

Norris & Fisher Local Council Insurance
Policy Endorsements

The following endorsements are only operative if shown as applicable on the policy schedule.

NF01 Cover Subject to Subsidence Questionnaire

Applicable to Cover Cause 5

Cover Cause 5 Subsidence, ground heave or landslip is provided subject to a satisfactorily completed subsidence questionnaire being received and accepted by us within 45 days of our requesting it, or within another period if agreed in writing by us

Where the questionnaire is not received by the deadline or is otherwise unsatisfactory to us, we have the right to withdraw Cover Cause 5 or amend the terms, conditions and exclusions of this policy.

NF02 Subject to the Testing of the Electrical System

An electrical installation condition report (the report) for your premises is to be prepared in accordance with the standard methods of testing as stated in the Institution of Electrical Engineers regulations for electrical installations within 60 days of inception of cover or any other period as agreed in writing by us (the deadline). The report must be prepared by a qualified electrician who is an accredited member of a recognised inspection or electrical contracting association (National Inspection Council for Electrical Installation Contracting enrolled, Electrical Contractors Association approved or National Association of Professional Inspectors and Testers accredited) to carry out testing on commercial electrical systems. You shall provide a copy of the report to us by the deadline. Reports by electricians only accredited for domestic work will not be accepted. Any work specified on the report with a recommendation code 1 or 2 must be carried out within 30 days of the reports' issue and be evidenced as such to us.

Where proof of the completion of the report and any necessary recommendations are not provided by the deadline or the report is otherwise not satisfactory to us, we have the right to amend the terms, conditions and exclusions of this policy, or may cancel this policy in accordance with General Condition 6 Our Cancellation Rights.

NF03 Exclusion of Malicious Damage

We will not pay for damage caused by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons other than thieves.

NF04 Exclusion of Flood

We will not pay for damage caused by flood.

NF05 Exclusion of Storm

We will not pay for damage caused by storm.

NF06 Exclusion of Escape of Water

We will not pay for damage caused by escape of water from any tank, apparatus or pipe.

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NF07 Exclusion of Impact

We will not pay for **damage** caused by impact by any animal, road vehicle or any article dropped from a road vehicle.

NF08 Unoccupied Premises Condition

It is a condition precedent to **our** liability under the Property Section that:

- a all external doors will be secured shut using a minimum of a five lever mortice deadlock and a seven inch box striking plate
- b all windows and skylights will be secured shut using key operated window locks
- c all electrical, gas and water supplies will be turned off from the mains and all water apparatus and pipes will be drained
- d notice will be given to **us** when the **premises** or any portion of the **building** is about to become occupied
- e a responsible and authorised person will inspect the **premises** on a regular basis at least once a week
- f all letter boxes will be secured shut
- g the **premises** will be kept clear of all combustible materials.

NF09 Unoccupied Premises Condition (Including Boarding Up)

It is a condition precedent to **our** liability that:

- a all openings to the **premises** at ground and first floor level will be covered with a minimum thickness 18mm plywood securely fastened by screws or bolts to a sound element of the structure of the **premises**
- b all electrical, gas and water supplies will be turned off from the mains and all water apparatus and pipes will be drained
- c notice will be given to **us** when the **premises** or any portion of the **building** is about to become occupied
- d a responsible and authorised person will inspect the **premises** on a regular basis at least once a week
- e all letter boxes will be secured shut
- f the **premises** will be kept clear of all combustible materials

NF10 Electrical Condition

It is a condition precedent to **our** liability to pay claims that the electrical installation will be checked in accordance with the current Institute of Electrical Engineers regulations at least once every five years in order to ensure that it is in proper working order.

NF11 Cover Causes Restriction

We will not pay for damage other than by fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped from them.

NF12 Exclusion of Theft

We will not pay for damage caused by theft or attempted theft.

