

Motorpoint 3 Month Warranty

Policy Terms and Conditions

1. POLICY DETAILS

These terms and conditions together with the **Policy Schedule** sets out **Your** insurance cover. Please note the following:

- This is a contract of insurance ("**Policy**") between **You**, the purchaser named on the **Policy Schedule**, and **Us**, Fortegra Europe Insurance Company Ltd. **Your Statement of Demands and Needs**, which includes the signed declaration and the undertaking to pay the premium, forms the basis of the **Policy**.
- The **Administrator** (Connect Administration Ltd) and **Us** do not provide advice or a personal recommendation about the suitability of this **Policy**. It is **Your** responsibility to ensure the **Policy** meets **Your** needs.
- Please check that the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn't, please contact the **Supplying Dealer** or the **Administrator**.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and **Statement of Demands and Needs**, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the **Policy** becoming void.
- Please note that as in **Section 15 - MISINFORMATION**, **You** have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- Fortegra Financial Corporation ("**Fortegra US**"), a company organised under the laws of the State of Delaware, registration number 4885848 with its main principal office located at 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, holds more than 10% of the voting rights and capital of **Us**, the **Administrator**, **Complaints Handler**, and the **Claims Handler** by virtue of the common shareholding of Fortegra US.
- Words that have special meanings are in bold, and the definitions can be found in **Section 2 - DEFINITIONS**.

2. DEFINITIONS

Administrator Connect Administration Ltd, 3 Monarch Court, The Brooms, Emersons Green, Bristol, BS16 7FH. Customer Services telephone 0117 456 2443. Customer Services email enquiries@connect-admin.co.uk. Connect Administration Ltd (Firm Reference Number 937565) is an appointed representative of ITC Compliance Ltd (Firm Reference Number 313486) who are authorised and regulated by the Financial Conduct Authority (FCA) for the conduct of general insurance business. This information can be checked on the Financial Services Register by visiting the FCA's website <https://fca.org.uk/> or by contacting the FCA on 0800 111 6768. Additional details on the extent of Connect Administration Ltd's authorisation and regulation by the Financial Conduct Authority are available from the **Administrator** on request.

Approved Repairer: A repairer appointed by the **Administrator** or the **Claims Handler** or **Us** to undertake a **Repair** to the **Vehicle**.

Claims Handler: Defend Insurance Holding s.r.o., having its registered address at: Roztylská 1860/1, Praha 4 - Chodov, 14800 Czech Republic. Telephone 0161 451 4812 Customer Services email customerservice@defendinsurance.co.uk

Complaints Handler: ITC Compliance Ltd, 3 Monarch Court, The Brooms, Emersons Green, Bristol, BS16 7FH. Customer Services telephone 0117 456 2443 email: _complaints@itccompliance.co.uk. ITC Compliance Ltd is authorised and regulated by the Financial Conduct Authority (FCA) for the conduct of general insurance, under Firm Reference number 313486. This information can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s> or by contacting the FCA on 0800 111 6768. Additional details on the extent of ITC Compliance Ltd's authorisation and regulation by the Financial Conduct Authority are available from the **Claims Handler** on request.

Day-To-Day Motoring: The use of **Your Vehicle** for social, domestic and pleasure purposes only, including journeys to and from a permanent place of work.

Excess: means the first **You** paid under **Your Motor Insurance Policy** under the terms of that policy

Family Member: **Your** spouse or civil partner, or a parent, grandparent, child, grandchild, brother, or sister.

Incident Date: The date of the incident where damage has occurred to the **Vehicle**.

Mechanical Breakdown: means the failure of a mechanical or electrical component, causing a sudden stoppage of its function, for a reason other than deterioration or negligence. Damage caused by the effect of overheating or abuse is not regarded as a Mechanical Breakdown under the terms of the Policy

Motor Insurance Policy: an insurance policy issued to cover **Your** private car, which is owned and registered to **You**.

Policy Schedule: The schedule provided to **You** when **You** purchased this **Policy**, which contains **Your** details, details of the **Vehicle** and the **Policy** term.

Property: **Your** fixed address as detailed on **Your** schedule.

