

Policy terms & conditions. Please keep in a safe place.

Your fonesafe policy is provided by the insurer, Homecare Insurance Limited ('Homecare').

Please read this document carefully. It sets out the terms and conditions of the insurance cover that Homecare will provide to you in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your policy.

Important information

- You must be 18 years of age or over and live permanently in the United Kingdom to hold a policy.
- When you take out your fonesafe policy you will register with us the device to be covered by this policy. The device must not be more than 45 days old when you purchase the policy and you must have proof of ownership.
- You may change the device registered with us under your policy at a later date. It is important that you tell us if you change the device you have registered with us. Please see section A (The insurance: registration of the device) and section G (Registration: how to register a new device) of these terms and conditions for more details.
- You should also read your certificate of insurance carefully because this document shows the amounts of the excesses payable if you make a claim. The excess is the amount of each claim that we will not pay. The amount of the excess varies depending upon when and how often you make a claim. You will be required to pay an increased excess if you make more than one claim in the periods shown in the certificate of insurance.
- Homecare's full company name is Homecare Insurance Limited (registered number 2793290), whose registered office is at Holgate Park, York YO26 4GA, United Kingdom. Homecare is authorised and regulated by the Financial Services Authority (Firm Reference Number 202880).
- Homecare must comply with English law and UK regulation. Please see section K (the law that applies to this policy) and section O (who regulates us) for more details.

Definitions

abroad – in a country other than England, Wales, Scotland or Northern Ireland

approved supplier – the person or company who we nominate to carry out the repairs to, or provide a replacement for, the device

certificate of insurance – the certificate of insurance included in your welcome letter or as sent to you by us from time to time which contains details of the policyholder and the device

device – the mobile phone, USB modem or data card which is covered by this policy which is used by you and/or the household members

household member – anyone who is permanently resident in your home and who is your spouse, partner with whom you reside, or a child who you or your spouse or partner are the legal guardian of. A student who is not resident in your home during term time only will be considered to be permanently resident in your home

IMEI Number – International Mobile Equipment Identity Number which is the unique serial or identification number that we will use to identify the device

mechanical or electrical breakdown – the actual breaking or burning out of any part of the device caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed. For the avoidance of doubt, mechanical and electrical breakdown does not include damage caused to the device caused by an electronic virus

policy – these terms and conditions and your certificate of insurance, which together form your contract with us, including any changes made in accordance with section L (Changes to your policy) or that we may agree with you from time to time

policyholder – the person who has taken out the policy and whose name appears on the certificate of insurance

premium – the amount payable per month (including Insurance Premium Tax) for the cover provided by this policy, which is shown in the certificate of insurance or any other amount we agree with you from time to time

proof of ownership – the till receipt provided at the point of sale that details the sale, or similar documentation that provides proof that you own the device (for example a mobile phone statement showing the IMEI Number)

reasonable precautions – all measures that it would be reasonable to expect you and/or any household member to take to prevent loss, theft or damage of the device

refurbished stock – a used mobile phone, USB modem or data card which has been refurbished to an as new standard

warranty period – the period of time that the device is covered by a warranty given by either the manufacturer or a supplier of the device (including our approved supplier)

start date – the start date of your cover as shown in the certificate of insurance

United Kingdom, UK – England, Scotland, Wales and Northern Ireland

we, us, our – Homecare

you, your – the policyholder

A) The insurance: registration of the device

When you take out your fonesafe policy you will register with us the device to be covered by this policy. The device must not be more than 45 days old when you purchase the policy and you must have proof of ownership.

It is important that you tell us if you change the device which is registered with us to be covered by the policy. Your premiums have been calculated based on the device registered with us, it is therefore important that you tell us of any change to the device as soon as possible to ensure that your insurance continues and that you have the right level of cover for your device. A change to the device may require a change to the premiums payable by you.

You can change the device at any time by providing us with the information shown in section G, but you will need proof of ownership for all replacements.

B) The insurance: what is covered

B1: The device

If you are over 18 and live in the United Kingdom, subject to the terms, conditions and exclusions below, this policy provides insurance against:

- loss, theft, damage (accidental and malicious); and
- mechanical or electrical breakdown of the device after the warranty period has expired, when the device is being used by you or by any household members.