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NF13 Bona-fide Subcontractors

It is a condition precedent to **our** liability to pay claims that:

a where work is undertaken for **you** or on **your** behalf by any bona-fide subcontractor **you** must, prior to their engagement on each and every occasion during the **period of insurance**, ensure that each bona-fide subcontractor holds Public Liability insurance that:

- i is appropriate to the work to be carried out, and
- ii has a **period of insurance** that is adequate to provide Public Liability cover for the duration of the works undertaken by them for **you** or on **your** behalf, and
- iii has a limit of indemnity which is not less than:
 - £2,000,000 where the bona-fide sub contractor is solely a stall holder, operating a catering van, running coffee mornings, instructing yoga or fitness classes, or hosting group meetings such as a knitting club, book club or similar, or
 - the limit under Sub-Section B – Public Liability of this **policy** otherwise

b in the event of an occurrence giving rise to a claim in relation to work carried out by any bona-fide subcontractor, if **we** so request, **you** shall provide **us** with documentary evidence of the Public Liability Insurance held by such bona-fide subcontractor at the time of their engagement to undertake the work.

NF14 Flat Roof Excess

In respect of any flat roof area of the **premises** the **excess** under the Property Section is increased to £500 each loss at each **premises** in respect of **damage** caused by storm to the **buildings, contents** and **stock** items and not as otherwise stated on the **schedule**.

NF15 Hirers Indemnity

Liability Section Extensions to Sub Section B Public Liability Extension 9 Private Hirers Indemnity is deleted and replaced with the following

9 Hirers Indemnity

We will at **your** request cover any person, or organisation, under the terms of this sub-section for legal liability arising from their hiring the **premises** provided that:

- i **our** liability under this extension will not exceed £2,000,000 any one event, nor £2,000,000 in total any one **period of insurance**
- ii is the full conduct and control of all claims is vested in **us**

We will not pay for:

- a any liability where the hirer is entitled to indemnity under any other insurance
- b any liability arising from any accident, **injury**, or **damage** occurring away from the **premises**
- c liability arising from:
 - i the provision of food or drink by a professional caterer
 - ii any sporting event or organised sport activity
 - iii firework displays or bonfires
 - iv liability that arises from the use of fly walls, bungee equipment, bouncy castles, any other inflatable's or any activity equipment owned by or hired by the hirer and / or hired specifically for the event
 - v any activity which is excluded elsewhere in this section or sub-section
 - vi any assumed or actual agreement unless liability would have attached in the absence of such agreement

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It is a condition precedent to **our** liability to pay claims under this extension that whenever:

- i the **premises** is hired to a commercial organisation
- ii the event is for a commercial organisation or undertaken to enhance any business activities
- iii the hire is for the benefit of a group operating under their own trading name

you must, prior to the start of the hire, ensure that the hirer holds Public Liability insurance that:

- i is appropriate to the hire and the activities the hirer will carry out at the **premises**
- ii has a **period of insurance** that is adequate to provide Public Liability cover for the duration of the hire, and

- iii has a limit of indemnity which is not less than the limit under Sub Section B – Public Liability of this **policy**

and in the event of an occurrence giving rise to a claim in relation to the hire of the **premises**, if **we** so request, **you** shall provide **us** with documentary evidence of the Public Liability insurance held by such hirer at the time of hire.

NF16 Playground Equipment

It is a condition precedent to **our** liability to pay claims under Liability Section Sub Section B Public Liability that:

a all playground equipment is inspected at least weekly, and:

- i any equipment found to be defective, unsafe or in need of repair must be prevented from being used until it is made safe again

- ii any debris is removed and kept clear from the area

b suitable flooring which is compliant with EU regulations is provided and maintained

c notices are clearly posted that state people use the equipment at their own risk and children must be supervised by a responsible adult at all times.

In the event of an occurrence giving rise to a claim in relation to playground equipment, if **we** so request **you** shall provide **us** with documentary evidence of each inspection carried out and of any maintenance, repair or replacement of equipment required as a result of such inspection.

NF17 Skate parks and BMX tracks

Exclusions to the Liability Section 3 Excluded Activities is deleted and replaced with the following:

3 Excluded Activities

We will not pay for liability arising from or in connection with the following activities:

a the operating of go-cart tracks.

b the organisation of leisure and entertainment activities and facilities for audiences in excess of 1,000 persons.

c the operating of bouncy castles or other inflatable devices.

d the use of or application of heat in any form away from **your premises**.

