear fuel or waste. Contamination includes poisonous, explosive or other dangerous aspects of explosive nuclear equipment
Terrorism	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
War	Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power. Confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
Infectious or contagious disease	Notwithstanding any other provision herein, this insurance does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly: (a) Infectious or contagious disease; (b) any fear or threat of (a) above; or (c) any action taken to minimise or prevent the impact of (a) above. Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

This policy also does not cover:

- Any loss or damage which occurred prior to the commencement of this insurance.
- **You** engaging in any illegal or criminal act.
- **You** being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor
- Suicide, attempted suicide or deliberate injury to **You** or putting yourself in unnecessary danger (unless trying to save human life).



04

Your cover

4.1. Cover for claims against you by your employer or from other people

Your Insurer calls this cover 'public liability' insurance.

4.1.1. Main cover

Your policy covers the cost of claims made against **You** by **Your Employer** or by **Other People** or companies. The insurance pays for any compensation that might be awarded because of:

- ✓ Injury.
- ✓ Damage to property not belonging to **You**.
- ✓ Pollution or contamination caused by a sudden, identifiable, unintended and unexpected event.
- ✓ Errors or omissions in the provision of the following medical treatment to your **Employer**:
 - nursing care.
 - administration of medicines or drugs issued with or without prescription.
 - first aid.

This insurance also pays for any:

- ✓ Legal costs the person or company may have had in making a claim for which **You** are legally liable.
- ✓ Legal costs and expenses defending any criminal proceedings against **You** for any breaches of health and safety at work law for which **You** are legally liable.
- ✓ Costs **Your Insurer** may be charged for defending **You** against a claim made by the person or company claiming from **You**.



Example claim

If **You** were to incorrectly administer medication which led to **Your Employer** suffering injury or illness.

4.1.2. Trips abroad

Your policy only covers **You** in Great Britain, Northern Ireland and the Isle of Man. If **You** take a trip outside these areas for less than 30 days the main cover will still apply apart from any incident occurring in USA and Canada.

4.1.3. Maximum **Your Insurer** will pay

✓ The most **Your Insurer** will pay towards a claim awarded against **You** is £10 million.

You do not pay anything towards any claim made against **You**.

4.1.4. What **You** are not covered for

This policy does not cover **You** for:

- ✗ Damage to property belonging to **You**.
- ✗ Damage to motor vehicles or damage caused as a result of your use of them.
- ✗ Damage to any other mechanically propelled vehicles or caused as a result of them.
- ✗ Damage caused to third party property by or arising from any product supplied.
- ✗ Bodily injury to **You**.
- ✗ Any healthcare tasks for which **You** have not received the appropriate training.

- ✗ Any incidents which occur in USA and Canada.
- ✗ Any trips abroad lasting more than 30 days.
- ✗ Any fines or penalties as a result of criminal proceedings against **You** for breach of health and safety at work legislation.
- ✗ Any incidents that are not related to 'support duties'. '**Support Duties**' means care and domestic duties **You** carry out for **Your Employer**.



Example claim not covered

You are involved in a car accident whilst driving **Your Employer's** vehicle. Claim would need to be made against the motor insurance policy.



05

Legal and regulatory information

Below is legal and regulatory information which We are required to provide You. Contact Us if You need any further explanation of this section.

5.1. The service providers

Fish Insurance is a trading style of Fish Administration Limited.

Fish Administration Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 310172.

The insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 310101. You can check the details on the Financial Services Register: <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

5.2. Cancellation by us or by your Insurer

We, or **Your Insurer**, can cancel this policy by giving **You** 14 days' notice in writing, either by email or by post. Circumstances that may cause **Us** or **Your Insurer** to cancel are very limited but would happen, for example:

- If **Your Employer** failed to pay the premium.
- **You** fail to provide documents **We** have requested.
- Non-compliance with the policy terms and conditions.
- If **You** use threatening or abusive behaviour.

If **We** or **Your Insurer** cancels **Your** policy, **We** will provide a refund of premium to **Your Employer** less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 23.

5.3. Cancellation by you

You can cancel **Your** policy at any time by calling **Us** on **0333 331 3990** or email **Us** at admin@fishinsurance.co.uk. Alternatively, **You** can write to **Us** at Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, Preston PR5 6AW. How **We** deal with **Your** request depends on whether **You** cancel within the policy 'cooling off' period or not.

Cancelling in the 'cooling off' period

Your 'cooling off' period lasts 14 days from the day **You** received **Your** documents or in the case of renewal, 14 days after the renewal date. If **You** cancel within this period, **We** will refund the premium to **Your Employer**. No money can be refunded if any claims are made in the 'cooling off' period.