If the device is lost or stolen we will provide you with a replacement. If we are unable to provide you with a suitable replacement, we will give you vouchers or cash for the replacement cost of the device which you can then take to your network provider or another retailer to purchase a replacement.

Where we provide you with a replacement for your device, we will try to provide you with the same model as the device you have claimed for. If we cannot provide you with an exact replacement, then we will provide one that has similar features and functionality to the one you have claimed for, but the colour may not always be the same. Replacements may either be new items or refurbished stock. All replacement devices that we provide will come with a 12-month warranty.

If the device breaks down outside its warranty period or is damaged, we will, at our discretion, either:

- arrange for it to be repaired; or
- pay for you to get it repaired by a repairer approved by us; or
- replace it if in our reasonable opinion it would be more cost-effective; or
- if we cannot repair or replace your device, we will give you vouchers or cash for the replacement cost of the device which you can then take to your network provider or another retailer to purchase a replacement.

If we have to settle a claim for your device by giving you vouchers or cash, we will give you vouchers or cash of an amount equivalent to the cost of buying from a high street retailer a device with similar features and functionality to the device you have registered with us and in respect of which you are making a claim.

If you fail to register a replacement to your registered device with us in accordance with section A, we may treat your policy as continuing in respect of the unregistered device, provided that if you seek to make a claim in respect of such unregistered device, we may settle the claim by giving you a replacement for the device which you registered with us. If we are unable to provide you with a suitable replacement, we will give you vouchers or cash for the replacement cost of the device which you have registered with us that you can then take to your network provider or another retailer to purchase a replacement, calculated as set out above.

Alternatively, we may elect to treat your policy as having covered the unregistered device from the point at which you acquired the unregistered device and in such circumstances, you and we agree that the unregistered device will be covered by the policy and we will settle the claim as if the unregistered device had been registered with us, in accordance with section B1 above. This is subject to payment by you of any increase in premiums that we would have charged you had you registered the unregistered device with us in accordance with the terms of the policy.

We will not pay a claim in respect of an unregistered device unless you can provide proof of ownership for that unregistered device.

If you make a claim in respect of an unregistered device and we deal with a claim in accordance with this section B1, we shall treat your policy as continuing and we will treat the unregistered device as having been registered with us from the date on which you make a claim to us but we shall be entitled to change the amount of premium payable by you.

Conditions

- You, and any household members using the device, must take reasonable precautions to prevent the loss, theft or damage of the device.
- Unless we tell you otherwise, if you make a claim for damage or mechanical or electrical breakdown, before the claim can be assessed you must send the device to our approved supplier so that they can inspect it. If our approved supplier is unable to repair the device and you are provided with a replacement, the damaged or faulty device will become the property of our approved supplier. You must send the device to our approved supplier by special delivery using the special delivery bag which we will provide to you. The device will remain your responsibility until our approved supplier has received it.
- If you make a successful claim for a lost or stolen device, ownership of the lost or stolen device passes to us if it is subsequently found. If you subsequently find your lost or stolen device you must contact us to arrange return of the found device to us. If we find that you have subsequently found the device and not returned it to us, we reserve the right to recover from you (where applicable), the value of any replacement device provided to you in accordance with the terms of this policy, or any payment made to you under this policy.

Exclusions

This policy does not cover:

- any mechanical or electronic breakdown that takes place when the device is still under its warranty period;
- loss, theft, damage or mechanical or electrical breakdown of the device if this happens whilst the device is being used by someone other than you or a household member;
- the loss, theft, damage or mechanical or electrical breakdown of the device as a result of you or a household member failing to use reasonable precautions;
- loss, theft, damage or mechanical or electrical breakdown of the device if this happened before you purchased the policy and you were aware of this before you purchased the policy;
- damage caused by reckless use of the device. This includes (but is not restricted to) damage caused because you or a household member have not followed the manufacturer's instructions;
- malicious damage caused by you or a household member;
- theft of the device from a car or other vehicle, unless it was out of sight, the vehicle's security systems were activated and there is evidence that the vehicle has been broken into;
- theft of the device from any unattended premises unless there is evidence of forced entry;