Statement of Demands and Needs: The Statement of Demands and Needs and declaration together with any additional information **You** may have supplied to **Us** in support of **Your** application for this **Policy**.

Supplying Dealer: The car dealership that the **Vehicle** was purchased from.

Territorial Limits: The United Kingdom, Ireland, Isle of Man and the Channel Islands. Territorial limits will include the countries of the European Economic Area for a period of up to sixty (60) days for any one single trip.

Vehicle: The **Vehicle** purchased by **You** which meets the eligibility criteria set out in this **Policy**.

We/Us/Our: Fortegra Europe Insurance Company Ltd (Malta Company Registration Number C 84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imtida, Gzira, GZR 1401, Malta. Fortegra

Europe Insurance Company Ltd is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business, and is regulated by the Malta Financial Services Authority, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under reference number 805770, and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Annual reports on **Our** solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>

You/Your: Any individual who is detailed on the **Policy Schedule** and who has applied for this **Policy** and has agreed to pay the premium under this **Policy**.

3. ELIGIBILITY

You are eligible for cover from the start date of this Policy if:

- **You** are applying as an individual; and
- **You** are eighteen (18) years of age or over; and
- **You** are resident in the United Kingdom, Channel Islands or the Isle of Man; and
- **You** hold a current valid UK driving license; and
- **You** must be named as the Policyholder under a **Motor Insurance Policy**.

The Vehicle is eligible for this cover if it:

- is a private **Vehicle** registered in the United Kingdom, Channel Islands or the Isle of Man; and
- has been purchased from the **Supplying Dealer**; and
- is not older than eight (8) years at the start of this policy.

Please Note: The following Vehicles and Vehicle uses are NOT eligible for cover:

- Any **Vehicle** that is not a right hand drive **Vehicle**; and
- Emergency **Vehicles**, commercial **Vehicles**, taxis, courier **Vehicles**, buses, minibuses, coaches, trucks, motor homes, trailers, heavy goods **Vehicles**, licensed private hire **Vehicles**, daily rental **Vehicles**, breakdown and recovery **Vehicles**; and
- **Vehicles** used for hire and reward, driving school tuition, chauffeuring, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event; and
- Any **Vehicle** that has been modified after the purchase date.

4. POLICY TERM

This **Policy** is for a term of three (3) months and is not renewable, as detailed on the **Policy Schedule**. **Your** cover will end at the earliest of any of the below:

- **You** failing to pay **Your** premium when due; or
- **You** or the **Vehicle** no longer meeting the eligibility criteria for **Your Policy**; or
- The **Vehicle** being sold or transferred to a new owner, other than under **Section 10 - TRANSFERRING YOUR POLICY**; or

- The value of claims settled by **Us** having reached the limit, as defined in **Section 5 – WHAT IS COVERED**; or
- The **Policy** being cancelled by either **You** or **Us**; or
- The start and expiry dates of the **Policy** as detailed on the **Policy Schedule**.

5. WHAT IS COVERED

Cover	Benefit Limit
<p>Mechanical Breakdown Insurance</p> <p>PARTS COVERED Please see your Proposal Form for details of the maximum amounts that may be paid for each and any claim. These may be subject to lower limits as stated on these pages. All limits include VAT. There is no restriction to the number of claims You can make. This Policy covers All Mechanical and Electrical parts (including labour to fit them), of the insured Vehicle against Mechanical Breakdown and including the below.</p> <p>Oil seals Crankshaft front seal, camshaft oil seal, auxiliary shaft oil seal, gearbox rear seal, drive shaft(s) seals and differential pinion seal and where an engine or gearbox repair requires oil seals or gaskets.</p> <p>Casings If any of the covered parts fail and this damages the casings, they will also be covered.</p> <p>Working materials Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part which is covered under this Policy.</p> <p>Air Conditioning System In the event of a valid claim, maximum contribution to system re-gas is £45.00 inc VAT.</p> <p>Excluding: Cracked or porous cylinder heads and blocks, burnt valves and any skimming/pressure testing. Body, paint, glass, interior/exterior trim, key fobs and key cards, in-car entertainment/ communication systems and connected equipment including satellite navigation, catalytic converters and diesel particulate filters, wheels, airbag and system, electrical wiring, wiring looms, hoses, pipes, cables, brake seizure and corrosion. Service items and other components subject to routine maintenance or periodic repair or replacement such as plugs, HT leads, brake frictional material, clutch facings, wiper blades/rubbers, auxiliary belts, light bulbs/units, tyres, batteries, exhaust systems [this is not a complete list].</p>	<p>Maximum of £1,500 including VAT per claim.</p>

Transferrable cover

You may transfer **Your Policy** subject to the conditions in **Section 10 -TRANSFERRING YOUR POLICY** where a **Family Member** takes ownership of the **Vehicle**.