It is a condition precedent to **our** liability to pay claims under Liability Section Sub Section B Public Liability that:

a all skate park and BMX track equipment is inspected at least weekly, and

- i any equipment found to be defective, unsafe or in need of repair must be prevented from being used until it is made safe again

- ii any debris is removed and kept clear from the area

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b notices are clearly posted that state people use the equipment at their own risk and children must be supervised by a responsible adult at all times.

c **You** comply with the Royal Society for the Prevention of Accidents' guidance relating to skate parks and BMX tracks.

NF18 Cover Cause 4 Theft

Cover Cause 4 Theft or attempted theft is deleted and restated as follows

Cover Cause 4 - Theft or attempted theft

Theft or attempted theft but not theft or attempted theft:

a that does not involve

- i entry to or exit from a building by forcible and violent means, or
- ii actual or threatened assault or violence, or
- iii use of force against **you** or any person lawfully on the **premises**, or
- iv use of forcible and violent means to obtain a key to the building when that key is contained within a security code controlled key box secured to the outside of the building

b from any vehicle or trailer

c except as allowed by Extension 8 theft of moveable items in the garden and yard during the day's use to Sub-Section B of the Property Section

d arising while the **premises** are **unoccupied**

d by any **employee** or person lawfully on the **premises**

NF19 Motor Policy Compensation

The following Section is added to the **policy**

Motor Policy Compensation Section

Cover

In the event of any driver authorised by **you**

- a. being involved in a motor accident which is their fault or
- b. having their motor vehicle damaged whilst parked

and where no recovery can be made from any third party occurring during the **period of insurance** when they are using their own motor vehicle in a voluntary capacity in respect of **your activities** **we** will pay the amount of:

- i. any policy contribution paid or required to be paid under the private motor insurance policy by the policyholder
- ii. benefit for the loss or reduction of a policy no claim discount under the private motor insurance policy

Limits

The maximum amount **we** will pay under this section is:

- a. £250 in respect of any one claim
- b. £1,000 for any one authorised driver or policyholder in any one **period of insurance**

Exclusions to the Motor Policy Compensation Section

We will not pay for any loss arising from any fire or windscreen claims

Condition to the Motor Policy Compensation Section

Claim Condition

In the event of a claim under this section, the authorised driver shall provide **us** with:

- a. The name of the motor policyholder (if different), and
- b. Their motor insurer's claim reference and
- c. A copy of their latest motor renewal notice for any claim made under cover b.

This policy is administered by Norris & Fisher Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No: 04567558. This policy is underwritten by Ageas Insurance Limited Registered Office Address: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 202039.

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NF20 Key Person Absence

Applicable to Loss of Income Section Extensions to Sub Section A Loss of Income

The following extension is added to the Loss of Income Section Extensions to Sub Section A loss of Income

13 Key Person Absence

We will pay for the additional costs and expenses you incur to replace your key person during a period of absence.

We will not pay for

- a. any period of absence lasting 14 consecutive days or less
- b. more than one period of absence for any **key person** arising out of the same accidental **bodily injury** or illness
- c. the absence of any **key person** over 79 years of age at the commencement of the **period of insurance**
- d. any costs and expenses incurred beyond the date that the **key person** resumes their duties for **you**
- e. any **period of insurance**
 - i. any physical defect, infirmity or medical condition known to the **key person** at the commencement of the **period of insurance** unless the defect, infirmity or condition has been without the need for any medical advice or medical treatment during the 24 month period preceding the commencement of the **period of insurance**
 - ii the **key person** taking or using drugs or controlled substances (other than drugs legally and appropriately prescribed by a qualified medical practitioner and properly used by the **key person**)
 - iii pregnancy or any condition connected with pregnancy or childbirth
 - iv. any criminal act by **you** or the **key person**

The most **we** will pay under this extension shall not exceed £500 per week up to a maximum of 30 weeks for any one **key person** in any one **period of insurance**

Condition

In the event of a claim under this extension **you** shall provide **us** with:

- a. the name of the **key person**
- b. the dates of the **period of absence** including the date the absence commenced and the date the **key person** resumed their duties on **your** behalf
- c. receipts and bills substantiating the additional costs and expenses incurred on obtaining replacement services or replacement persons to carry out the duties normally carried out by the **key person**

For the purposes of this extension the following definitions are added:

Key person

Any clerk, deputy clerk, grounds man or deputy grounds man

Period of absence

The period of time that a **key person** is entirely unable to engage in or attend to their usual duties for you as a result of any accidental **bodily injury** or illness

NF21 Amendment to Definitions, General Exclusions and Terrorism Extensions

Applicable to the whole **policy**

The definitions of Data, Denial of Service Attack, Hacking, Phishing, System, Terrorism and Virus are cancelled and replaced by the following:

Data

Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever.