- damage or mechanical or electrical breakdown of the device if we cannot verify the IMEI Number of the device that you have returned to us for examination. This may include where the IMEI sticker has been removed;
- damage caused by any electronic virus;
- repair costs if these are not approved by us first;
- costs of routine servicing, inspections, adjustments or cleaning;
- normal wear and tear, including surface cracks that do not affect the use of the device, flaws, scratches or chips;
- loss or damage caused by, or occurring during, maintenance or modification of the device;
- any form of loss, cost or damage which is not the cost of repairing or replacing the device;
- claims made because the device has been confiscated or is being held by the police or any government or regulatory body;
- the cost of any airtime abuse, i.e. the cost of any calls, texts or downloads made from the device after it is lost or stolen.

B2: Accessories

This policy also provides cover for accessories for the device such as chargers, cases, earphones, Bluetooth headsets and memory cards, in the event that they are lost, stolen or damaged at the same time as the device, in which case we will, at our discretion, either:

- replace them; or
 - give you the replacement cost of the accessories.
- If we have to settle a claim for accessories by giving you the replacement cost, we will give you vouchers or cash of an amount equivalent to the cost of buying from a high street retailer accessories with similar features and functionality to the accessories in respect of which you are making a claim.

Exclusions and conditions

- The combined value of cover for any replacement accessories will be limited to that shown in the certificate of insurance.
- This policy does not cover any accessories which are not lost, stolen or damaged at the same time as the device.
- If we replace the accessories, we will try to provide you with the same model as the one you have claimed for. If we cannot provide you with an exact replacement, then we will supply you with an accessory that has similar features and functionality to the one you have claimed for provided this is compatible with the device, but the colour of the accessory may not always be the same.
- This policy does not cover the cost of a replacement SIM card or any software loaded on to a device such as games, ring tones and other applications.

C) The excess

The excess is the amount of each claim that we will not pay. The amount of the excess varies depending upon when and how often you make a claim. You will be required to pay an increased excess if you make more than one claim in the periods shown in the certificate of insurance. The increased excesses payable are shown in the certificate of insurance.

If you make a claim in the first month of the policy (or the first two months if your device is in Band G – see your certificate of insurance for more details) the excess you pay will be double the standard excess amount. If you are required to pay an increased excess for your first claim, we will refund you the amount of any increased excess above the standard excess amount which you are required to pay, if you still have your policy and have not made another successful claim at the end of the 12-month period following your start date.

D) The period of the insurance

This policy provides cover that begins on the start date and continues on a month to month basis up to a maximum of 5 years, in return for payment of your premiums.

If you fail to pay your premiums on the date specified on the certificate of insurance, the cover will be suspended automatically and with immediate effect. If, following suspension of the cover due to non-payment of your premiums, you subsequently make payment of your outstanding premiums within the time specified by us to you, the cover will be reinstated. You are entitled to make a claim under the policy during the time that your cover is suspended for non-payment of your premiums provided that you pay any outstanding premiums at the time you make a claim. If any outstanding premiums are not paid within the time specified by us to you following suspension of the cover in accordance with this section, we reserve the right to cancel your policy on notice to you and the device will no longer be insured.

E) Cancellation

You have a right to cancel the policy at any time within 21 days of the start date. If you exercise this right to cancel then the policy will be cancelled immediately and, provided you have not made a successful claim, any payment you have made will be refunded in full.

If you choose to cancel the policy outside the cooling off period shown above, then you will not be entitled to a refund of any premiums paid.

Either you or we can cancel the policy at any time by giving 30 days' notice. You can do this either by telephoning us on 0844 848 5637 or by writing to Homecare Insurance Limited, Holgate Park, York, YO26 4GA. If we cancel the policy, we will write to you at the address that we have on your policy records. We will refund any premium that you have already paid for a period that you would no longer be covered for.

We will cancel your policy on written notice with immediate effect by registered post to your last known address if you have at any time:

- deliberately given us false, misleading or inaccurate information or withheld from us relevant information in relation to the policy;
- attempted to defraud us; or
- otherwise acted dishonestly towards us.

