

sagic



**THE SALVATION ARMY GENERAL
INSURANCE CORPORATION LTD**

**SELF DRIVE HIRE EXCESS
PROTECTION POLICY**

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Your Policy

This is a contract of Insurance between **you** the **insured** and **us** the **Insurer** covering **your motor vehicle excess** that applies if **your motor vehicle**, which is used for a self-drive hire **business** is stolen.

It is essential that all material details affecting the risk are disclosed to **us** at the outset or immediately they occur if any alterations arise in future. If **you** have any doubt whether any detail is material **you** should tell **us** so that **we** can decide.

In return for payment by **you** of the premium, **we** will insure **you** against financial loss as defined within, occurring during the **period of insurance** stated in the **policy schedule**, or any subsequent period for which **you** shall have paid the premium and **we** shall have accepted the premium, in accordance with the relevant sections specified in **your policy schedules**, subject to the terms, conditions and exclusions of this **policy**.

Almost certainly **your** needs will change. If they do please tell **us**. **Your policy** is designed for easy amendment and an updated **schedule** will be sent to **You** each time there is an alteration in cover or to the sums insured. Updated **policy schedules** should be kept with the **policy** so that **you** can refer to them to check the full details of the cover currently in force. Similarly, renewal **schedules** and any notice which **we** might issue from time to time should be kept with this **policy**.

Please read **your schedule** and this **policy** and return them to **us** for amendment if they are not in accordance with **your** requirements.

This **policy** should be kept in a safe place – **you** may need to refer to it if **you** have to make a claim.

Useful Information

Law applicable to the Policy

Unless **we** and **you** have agreed otherwise in writing this **policy** shall be governed and construed in accordance with English Law.

Making a claim

Should **you** need to make a claim then please check **your policy** for cover details and then phone:-

0300 030 1865

Definitions

Each time the following words or phrases are used in this **policy**, or on **your schedule** they will have the specific meaning shown below and will be identified in bold for **your** reference:

Business

Means the **business** described in the **policy schedule** including

- i. the ownership (including maintenance) of Buildings specifically insured by this **policy**.
- ii. the provision and management of canteen, social, sports and welfare facilities for **your employees**.
- iii. first aid, fire and ambulance services.
- iv. private work carried out with **your** consent for **you** or any of **your** directors partners or other senior officials of **your business** by any of **your employees** within the territorial limits.

Business Use Class 3 (BU3)

You and authorised drivers using the vehicle for **business**, to solicit orders, deliver pre-purchased goods. This includes sales representatives, consultants and agents and anyone else who uses the vehicle to travel from customer to customer for commercial **business** use.

Damage

Loss, destruction or **damage**.

Employee

Includes:-

- i. any person under a contract of service or apprenticeship with **you**
- ii. a person under a contract of service or apprenticeship with some other employer and who is hire to or borrowed to **you**
- iii. a **labour** master or person supplied by him
- iv. a person engaged by a **labour** only sub-contractor
- v. a self-employed person working on a **labour** only basis under **your** control or supervision
- vi. a driver or operator of hired-in plant
- vii. a trainee or person undergoing work experience
- viii. a voluntary helper
- ix. persons working under the Community Offenders Act 1978 Community Offenders (Scotland) Act 1978 or similar legislation
- x. at **your** request outworkers or **home** workers employed under contracts to execute personally any work in connection with the **business**

whilst engaged in working for the insured in connection with the **business**

Excess

The amount **you** must pay towards any claim under **your** main insurance **policy**. The **excess** is the first part of any payment of a claim.

Home

Your main permanent place of residence in the United Kingdom.

Injury

Means death, bodily injury, illness, disease or shock.

Insurance Schedules / Schedule

The separate document issued to **you** containing details of **you**, the premises, activities, sections of the **policy** which apply, sums insured, the **period of insurance**, together with details of premiums due from **you**.

Insured/You/Your

The person(s), company or organisation (including a board of trustees) named in the **schedule** as the policyholder.

Insurer/We/Our/Us

The Salvation Army General Insurance Corporation Limited (Sagic)

Main Insurance Policy

The motor vehicle insurance **policy**, provided by an insurer authorised to conduct insurance **business** in the United Kingdom.