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **systems**.

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Hacking

Unauthorised access to any **system** whether owned by **you** or not.

In Transit

a being loaded on or into a vehicle

b being accroed by a vehicle

c contained in or on a vehicle whilst parked or stationary during transit for a period not exceeding 24 consecutive hours

d being unloaded of or from a vehicle but not including positioning, installation, commissioning or erection subsequent to

d being unloaded of or from a vehicle but not including positioning, installation, commissioning or erection subsequent to unloading

Phishing

Any access or attempted access to **data** made by means of misrepresentation or deception.

System

Computer or other equipment or component or system or item which processes, stores, transmits or receives **data**.

Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Vehicle

A mechanically propelled conveyance with or without attached trailers

Virus

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **systems, data** or operations, whether involving self-replication or not including, but not limited to, trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

The Territorial Limits definition in respect of the Terrorism Extensions to the Property, Loss of Income and Property in Transit Sections is amended as follows:

Territorial Limits

England, Scotland and Wales.

For **property** insured under the Property or Property in Transit Sections where cover is provided whilst **in transit** to territories outside England, Scotland and Wales, the Territorial Limits shall include the Channel Tunnel up to the frontier with the Republic of France, as set out by the Treaty of Canterbury.

The Territorial Limits shall not include the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987 nor Northern Ireland, the Isle of Man or the Channel Islands.

Applicable to the General Exclusions Section

Exclusion 4 Terrorism of the General Exclusions is cancelled and replaced by the following:

4 Terrorism

This **policy** does not cover any **damage, injury** or liability directly or indirectly caused by, contributed to by or arising from:

a **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss

b any action taken in controlling, preventing, suppressing or in any way relating to **terrorism**

except as provided by:

i the Liability Section

ii Extension 14 Terrorism of the Property Section

iii Extension 12 Terrorism of the Loss of Income Section

iv the Terrorism Extension of the Property in Transit Section of **this policy**.

In any action, suit or other proceedings, where **we** allege that by reason of the provisions of this exclusion any **damage, injury** or liability is not covered by this **policy**, the burden of proving that such **damage, injury** or liability is covered will be upon **you**.

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General Exclusion 5 Electronic Risks is cancelled and replaced by the following:

5 Electronic Risks

This **policy** does not cover any **damage, injury** or, liability directly or indirectly caused by, contributed to by or arising from:

a **damage** to any **system** whether owned by **you** or not and whether tangible or intangible including any **data** where such **damage** is caused by programming or operating error by any person, acts of malicious persons, **virus, hacking, phishing denial of service attack** or failure of any external network

b loss, alteration, modification, distortion, erasure or corruption of, or unauthorised access to, **data** whether or not caused by **hacking**

c any misinterpretation, use or misuse of **data**

d unauthorised transmission of **data** to any third party or transmission of any **virus**

e **damage** to any other **property** directly or indirectly caused by, contributed to by or arising from damage described in a, b, c or d of this exclusion

but this shall not exclude accidental **damage** to insured **property** which results from a cover cause not otherwise excluded, except for acts of malicious persons which do not involve physical force or violence.