F) The insurance: general conditions

- We will only pay claims to the person named in the certificate of insurance on the date the policy took effect.
- You must keep us up to date with changes in your personal details, such as address changes and updated device details.

G) Registration: how to register a new device

To register a new device on this policy, please call us on 0844 848 5637. Please have the following information available:

- the make and model of the device;
- the device's IMEI Number;
- your phone number and network;
- date of purchase of the device.

H) Claims: general

1. There is no limit upon the number of claims that you can make under the policy but please note that if you make more than one claim within the periods set out in your certificate of insurance then the excess you will have to pay will go up. Details of the different excesses applicable to claims can be found in your certificate of insurance.
2. If you make a claim, we may ask for proof of ownership. You must be able to provide this. We may also ask for documentation or other proof to support your claim. What we will require will depend on the circumstances of your claim, but an example would be a Police Crime Reference Number to support a claim for theft. You can provide photocopies if this is easier.
3. If the device is lost, stolen, damaged or breaks down abroad, we will not settle the claim until you have returned to the UK.

I) Claims: how to claim

To make a claim, you must report the incident within the timescales shown below. Please call us on 0844 848 5637 or claim online at www.fonesafeinsurance.co.uk

If you are in the UK and you need to claim, you must report the incident in accordance with the following timetable:

Action Required	Incident			
	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Network Provider	Within 24 hours of discovery	Within 24 hours of discovery	N/A	N/A
Report to Police	N/A	Within 24 hours of discovery	Within 24 hours of discovery	N/A
Crime or Loss Reference Number or Police Report Required	N/A	✓	✓	N/A
Report to Homecare	Within 10 days of discovery	Within 10 days of discovery	Within 10 days of discovery	Within 10 days of discovery

If you are abroad and you need to claim, you must report the incident in accordance with the following timetable:

Action Required	Incident			
	Loss	Theft	Malicious Damage	Accidental Damage or Breakdown
Report to Network Provider	Within 48 hours of discovery	Within 48 hours of discovery	N/A	N/A
Report to Police	Within 48 hours of discovery	Within 48 hours of discovery	Within 48 hours of discovery	N/A
Crime or Loss Reference Number or Police Report Required	✓	✓	✓	N/A
Report to Homecare	Within 10 days of returning to UK	Within 10 days of returning to UK	Within 10 days of returning to UK	Within 10 days of returning to UK

Please note that if you are abroad, we will not replace or repair the device until you return to the UK.

To allow us to process your claim, we will need the information listed below but please call us within the timescales listed above to register your claim even if you don't have all of the information to hand:

- your policy number which can be found in the top right hand corner of your welcome letter;
- your device's IMEI Number;
- proof of ownership;
- a payment method for your excess;
- the time and date of the incident;
- for loss and theft claims, time and date your network provider placed a block on your device;
- for theft, malicious damage and loss abroad claims, crime or loss reference number or police report and name of police station.

J) Fraud

If you have any concerns in relation to fraud, please call Customer Services on 0844 848 5637 and ask to be transferred to the Fraud Investigation Unit. Alternatively, you can write to:

Fraud Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA

If you, or anybody acting for you:

- make a claim knowing it to be fraudulent;
- make a statement in support of a claim knowing the statement to be false or untrue in any respect, or submit a forged or false document in support of a claim knowing the statement to be false or untrue in any respect; or
- deliberately misrepresent or deliberately fail to disclose material facts when taking out the policy or at any time during the term of the policy with the intention of deceiving us, we will not pay the claim and we will cancel this policy as set out in Section E.

Details of claims may be put on a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator of the claims register are available on request.

K) The law that applies to this policy

This policy is governed by and must be interpreted in accordance with the laws of England and Wales.

P) Consumer protection

Homecare is covered by the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 0800 678 1100.