6. WHAT IS NOT COVERED

What You are not covered for Mechanical Breakdown Insurance

- i. **We** will not accept liability for any claim which is reported to the **Administrator** more than fourteen (14) days after the relevant fault is discovered.
- ii. **We** will not accept liability for any claim where the repair has not commenced within fourteen (14) days of the relevant fault being reported to the **Administrator**.
- iii. The **Policy** does not apply to: **Vehicles** used for hire or reward (for example Taxis, self-drive hire or driving schools), **Vehicles** used for any kind of timed competition or race; or non-standard customized or modified **Vehicles**.
- iv. **We** will not accept any liability for damage caused by: Neglect, corrosion, any foreign matter, getting into or onto a part; lack of servicing, the effects of over-heating, whether caused by an insured part or not; freezing, abuse, damage to parts not covered by this **Policy** or consequential damage; or damage to parts **We** cover caused by parts not covered by the **Policy**.

We will not accept liability for:

- The effects of poor repairs, faults or defects at the time of the sale.
- Parts which have been fitted incorrectly
- Parts which are of faulty manufacture or design or
- Parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.

The **Policy** excludes any damage caused by fire, accident or any road hazard whether or not insured under any motor insurance or accidental damage policy. It does not provide cover for other people or physical injury. **We** will not accept liability for damage caused by war risks, sonic booms or nuclear radiation.

7. HOW TO MAKE A CLAIM

Mechanical Breakdown Insurance	
Stage	Explanation
Step 1	<p>NOTIFY THE CLAIMS HANDLER</p> <p>Telephone the Claims Handler at . The Claims Handler will make a note of Your claim and advise You of the location of Your nearest Approved Repairer.</p> <p>IMPORTANT: In order for the Claims Handler to pay the Approved Repairer directly, You (not the repairer) must notify the CLAIMS HANDLER of Your claim. This must be done before You give permission to a repairer to carry out any fault finding or remedial work. Notification from a repairer of a possible claim will not be accepted by the Administrator.</p>
Step 2	<p>CONTACT THE REPAIRER</p> <p>Book Your Vehicle in with the repairer and give Your permission to carry out any fault finding/diagnosis or dismantling necessary.</p>
Step 3	<p>REPAIRER OBTAINS AUTHORITY</p> <p>Once Your Vehicle, Policy Schedule and service records have been handed to the repairer they will contact the Claims Handler to request approval for repairs.</p>
Step 4	<p>AUTHORITY FOR CLAIM VALUE</p> <p>If Your claim is accepted, an authorisation number will be issued to the repairer for the amount that will be paid under this Policy.</p> <p>You are responsible for paying any amount the repairer charges over and above the authorised amount.</p>
Step 5	<p>PAYMENT OF THE CLAIM</p> <p>On completion of the repairs, the repairer must submit an invoice directly to the Claims Handler. The invoice must clearly show the authorisation number given, details of who the Claims Handler should pay and contain full details of the repairs, including details of all part(s)</p>