Motor Insurance

A main insurance **policy** of a motor vehicle that covers losses and or **damage** incurred as a result of traffic accidents and /or against liability that could be incurred to a third party.

Motor Vehicle

A private motorised car or motorbike which is registered at **your home** address, used for social and domestic purposes and/or commuting to **your** usual place of work, which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed 3.5 tonnes, of which **you** are the owner or which **you** are authorised to drive.

Period of Insurance

The period commencing with the effective date shown in **your schedules** and ending 12 months later for which **we** agree to provide the insurance described in this **policy** in return for **your** payment of, or agreement to pay the premium.

Policy

The wording together with all **schedules**, endorsements and notices attached or issued by the insurers.

Policy Schedule

The document that contains the name of the **policy** holder and gives details of the cover provided by this **excess** protection insurance **policy**.

Pollution

Means:-

- i. Pollution or contamination by naturally occurring or man-made substances forces or organisms or any combination of them whether permanent or transitory and however occurring and
- ii. all loss destruction **damage** or Injury directly or indirectly caused by such pollution or contamination

Settled Claim

A valid claim paid under **your** main insurance **policy** or, in case of a motor insurance, by a relevant third party where **you** were at fault.

Sum Insured / Limit of Liability

The sum insured as shown in **your schedules** against any section or Item, is the maximum **we** will pay for all claims arising out of any one incident.

Territorial Limits

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, and the Channel Islands.

Third Party

A person or company liable to **you** in respect of a claim.

Total Annual Limit

The total amount of cover **you** have bought under **your excess** protection insurance **policy** as stated in **your policy schedule**.

Waived or Reimbursed

A right is given up or an amount is paid under a main insurance **policy**.

General Conditions

Schedules

This **Policy** and **Your Schedules** (which form an integral part of this **Policy**) shall be read together as one contract and any words or expressions, to which specific meanings have been attached in any part of this **Policy**, or of **Your Schedules**, shall bear such specific meanings wherever they may appear.

Reasonable Precautions

You must take reasonable steps to safeguard against loss or additional exposure to loss.

Alterations

You must advise **Your** as soon as possible about any change in circumstance which increases the risk of **Damage** to the Insured Property.

Cancellation

We may cancel this **Policy** by giving 30 days' notice in writing by recorded delivery to **Your** last known address and **We** shall return a proportionate part of the premium of the unexpired period of the **Policy**. **You** may cancel this **Policy** by giving **Your** written instructions. Provided no claim has been made during the current **Period of Insurance**, **You** will be entitled to a proportionate return of premium for the unexpired period of this **Policy**, less an administration charge.

Fraudulent claims

If **You**, or anyone acting on **Your** behalf, make(s) a claim under this **Policy** knowing the claim to be false or fraudulent in any way, this **Policy** will become void and all claims under it will be forfeited. If **You** have made a deliberately false statement, or declaration in connection with the contract between **You** and **Your**, this **Policy** will become void and all claims under it will be forfeited.

Data Protection

All personal data provided by **You** will be treated by **Your** as confidential and will not be disclosed to any third party without **Your** consent unless permitted by law or as set out in **our** Data Protection & Privacy **Policy** which **you** will find included in this **Policy**.

Contracts (Rights of Third Parties) Act 1999

A person or company who was not party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this Condition does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Discharge of Liability

We may at any time pay the Limit of Indemnity or the **Sum Insured** or a smaller amount for which a claim can be settled after deduction of any sum already paid. **We** will not make any further payment except for Costs and Expenses incurred prior to the payment of the claim.

Fair Representation

You have a duty to make to **Your** a fair presentation of the risk before the inception of this **Policy**; when an alteration is made to this **Policy**; and at the renewal of this **Policy**.