Q) Recording calls

We record all phone calls from policyholders and other consumers. This is to:

- provide a record of the instructions received from you;
- monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

R) Special Needs

We are committed to meeting the needs of all our customers, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired policyholders who wish to speak to us and have a telephone available can do so by using the RNID's Typetalk Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact us via a Typetalk Operator who will relay instructions and other requests verbally to our call centre staff. Please note that to use Typetalk Relay, you must have or be able to get access to a telephone. If so, just dial 18001 and then dial our number; once the call is connected, a Typetalk Operator will join the call to relay your message. Our responses will then appear as text on your telephone. For Typetalk, please call 18001 0844 848 5637. For all other services, including requests for Braille, large print or audio versions of any of our documents, please call 0844 848 5637. In all cases, we will be happy to help.

S) General information

You should review your policy periodically to make sure it remains adequate for your needs.

You may have to pay other taxes or costs that are not paid or imposed by us.

We will communicate with you in English unless otherwise agreed.

T) Data Protection Notice – Your personal details

Homecare takes the privacy of its customers seriously. Homecare Insurance Limited is registered as a Data Controller under the terms of the Data Protection Act 1998, with the registration number Z5107254. Homecare is part of the CPP Group Plc group of companies ("CPP Group"). You can find out more about the CPP Group by visiting www.cppgroup.com This Data Protection Notice sets out how Homecare and other members of the CPP Group use and protect any personal information that you give to us when you purchase your policy.

Who to contact

If you have any questions about this notice or wish to withdraw or withhold your consent (where consent is required) to the use or disclosure described, please contact us at: The Compliance Manager, Homecare Insurance Limited, Holgate Park, York, YO26 4GA.

What personal information is collected?

We may collect and use the following information:

- your name and contact information (including email address and mobile phone number) and any other contact details you provide to us or to a business partner who introduced you to us ("Business Partner");
- financial information including card payment details;
- information that you provide when you purchase your fonesafe policy;
- records of any correspondence with you regarding any specific enquiry you make; and
- information about other products and services you obtain from members of the CPP Group or our Business Partner.

What do we do with your personal information?

We use your information for the following purposes:

- to make decisions on your policy;
- to provide you with and manage your policy and provide the cover described in these terms and conditions;
- to process and collect payments from you when due;
- internal record keeping;
- to improve our products and services;
- to communicate with you by email, telephone or post if you have purchased a policy from us, either regarding the purchase or other matters regarding transactions between you and us or your customer relationship with us;
- to process any claim you make;
- to contact you by email, telephone or post in order to share information with you about products, services and events from us, other members of the CPP Group and the Business Partner that may be of interest to you;
- to contact you regarding any specific enquiry you make;
- to contact you for market research purposes, if you have not objected to such use;
- statistical analysis;
- fraud prevention; and
- debt collection.

Direct Marketing and your preferences

We may wish to provide you with information about CPP Group's or their Business Partner's new products, promotions, special offers and other information which may be of interest to you and invite you to take part in market research. This communication may occur by post, telephone, email or SMS (unless you have asked us not to do so).

We will ensure that any direct marketing or market research that you receive or are contacted about by electronic means will provide a simple means for you to refuse further marketing. For example, in emails it may provide you with an 'unsubscribe' link, or an email address to which you can send an opt-out request. We will stop any marketing to which you object or withdraw your consent to within a reasonable period, in order to allow sufficient time for the change to be administered. You can change your mind at any time about marketing by informing us using the contact details set out at the top of this notice for us. In such cases we would not necessarily remove all your personal data from our database(s), but would note and respect your changed direct marketing preferences.

L) Changes to your policy

We have the right to revise and amend these terms and conditions from time to time to reflect changes in market conditions affecting our business, significant adverse claims experience, changes in technology and changes in legislation or regulatory requirements. We will give you prior notice of any changes to these terms and conditions in the event that these are varied in accordance with this section.

M) Other insurance

If you have other insurance that provides the same or substantially similar benefits, you must tell us this when you make a claim. We will not pay more than our share of any claim if this is covered by other insurance.

N) The policy: how to complain

If you want to make a complaint, please phone us on 0844 848 5637 or write to:

Complaints Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA

We will try to respond to your complaint within 5 working days. If no reply has been sent by then, you will be sent an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can take the matter to:

The Financial Ombudsman Service
Insurance Division
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to us and your subsequent appeal is made within 6 months of our final reply.