Applicable to the Property, Loss of Income and Property in Transit Sections

Extension 14 Terrorism to the Property Section is cancelled and replaced by the following:

Extension 14 Terrorism

If Terrorism cover is shown on the **schedule, we** will pay for **damage** or loss resulting from **damage** to insured **property** as shown on the **schedule** within the **territorial limits** caused by **terrorism** occurring during the **period of insurance** provided that:

a in any action suit or other proceedings where **we** allege that any **damage** or loss resulting from **damage** is not covered by this extension the burden of proving that such **damage** is covered will be upon **you**

b this extension is not subject to any of the exclusions specified in this **policy** other than as specified in exclusions i to vii of this extension

c this extension is subject to all the terms and conditions of this **policy** unless otherwise specified in this extension

d **our** liability in respect of all losses arising out of any one occurrence and in the aggregate in any one **period of insurance** will not exceed the sums insured or limits shown on the **schedule** in respect of insured **property** or as otherwise specified in the **policy**

We will not pay for:

i **damage** to any **building** or **property** therein insured under this **policy**, in the name of an individual or individuals, which is occupied as a private residence or any part thereof which is so occupied except as expressly varied in exclusions ii and iv of this extension

ii **damage** to blocks of flats and/or private dwelling houses or **property** therein insured under this **policy**, in the name of an individual or individuals, (other than where such individuals are sole traders, partners in an unincorporated business partnership, trustees or executors of a will (or beneficiaries of such trust or will) and provided they do not occupy any part of the **property** for their own residential purposes)

iii **damage** to any **building** or **property** therein insured under this **policy**, in the name of an individual or individuals (where such individuals are trustees or executors of a will or beneficiaries of such trust or will), which is occupied as a private residence where any part of the **building** is occupied by such individuals except as expressly varied in exclusion iv of this extension

iv **damage** to any **building** or **property** therein comprising mixed commercial and residential usage which is insured under this **policy**, in the name of an individual or individuals, and/or owned and/or occupied in any part by such individual or individuals unless the commercially occupied proportion of the **building** is more than 20%

v chemical, biological or radioactive contamination defined as any losses whatsoever or any expenditure resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:

a the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

b ionising radiation or contamination by radioactivity or from the combustion of any radioactive material

c chemical, biological or radiological irritants, contaminants or pollutants

in respect of properties occupied as a private residence or any part thereof which is so occupied and/or **property** therein insured under this **policy**, in the name of an individual or individuals, except where such properties are insured for **terrorism** under

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this extension by virtue of the variations to exclusions ii or iv of this extension

vi riot, civil commotion, war and allied risks defined as any loss whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from war, invasion, act of foreign enemy, hostilities whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

vii remote digital interference defined as any losses whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from:

a **damage** to any **system**, or

b any alteration, modification, distortion, erasure or corruption of **data**

whether owned by **you** or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from **virus or hacking or phishing or denial of service attack**.

Proviso to exclusion vii

1 **We** will pay for the cost of reinstatement, replacement or repair in respect of damage to insured **property**

2 **We** will pay for loss of income as a result of interruption of or interference with the **business** as a direct result of either:

a **damage** to insured **property**, or

b **damage** to other **property** within one mile of the insured **property** by **terrorism** which prevents or physically hinders the use of or access to the insured **property**

3 **Our** liability for any loss under items 1 and 2 of this proviso (which would otherwise fall within exclusion vii of this extension) is on the condition that such loss:

i results directly from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, **damage** to or movement of **buildings** or structures, plant or machinery other than any **system**, and

ii is not proximately caused by **terrorism** in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

4 If the **damage** to insured **property** indirectly results from any alteration, modification, distortion, erasure or corruption of **data** because the occurrence of one or more of the causes listed in item 3 i of this proviso results directly or indirectly from any alteration, modification, distortion, erasure or corruption of **data**, we will pay you in accordance with items 1 or 2 of this proviso.

5 **We** will not pay for any losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of data other than under item 4 of this proviso.

For the purposes of this proviso only, the definition of **property** excludes **data**, **money**, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatsoever.

Condition to Extension 14 Terrorism

If this **policy** is subject to any Long Term Agreement or Undertaking it does not apply to this extension.

Condition Precedent to Liability to Extension 14 Terrorism

It is a condition precedent to our liability to pay claims that:

a **you** have purchased cover in respect of **terrorism** from a Pool Reinsurance Company Limited member company in respect of all **property** and **premises** owned by **you** or for which **you** are responsible and that are eligible for such cover. A list of Pool Reinsurance Company Limited member companies is available via the Pool Re website

b the Treasury has issued a certificate certifying that **terrorism** is the cause of the loss or **damage** or, if the Treasury has refused to issue a certificate, a tribunal formed by agreement between **us** and Pool Reinsurance Company Limited concludes that **terrorism** was the cause of the loss or **damage**.