If a breach of such duty is:

- i. deliberate or reckless
 - a. in relation to an alteration made to this **Policy**, **We** may treat this **Policy** as cancelled with effect from the time when the alteration was made and retain any premiums paid; or
 - b. in relation to inception or renewal of this **Policy** avoid this **Policy** and refuse all Claims and retain any premiums paid; or
- ii. neither deliberate nor reckless
 - a. in relation to an alteration made to this **Policy** and **We** would not have agreed to the alteration on any terms, **We** may treat this **Policy** as if the alteration was never made; or
 - b. in relation to inception or renewal of this **Policy** and **We** would not have entered into this **policy** on any terms, **We** may avoid this **Policy** and refuse all Claims but will return any premiums paid; or
- iii. neither deliberate nor reckless
 - a. in relation to an alteration made to this **Policy**, and **We** would have agreed to the alteration but on different terms; or
 - b. in relation to inception or renewal of this **Policy**, and **We** would have entered into this **Policy** but on different terms,

the **Policy** will be treated as if it has been entered into on those different terms, if either of the above would have resulted in **us** charging an increased premium on what was actually charged, **We** may reduce proportionately the amount to be paid on a claim. **We** will pay on such claim a percentage of what **We** would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that **We** would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by **Your**), in relation to a breach of the duty to make to **us** a fair presentation of the risk.

Main Insurance Policy

- i. The **Main Insurance Policy** must be valid and provided by an insurer authorised to conduct insurance **business** in the **Territorial Limits**.
- ii. **Your** name must be stated as the **policy** holder in the **policy schedule** and the main insurance **policy**.

Residency

You must permanently reside in the United Kingdom at all times during the **Period of Insurance**.

Claims Conditions

If **You** fail to comply with any of **Your** responsibilities shown below **we** may at **our** option refuse to deal with **Your** claim or reduce the amount for payment as **We** deem appropriate and **We** may cancel **Your Policy**.

Action by You

Immediate Notice

On the happening of any event which may give rise to a claim **You** must tell **Your** immediately, or as soon as reasonably possible and give **Your** all the assistance **we** may reasonably require.

Inform Police

Inform the Police immediately if any the **Damage** is caused by Theft or any attempt thereof.

Supply Full Details

Supply to **Your** at **Your** expense full details of the claim in writing including any supporting evidence and information (e.g. photographs) that **We** require within the following periods of time:

- i. 7 days for **damage** by riot, civil commotion, strikes, **labour** disturbances or malicious persons,
- ii. 30 days after any other **Damage** or accident.

Minimise Loss

Take immediate action so far as is reasonably practical to minimise loss, recover lost property and prevent further **Damage** or accident.

Recoveries

At **Our** request and at **Our** expense do or allow to be done everything reasonably required by **Your**, for the purpose of making recoveries from other parties, whether such action is necessary before or after **We** pay **Your** claim under this **Policy**.

Our rights

Enter the Premises

We or **Our** appointed representative have the right to enter any Building where **Damage** has occurred and take and keep any of the Insured Property and to deal with salvage in a reasonable manner. **We** have the right to the salvage of any Insured Property. **You** cannot abandon any property to **Your**.

Benefit of Your rights

We are entitled to take the benefit of **Your** rights against another person.

Arbitration

Where **We** have accepted a claim under this **Policy**, but **We** and **You** cannot agree on the amount to be paid, the disagreement shall be referred to an arbitrator appointed by **You** and **Your**, in accordance with the statutory provisions for the appointment of an arbitrator. Where this occurs an award must be made by the arbitrator, before legal proceedings can be commenced against **Your**.

Subrogation

Any claimant under this **Policy** shall at the request and at the expense of **Your**, do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by **Your** for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which **We** shall be or would become entitled or subrogated upon its paying for or making good any **Damage** under this **Policy**, whether such acts and things shall be or become necessary or required before or after **Your** indemnification by **Your**.

Our Responsibilities

We will:

Deal with **Your** claim quickly, promptly and fairly.

Keep **You** informed on the status of **Your** Claim from time to time.

Once the claim is agreed, settle the claim promptly in accordance with the appropriate Basis of Settlement set out in this **Policy**.

General Exclusions

In addition to the exclusions mentioned in each Section of this **Policy**, the following exclusions apply:

This **Policy** does not cover loss or **damage** caused by or resulting from:

Intentional causes

Intentional causes, at **Your** direction or with **Your** knowledge.

War

War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or **Damage** to property by or under the order of any governments or public or local authority.

Ionising Radiations or Radioactivity

Any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:

- i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any

- ii. nuclear waste from the combustion of nuclear fuel.
the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Terrorism

Any act of Terrorism, as defined in the next paragraph, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i. involves violence against one or more persons; or
- ii. involves **damage** to property; or
- iii. endangers life other than that of the person committing the action; or
- iv. creates a risk to health or safety of the public or a section of the public; or
- v. is designed to interfere with or to disrupt an electronic system.