	used, labour and VAT. The authorisation number will only be effective for ninety (90) days from the date it was issued and no payments will be made in respect of the authorisation number after the expiry of the ninety (90) day period.
Claims Conditions	<ul style="list-style-type: none"> • The Claims Handler cannot agree to any claim without providing a Claims Authority Number. The repairer must not start any repairs without this number. Please quote Your Claims Authority Number each time You contact the Claims Handler about Your claim and make sure the repairer includes this number on their invoice. • If when making a claim You do not follow the correct procedure, We will not be able to pay Your claim in this instance. • No liability shall exist in respect of parts supplied, repairs carried out or any other claim under the Policy other than claims made in accordance with the procedures set out in these terms and conditions and for which specific authorisation is given by the Claims Handler . • We reserve the right to provide replacement parts and to carry out repairs under the Policy or to arrange for their provision by other persons. • The Claims Handler may insist that Your repairer uses exchanged or reconditioned parts to affect a repair. • The amount of time allowed for labour will be in line with the manufacturer's/Glass's Guide standard repair times. The cost of diagnosis or testing will be limited to a maximum of one (1) hour at the maximum hourly labour rate towards an accepted claim. • We and the Claims Handler reserve the right to examine the Vehicle, to subject it to expert independent assessment and to name the repairer to be used. The Claims Handler will use the results of any expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of the Policy. • We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Points to note about the claims process:

- The **Claims Handler** will appoint an **Approved Repairer** where possible who will be responsible for completing the necessary work in the event of a successful claim.
- Diagnostic costs that **We** will pay is limited to a maximum of 1 hour at the maximum hourly labour rate towards an accepted claim.
- **We** or the **Claims Handler** reserve the right to subject the **Vehicle** to an independent assessment.
- **We**, the **Administrator**, the **Claims Handler**, the **Complaints Handler** and the **Supplying Dealer** may obtain and share information concerning any claim **You** may make against this **Policy** with any **Approved Repairer**, for the purposes of administering **Your Policy** and claim.

8. POLICY CONDITIONS

Mechanical Breakdown Insurance

You must comply with the following conditions to have the full protection of the Policy. If **You** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

Duty of Care

You must not continue to drive the **Vehicle** after any damage or incident if this could cause further damage to the **Vehicle**.

Fraud

You must not act in a fraudulent manner. If **You**, or anyone acting for **You**, make a claim under the **Policy** knowing the claim to be false, or fraudulently exaggerated in any respect; or make a statement in support of a claim, knowing the statement to be false in any respect; or submit a document in support of a claim, knowing the document to be forged or false in any respect; or make a claim in respect of any loss or damage caused by **Your** willful act, or with **Your** connivance, then:

- **We** shall not pay the claim;
- **We** shall not pay any other claim which has been made or will be made under the Policy;
- **We** may at **Our** option declare the Policy void;
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy**;
- **We** shall not make any return of premium; and
- **We** may inform the Police of the circumstances.

SERVICING

The **Vehicle** must be serviced in line with the manufacturer's recommended guidelines. If the **Vehicle** has no service history, or the service history is incomplete, the **Vehicle** must be serviced by a VAT-registered garage within twelve (12) months or 12,000 miles (whichever is sooner) from the date **You** bought the **Vehicle**. It must then be serviced in line with the manufacturer's specifications, or every twelve (12) months or 12,000 miles (whichever is the sooner). The servicing must include the following.

- Changing the engine oil and filter
- Checking oil levels in the gearbox and differential, and topping them up if necessary
- Checking the coolant level and the strength of the antifreeze or inhibitor, and topping up if necessary
- Checking the timing belt (if one is fitted) and renewing it if necessary
- Replacing the brake fluid in line with the manufacturer's recommendation

The interval between services must not go over the set time or mileage by more than twenty-one (21) days or 750 miles. If any circumstances prevent the service from being carried out on time, **You** must immediately send to the **Administrator** written notice of this by 'Signed for' mail.

You must keep proof of each service as we may need to check it if **You** make a claim.

The only acceptable proof of servicing will be the fully detailed VAT service invoice, showing the date of the service and the mileage. **You** must keep all these invoices.

If **You** do not provide satisfactory proof of servicing, **Your Vehicle** will not be covered.

Warning

Timing belts [otherwise known as camshaft drive belts]. If **Your Vehicle** has a timing belt, please make sure that it is in good condition and that it is checked and changed in line with the manufacturer's recommendations. If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience. No responsibility will be accepted for damage caused by the failure of a worn-out timing belt.