For the purposes of this condition, **property** and **premises** owned by **you** or for which **you** are responsible includes those pertaining to subsidiary companies unless such subsidiary has full control over its own insurance arrangements.

Extension 12 Terrorism to the Loss of Income Section is cancelled and replaced by the following:

12 Terrorism

Where Extension 14 Terrorism of the Property Section is operative, terrorism cover is also provided by this section. Any payment in respect of **terrorism** under this section will be subject to the same exclusions and conditions applicable to that extension.

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The following extension is added to the Property in Transit Section:

Terrorism

Where Extension 14 Terrorism of the Property Section is operative, **terrorism** cover is also provided by this section. Any payment in respect of **terrorism** under this section will be subject to the same exclusions and conditions applicable to that extension.

NF22 Privacy Notice

The Data Protection Notice in the Local Council Policy and the Business Legal Guard Policy is hereby removed and replaced with the following Privacy Notice:

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store your information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk 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.

Your agent will have their own uses for **your** personal data, please ask **your agent** if **you** would like more information about how they use **your** personal information

Collecting your information

We collect a variety of information about **you** including personal information such as **your name**, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect sensitive personal information such as details regarding **your** health, credit history and/or criminal convictions.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and /or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal and/or sensitive information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your policy** such as handling a claim or issuing 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.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

There may be situations where **we** will only use **your** information if **you** have given **us** permission such as using or collecting sensitive information. If **you** have given **us** such information about someone else, **you** would have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to; other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit references agencies and other companies, for example, when **we** are trailing their products and services which **we** think may improve **our** service to **you** or **our** business processes.

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

Keeping your information

We will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data

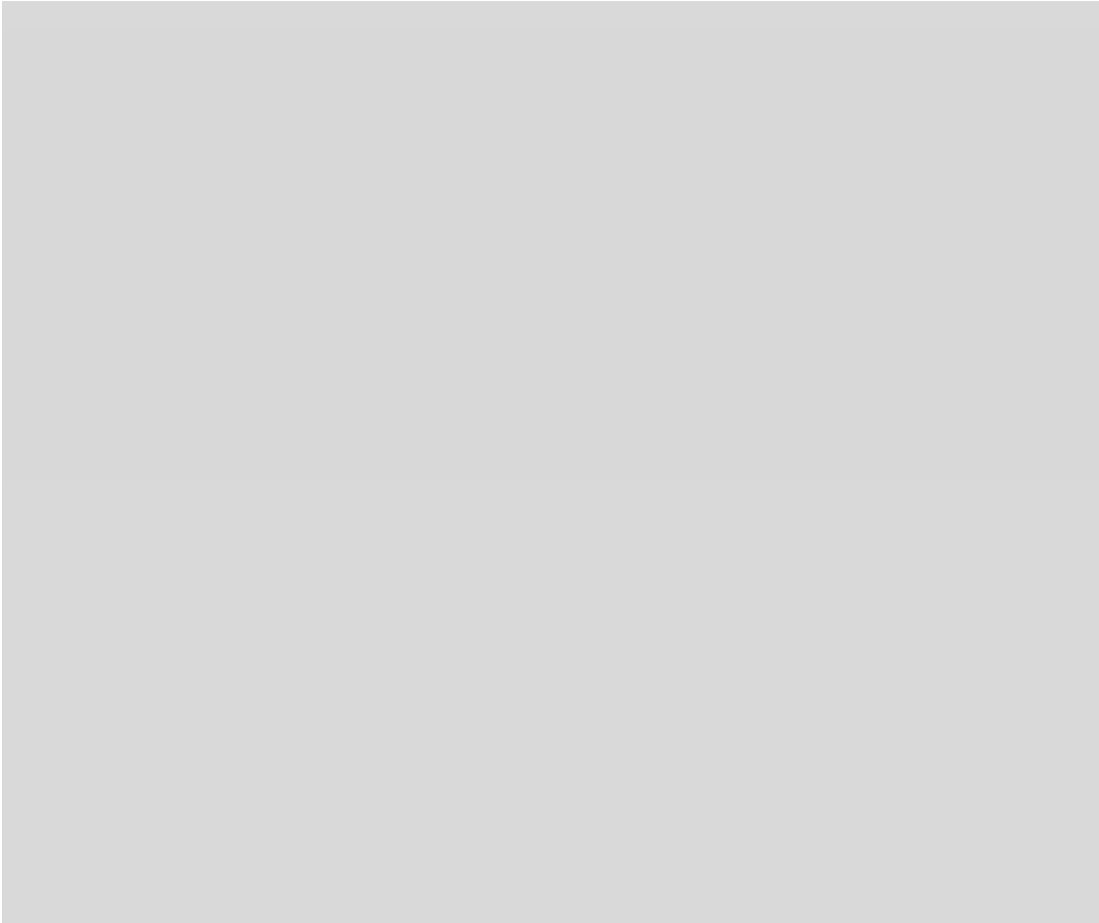
protection laws or **we** have taken all reasonable steps to ensure the form has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to; the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy Policy. Please note there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