Cancelling after **Your** 'cooling off' period

If **You** decide to cancel after the 14-day cooling-off period **Your Employer** will not be entitled to any refund of premium.



Important things **You** should be aware of:

As the premium for this policy is paid by **Your Employer** **You** are not entitled to any refund of premium should **You** wish to cancel the policy.



5.4. Financial Services Compensation Scheme

If Watford Insurance Company Europe Limited cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

5.5. Your personal information

5.5.1. Fish Data Protection

We are registered with The Information Commissioner's Office in the UK and **We** undertake to comply with the most current Data Protection Act and regulations in all **Our** dealings with **Your** personal data. **Your** personal information will be kept secure.

Our Data Protection Officer's contact details are: Data Protection Officer, PIB Group Limited, 70 Gracechurch Street, London, EC3V 0HR. Email: dpo@pib-insurance.com

We collect **Your** personal data for use by PIB Group Limited and subsidiary companies. **We** use this personal data for the provision of information or to fulfil the requirements of a contractual or service relationship which may exist between **You** and **Our** organisation. In addition, special categories of personal data such as data about **Your** health and criminal convictions may be processed on a public interest basis if this is necessary for insurance purposes.

If **You** provide personal data to **Us** relating to any person other than yourself, **You** must ensure that they understand how their personal data will be used and that **You** are authorised to disclose it to **Us**, and to consent to its use on their behalf.

Your data may be passed on to other insurance providers to fulfil the contract or service. More information on how the Insurance market works is available from the London Insurance Market Core Uses Information Notice available online here: www.londonmarketgroup.co.uk/gdpr.

We may share **Your** information with credit agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors. Specifically, if **You** ask **Us** to arrange finance for **Your** payment of premium, the

companies **We** ask may perform a credit check. This may happen at inception and each renewal of the policy.

If **You** ask **Us** to obtain insurance on **Your** behalf outside of the European Union, **You** accept that personal data associated with that policy will be covered only by local data protection law and will not be covered by European or UK data protection regulations.

We may use **Your** personal data for other similar purposes, including marketing and communications, but that will only occur if **We** have **Your** consent or another legal justification for doing so. **You** have a right at any time to stop **Us** from contacting **You** for marketing purposes.

Please be aware that telephone calls may be monitored and/or recorded.

You have the right to request access to any of **Your** personal data **We** may hold. If any of that information is incorrect, **You** can request that **We** correct it. If **We** are not using **Your** information correctly, **You** can request that **We** stop using it or that **We** delete it completely.

If **You** would like to make a request to see what personal data of yours, **We** hold, **You** may make a request to **Our** Data Protection Officer using the details above.

Where **We** have asked for **Your** consent to use **Your** personal data, **You** have the right to withdraw that consent at any time. If **You** withdraw **Your** consent, **We** will stop using **Your** personal data where legally possible. Any processing undertaken before **Your** withdrawal remains valid and lawful.

5.5.2. Watford Insurance Company Europe Limited Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

5.5.3. UK General Insurance Limited Data Protection

We are UK General Insurance Limited, **Our** data controller registration number, issued by the Information Commissioner's Officer, is Z7739575. This information is relevant to anyone who uses **Our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.



We are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **We** process **Your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **Your** personal data is necessary for **Us** to administer **Your** insurance policy and meet **Our** contractual requirements under the policy. **You** do not have to provide **Us** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do we collect about You?

Where **You** have purchased an insurance policy through one of **Our** agents, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **Us** so that **We** can administer **Your** insurance policy and fulfil **Our** contract of insurance.

For specific types of insurance policies, for example when offering **You** a travel insurance policy, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

We collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance policy with **Us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **Your** personal data as it is in the substantial public interest and it is necessary: i) for administering **Your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

5.5.4. Privacy Notice

You can get more information about this by viewing **Our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **Us** at dataprotection@ukgeneral.co.uk. Alternatively, **You** can write to **Us** at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

5.6. The law that applies to this policy

This policy is governed by English law.

5.7. Fraudulent Claims

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to the following.

- Making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false.
- Sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false.
- Making a claim for any loss or damage **You** caused deliberately.
- Acting dishonestly or exaggerating a claim.

UKGIL;

- are not liable to pay the claim; and
- may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If UKGIL exercise their right as above, UKGIL shall 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.

UKGIL will not return any of the premiums paid.

This information may also be shared with the police and other **Insurers** for fraud prevention purposes.





Employee Protect

**Supporting people
living independently**

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Fish Insurance is part of PIB Group.

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