- The maximum benefit payable by **Us** is detailed in **Section 5 – WHAT IS COVERED** and on the **Policy Schedule**.
- If **You** are covered by any other insurance or warranty for the same or similar benefit(s) provided under this **Policy**, then **We** will only be responsible for paying a fair proportion of any benefit which **We** would otherwise be due to pay.
- **You** will be responsible for payment of any repair work completed by the **Approved Repairer** that falls outside of the scope of this **Policy**.
- The maximum benefit payable by **Us** in respect of the **Vehicle** is the claims limit on the **Policy Schedule**.
- This **Policy** shall not acquire a surrender value.
- It shall not be possible for **You** to assign or change the benefits of this **Policy** in any way whatsoever, other than as specified in **Section 10 - TRANSFERRING YOUR POLICY**.
- **We** have the right to take proceedings in **Your** name, in order to recover for **Our** benefit, the amount of any payment made under this **Policy**.
- **You** must notify the **Administrator** as soon as possible if any of **Your** details change during the **Policy** term.

9. ADDITIONAL BENEFITS

The extra benefits listed below will be provided subject to the limits specified in the Proposal / **Policy** Schedule if any of the parts covered under the **Policy** fail..

Vehicle Replacement

The **Claims Handler** will pay up to £30 a day [including VAT], for up to a maximum of 7 (seven) days, towards the cost of a replacement **Vehicle**. **You** can only have a replacement **Vehicle** if the **Vehicle** is being repaired under the **Policy** and prior authority has been given by the **Claims Handler**.

Exclusions

- We will not provide a replacement **Vehicle** for the first 24 hours that **You** are without the **Vehicle** or during any delay the repairer may have waiting for parts or commencing repairs.
- We will not cover the costs of or fuel or insurance for the replacement **Vehicle**.
- We will not cover any motoring fines and congestion charges that **You** may incur

10. TRANSFERRING YOUR POLICY

This **Policy** cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle** except where ownership of the **Vehicle** is transferred to a **Family Member**. Cover may be transferred to that **Family Member** by contacting the **Administrator** within ninety (90) days of change of ownership, so long as that **Family Member** meets the eligibility criteria in **Section 3 - ELIGIBILITY**.

11. CANCELLING YOUR POLICY

You may cancel the **Policy** with the **Supplying Dealer** within thirty (30) days of the delivery date of **Your Vehicle** without financial penalty provided no claim has been submitted. Thereafter both parties must give thirty (30) days' notice of cancellation. The **Policy** has no surrender value and no premium paid will be refunded after thirty (30) days of **Your Vehicle** delivery date.

12. COMPLAINTS PROCEDURE

If **You** wish to make a complaint about the conduct of the sale of this **Policy**, including any information provided as part of the sale, please contact the **Supplying Dealer**.

The **Complaints Handler** handles all other complaints relating to this **Policy** on **Our** behalf. If **You** wish to make a complaint, please do so:

- by telephone on 0117 456 2443; or
- by writing to the Customer Outcome Manager at complaints@itccompliance.co.uk

The **Administrator** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Complaints Handler** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Complaints Handler** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

IMPORTANT: The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case.

Following this complaints procedure does not affect **Your** legal rights.

13. SANCTIONS

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

14. THIRD PARTY RIGHTS

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this contract to have the right to enforce the terms of this Policy; and
- **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this Policy, who might seek to assert that they have rights under this Policy.

15. MISINFORMATION

When applying for insurance, varying **Your** cover, or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your Policy** or the payment of **Your** claim.

16. APPLICABLE LAW

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

17. COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company Ltd cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk.

The FSCS can be contacted:

- online by completing the form on the FSCS website www.fscs.org.uk/contact-us/; or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website www.fscs.org.uk/contact-us/.

18. PRIVACY AND DATA PROTECTION NOTICE

Data Protection

Fortegra Europe Insurance Company Ltd and the **Complaints Handler** (as Joint Data Controllers) are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which **We** process **Your** personal data.

How We Use Your Personal Data

We may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical

purposes. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

Disclosure of **Your** Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International Transfers of Data

We may transfer **Your** personal data to destinations outside of the United Kingdom or the EEA. Where **We** transfer **Your** personal data outside of the United Kingdom or the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company Limited, Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imtida, Gzira, GZR 1401, Malta or via email at dpofficer@fortegramalta.com.