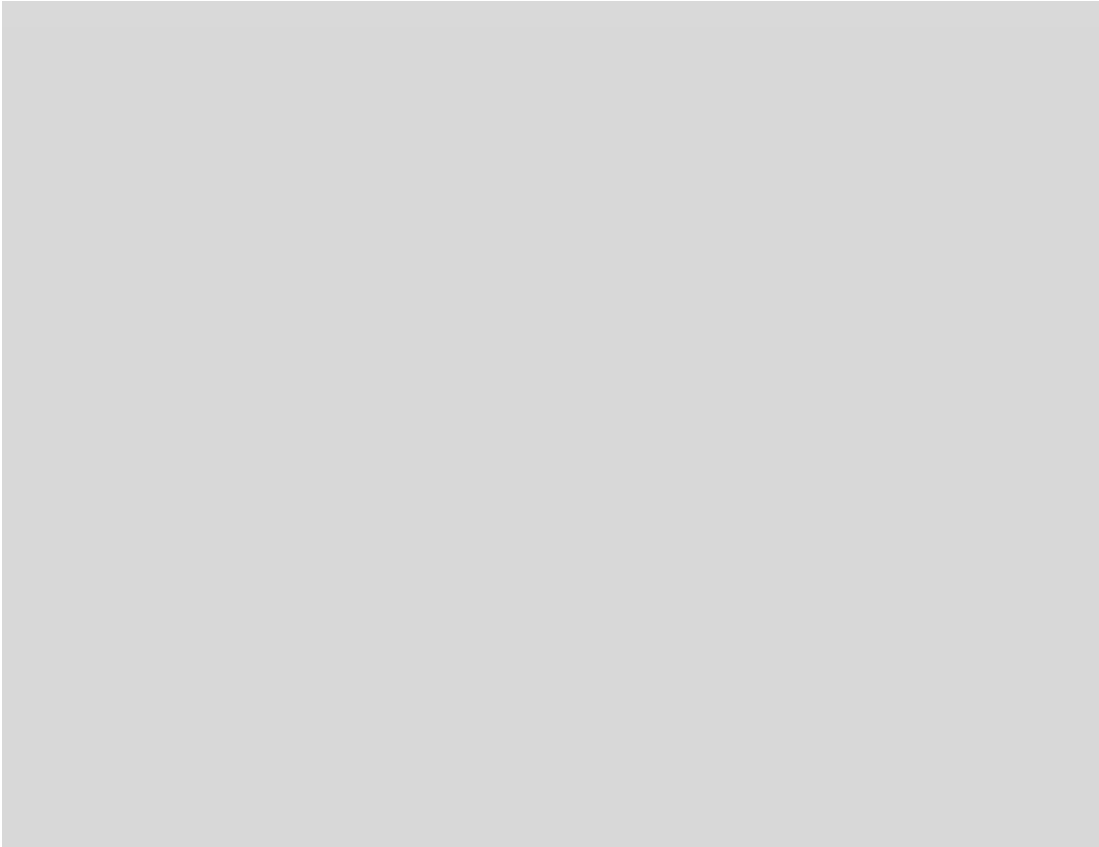


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