Also excluded is any **Damage**, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Electronic Data

- i. Distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

- ii. However, in the event that a peril listed below results from any of the matters described in paragraph i. above, this **Policy**, subject to all its terms, conditions and exclusions, will cover **Damage** occurring during the **period of insurance** to the Insured Property directly caused by such listed peril.

Listed Perils: Fire
 Explosion

Electronic Data Processing Media Valuation

It is understood and agreed that should electronic data processing media included in **Your Schedules** suffer **Damage** insured by this **Policy**, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this **Policy** does not insure any amount pertaining to the value of such Electronic Data to **You** or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Consequential Loss

Consequential Loss of any kind or description except if coverage is specifically provided under any additional

item included in **Your Insurance Schedules** as described under Sections A& H.

Other Policies

Recoverable under any other **policy**, except for a proportionate share.

Pressure Waves

pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Pollution

as defined in the General Definitions and Interpretations other than Pollution resulting in **Damage** to property insured by this **Policy** or interruption of or interference with the **Business** not otherwise excluded caused by any of the following perils:-

Fire, Explosion, Aircraft, Earthquake, Riot, Malicious **Damage**, Storm, or Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, or Subsidence all as defined in Section 1- Buildings and Contents of this **Policy**.

Date Recognition Failure

This **Policy** does not cover:-

- i. **Damage**
- ii. interruption of or interference with the **Business**
- iii. Costs and Expenses other than in connection with Employers' Liability
- iv. legal expenses

directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software whether the property of the Insured or not

- i. correctly to recognise any date as its true calendar date
- ii. correctly to capture save retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- iii. correctly to capture save retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture save retain or process such data

Provided that (i) and (ii) shall not apply to

- a. subsequent **Damage** or
- b. subsequent interruption of or interference with the **Business**

not otherwise excluded which results from any of the following perils

Fire, Explosion, Aircraft, Earthquake, Riot, Malicious **Damage**, Storm, or Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, or Subsidence all as defined in Section 1- Buildings and Contents of this **Policy**.

Deliberate Damage or Criminal acts

Any deliberate, malicious or willful acts or arising from any criminal activity by **You** or **Your Employees**

Communicable Disease

An outbreak of any human infectious or contagious diseases (either known/discovered or unknown/undiscovered at the date of the inception of the insurance **policy**), whether notifiable or otherwise.

Wear & Tear or Gradually Operating

Wear and tear, depreciation or any gradually operating cause, including but not limited to wet rot, dry rot, rust, deterioration.

Faulty Workmanship

A loss or **damage** in relation to faulty workmanship, defective design or the use of defective materials.

Breakdown

Any loss or **damage** in relation to a mechanical or electrical breakdown.

Cyber

Any loss, **damage**, liability, cost or expense caused deliberately or accidentally by:

- i. the use of or inability to use any application, software, or programme;
- ii. any computer virus;
- iii. any computer related hoax relating to a) and/or b) above.

However, where a fire or explosion occurs as a result of a) or b) above, **we** will still cover **damage** resulting from that fire or explosion.

Complaints Procedure

Sagic greatly values its customers and aims to provide excellent products and services. **We** are committed to treating **our** customers fairly and use a friendly approach in all communications with clients. However, **We** recognise that sometimes circumstances may arise where **You** feel **You** have cause for complaint.

We always do **our** best to resolve complaints as quickly, thoroughly and fairly as possible. This document explains how **We** respond to **Your** complaint and what **You** can expect if **You** complain.

How to make a complaint

If **You** have purchased **Your** policy from a broker, please initially submit **Your** complaint to them. Alternatively, if **You** have purchased this **policy** directly from sagic, then please contact **Your** and tell **Your**:

- **Your** name, address and contact details
- **Your** policy details (if applicable)
- Details of what has gone wrong and when it happened

You can contact **us** by:

Telephone: 0300 030 1865

Email: complaints@sagic.co.uk

Post:

The Complaints Department, The Salvation Army General Insurance Corporation Limited, Saxon House, 27 Duke Street, Chelmsford, CM1 1HT

Our Complaints Handling Process

We aim to resolve complaints as quickly as possible and within 3 working days of receiving **Your** complaint. If **Your** complaint is resolved within 3 days, **We** will send **You** a Summary Resolution Communication that includes contact details for the Financial Ombudsman Service (FOS). If **You** are dissatisfied with **Our** response, **You** can refer **Your** complaint to the FOS within six months from the date of the Summary Resolution Communication.