O) Who regulates us

Homecare is authorised and regulated by the Financial Services Authority (FSA) of 25 The North Colonnade, Canary Wharf, London E14 5HS. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234. The Firm Reference Number for Homecare is 202880.

To avoid contacting **you** unnecessarily about products **you** may already have, **you** agree that CPP Group members may compare **your** details with information provided by or held by or on behalf of the Business Partner about **you** and the products and services **you** already have. When the relevant CPP Group member does this it may need to tell the Business Partner that **you** have a **policy** with **us** and disclose enough personal data to enable the Business Partner to identify **you** on these files.

Who do we share this information with?

Your personal information will be made available to **our approved supplier** and other authorised service providers and third party suppliers which perform certain services on **our** behalf e.g. providing IT support and maintenance, providing hosting services, providing online payment services and providing marketing services. These service providers may have access to personal information needed to perform their functions on **our** behalf but are not permitted to share or to use such information for any other purpose. These service providers may be in other countries but where any information is transferred **abroad**, **your** personal information will be safeguarded in accordance with the provisions set out below.

In addition to the direct marketing purposes explained above, **we** may share limited personal information with other companies within the CPP Group e.g. to the extent needed for proper management and parental analysis and decision making.

Limited personal information about **you** may be shared with **our** Business Partner as set out in the "Direct marketing and your preferences" section.

We may also disclose **your** personal data:

- in response to a court order, or a request for cooperation from a law enforcement or other government agency; to establish or exercise **our** legal rights; to defend legal claims; or as otherwise required or permitted by applicable laws and/or regulations;
- when **we** believe that disclosure is appropriate in connection with efforts to investigate, prevent, or take action regarding illegal activity, suspected fraud, or other wrongdoing; to protect and defend the rights, property or safety of **us**, other CPP Group members, customers, staff, suppliers or others; to comply with applicable law or co-operate with law enforcement; or to enforce **our** terms or other agreements;
- to prospective or actual buyers in the event that **we** sell any of its business or assets, or to other CPP Group members in the event of a reorganisation.

If **you** use a payment card to pay for **your** policy, **we** may ask the issuer of that card to tell **us** about changes in **your** address and other personal and financial details so that **we** can update **your** policy records. This may include, but is not limited to, asking for new card or account numbers and for information about changes to any of **your** personal contact details (e.g. telephone, mobile phone or fax numbers, or email addresses).

If the **device** is lost or stolen, **we** will give relevant details to **your** network provider so that the **device** cannot be used. **We** will arrange repairs to or authorise the replacement of a damaged **device** or authorise the replacement of a lost or stolen **device**. When processing claims, **we** may contact the police to make sure that **your** crime or loss reference number is genuine.

We will record **your** information on relevant databases and registers for the purposes of crime prevention and detection. If **you** make a claim, **we** may record **your** information on relevant insurance industry databases (e.g. SEND) and registers for future claims administration and further fraud and other crime prevention and detection purposes, and may share **your** information with the police, other insurers and fraud prevention agencies to prevent fraudulent claims.

We will not otherwise transfer, disclose, sell, distribute or lease **your** personal information to third parties unless they have **your** permission to do so or are otherwise required or permitted to do so by law.

Will my personal information be transferred abroad?

Personal data which relates to **you** may be accessed by third-party service providers based in countries outside the EEA such as Malaysia. European data protection law permits the export of personal data to other countries subject to the provision of adequate levels of protection for the processing of such personal data. **Homecare** will ensure that where they transfer **your** personal information outside the EEA, adequate safeguards are put in place to protect **your** personal information as data protection standards in those countries may differ from those in the EEA.

How to get copies of or amend the information collected by us

You may request details of personal information which **we** hold about **you** under the Data Protection Act 1998 at any time. A small fee will be payable. If **you** would like a copy of the information held about **you** please write to **us** at:

UK Compliance Team
Homecare Insurance Limited
Holgate Park
Holgate Road
York
YO26 4GA

If **you** think any information **we** hold about **you** is incorrect or incomplete, please write to **us** as soon as possible. **We** will correct or update any information as soon as possible.