However, some complaints are more complex and may require more time to investigate and resolve. If this is the case, **We** will write to **You** within 5 working days of receiving **your** complaint, summarising the complaint to ensure **We** have understood it correctly. **We** will also provide **You** with copy of this document, 'Making A Complaint'.

We will keep **You** updated throughout **Our** investigation into **Your** complaint and will write to **You** after 4 weeks if **We** are still investigating **Your** complaint.

When **We** have completed **Our** investigation, **We** will write to **You** within eight weeks and provide **You** with a Final Response, or a response that explains any further delay in investigating the complaint, and why **We** are unable to provide a final response at this stage.

If **You** are not satisfied with **Our** response, **You** can refer **Your** complaint to the Financial Ombudsman Service. **You** have six months to do this from the date of **our** Final Response or **Our** response that explains further delay with the investigation. **We** will provide **You** with a FOS leaflet or link to the online version of the leaflet at this stage of the process.

The Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a free, independent service for resolving disputes between customers and financial services institutions.

Contact details:

Telephone: 0800 023 4567 or 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

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

Section A – Excess Protection

What is covered under Section A

We will pay **you** an amount equal to the **excess** in relation to each **settled claim** on **your main insurance policy** which is as a result of theft of **your motor vehicle**, up to **total annual limit** in respect of claims arising from a **motor insurance** claim only. This **excess** protection insurance **policy** covers one **motor vehicle** only, this motor vehicle is shown on **your schedule**.

You are also covered in the event of a non-fault claim where **you** have been unsuccessful in recovering the **excess** cost from a **third party** after six months of making a valid claim against them under **your main insurance policy**.

Cover is provided under the following types of use;

- a) Social, domestic pleasure and commuting.
- b) Personal **business** use by policyholder or partner including **business use class 3**.

Once **you** have made claims which reach the **total annual limit**, no further payments will be made under this **policy** and this **excess** protection **policy** will lapse for this **period of insurance**. **You** will then be liable for all and any future **excess** payments as defined in **your main insurance policy**.

You may choose to renew this **excess** protection insurance **policy** at the next renewal of **your main insurance policy**.

Please refer to **your policy schedule** to check the **total annual limit** **you** have chosen.

What is Not Covered Under Section A

In addition to the exclusions detailed in the part of the **Policy** entitled "General Exclusions" as far as they may apply, this Section does not cover loss or **damage** caused by or resulting from:-

- i. Theft by any **employee** or by anyone residing at **your home**;
- ii. Mysterious disappearance and unexplained shortages;
- iii. Claims that do not arise from a **main insurance policy**;
- iv. Claims where the **excess** is **waived** or reimbursed or not exceeded;
- v. Claims where the incident took place outside the **period of insurance** of this **policy**;
- vi. **Excess** payments in respect of claims refused by **your main insurance policy**;
- vii. Any contribution or deduction from the settlement of **your** claim against **your main insurance policy** other than the stated **policy excess** for which **you** have been made liable;
- viii. **Motor vehicles** not named in the **main insurance policy**.

Conditions Apply to Section A

Limit of Liability

The maximum amount payable during any **period of insurance** in respect of any loss under this section is the **sum insured** shown in the **policy schedule** for this section.

The Salvation Army General Insurance Corporation Limited

Data Protection & Privacy Policy

Introduction

At sagic **we** recognise **our** responsibility to treat **your** personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). This notice covers **our** requirement to provide **you** with information on how and why **we** use **your** personal data and of **your** rights under GDPR.

We have provided **you** with a quotation and/or administer **your** insurance **policy** and are classed as the “data controller” which means **we** process **your** data. **Your** data may be passed to other parties, including Reinsurers & Loss Adjuster for the administration of claims. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

Personal Information & Legal Basis

We are required to have a lawful basis (as defined in GDPR) in order to process **your** personal data, the reasons **we** collect personal data and the relevant bases which **we** use are show in the table below:-

Why we collect your data	Lawful basis	Information collected
Provide you with a quotation for Insurance.	Necessary for the performance of an insurance contract.	<ul style="list-style-type: none"> - Basic personal details such as name, address, email, telephone, date of birth. - Information on your insurance requirements, including details about your home/property. - Your insurance history, including claims data and other insurance policies you have had. - Sensitive personal information, including previous unspent criminal convictions. - Your marketing preferences - Payment details to enable payment of insurance premium.
Arrange and administer your policy if you buy one through us .	Necessary for the performance of an insurance contract.	
To notify you of changes in our service.	Our legitimate interests	
Marketing	Your explicit consent – in accordance with preference you have expressed	
Statistical analysis.	Our legitimate interests – to refine and enhance the products and pricing which we can offer.	
To provide improved quality and training for sagic staff.	Our Legal and Regulatory obligations.	
Prevent, detect and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks.	Our Legal and Regulatory obligations.	
Resolve complaints, and handle requests for data access or correction.	Our Legal and Regulatory obligations.	
Comply with applicable laws and regulatory obligations, such as those relating to anti-money laundering and anti-terrorism.	Our Legal and Regulatory obligations.	

Some of the personal information **we** ask **you** to provide may be sensitive (special category) as defined in GDPR, e.g. **you** may have to give **us** information about **your** medical history, criminal convictions and driving offences. **We** are allowed under GDPR to collect such information for specified “insurance purposes” without **your** specific consent but it will only be used for the purposes set out above. If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and that **we** may use their personal data in the same way as **your** own as set out in this notice.

Where the lawful basis of processing **your** data is ‘**Your** explicit consent’ then this consent can be withdrawn at any time by contacting **us**.

Use of Cookies

A cookie is a small file which asks permission to be placed on **your** computer's hard drive. Once **you** agree, the file is added and the cookie helps analyse web traffic or lets **you** know when **you** visit a particular site. Cookies allow web applications to respond to **you** as an individual. The web application can tailor its operations to **your** needs, likes and dislikes by gathering and remembering information about **your** preferences.

We use cookies to identify which pages are being used. This helps **us** analyse data about webpage traffic and improve **our** website in order to tailor it to customer needs. **We** only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help **us** provide **you** with a better website by enabling **us** to monitor which pages **you** find useful and which **you** do not. A cookie in no way gives **us** access to **your** computer or any information about **you**, other than the data **you** choose to share with **us**.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but **you** can usually modify **your** browser setting to decline cookies if **you** prefer. This may prevent **you** from taking full advantage of the website.

Data Security

Sagic is committed to protecting the security of **your** personal information. **We** use a variety of security technologies and procedures to help protect **your** personal information from unauthorised access, use, or disclosure.

Disclosure of your Personal Information

As a necessary part of providing **you** with the services described above **we** may need to disclose **your** personal data to other third parties. These include: Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Loss Adjusters, Insurance Industry databases, Government databases, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

Retention Period

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 period will be for a maximum of 7 years following the expiry of an insurance contract unless **we** are required to retain the data for a longer period due to **business**, legal or regulatory requirements.

International transfers of data

We will ensure that **we** do not transfer **your** personal data to destinations outside the European Economic Area (EEA).

Your Rights

Under GDPR **you** have the following rights in relation to **our** processing of **your** personal data:-

1. The right to be informed about how **we** use **your** personal data (This Privacy Notice);
2. The right to see a copy of the personal information **we** hold about **you**;
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of **your** personal information where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows **you** to obtain and reuse **your** personal data across different services;
7. The right to object to certain processing including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Contact us

For further information on this Privacy Notice, to access **your** personal information or to exercise any of **your** other rights, please contact

The Data Protection Officer,
The Salvation Army General Insurance Corporation Limited,
Saxon House, 27 Duke Street, Chelmsford, CM1 1HT

Email:- DPO@sagic.co.uk Telephone:- 0300 030 1865

If **you** have a complaint about how **we** use **your** personal information please contact **us** at the address above. **You** also have the right to lodge a complaint with the Information Commissioner's office at any time.