

# Policy Wording

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 **toolbox**  
BY LIFEMARK

## Welcome to Toolbox by Lifemark

This booklet sets out **your** contract for **Toolbox** insurance cover. Please read all the documents that **we** have provided carefully and keep them in a safe place. This is important, as the agreement to insure **you** is based on this information.

This **policy** is designed to meet the needs of anyone wishing to make sure their **Toolbox** and **Tools** are covered against loss, theft, destruction and damage. As with any insurance, this **policy** does not cover all situations and **you** should read the terms and conditions of this **policy** to make sure it meets **your** specific needs.

Please ensure **you** read this document thoroughly before **you** enter into this contract of insurance. **You** must also ensure that all details as shown in **your policy** schedule are correct. Let **us** know immediately if **you** need to make any changes.

If **you** do not understand any part of the **policy**, please contact **us** for an explanation.

### About us

This policy is distributed and administered by Lifemark:

Lifemark is a trading name of Qualitas Partnership Limited which is authorised and regulated by the Financial Conduct Authority (305063). Qualitas Partnership Ltd is registered in England (2783169) and its registered address is The Old Fire Station, Mill Street, Tewkesbury, Gloucestershire, GL20 5SB.

This policy is underwritten by Wakam:

Wakam is a French insurance company, having its registered office address at 120-122 Rue Reaumur, 75002 Paris, France. Wakam is a limited company

registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés) under no. 562 117 085.

Authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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.

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## Section 1: Meanings of defined terms

These meanings apply throughout **your policy**. If a word or phrase has a defined meaning it will be highlighted in bold and will have the same meaning wherever it is used.

### **Damage**

Accidental loss, destruction, damage, theft or attempted theft of **your Tools** and/or **Toolbox**.

### **Defined peril**

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

### **Excess**

The first amount of any claim or claims for which **you** are responsible, as shown in the **policy** schedule.

### **Occupation**

**Your** occupation as shown in **your** schedule.

### **Period of insurance**

The period from the start date to the expiry date of **your** cover, as shown in **your policy** schedule.

### **Policy**

This policy wording (this document), **your** schedule and any endorsements attached to **your** schedule or issued to **you**.

### **Policy territories**

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

**Toolbox**

The toolbox in which **you** organize, carry, and protect **your Tools**.

**Tools**

Portable hand **Tools** including portable diagnostic equipment kept in the **Toolbox** overnight.

**We/us/our**

The insurer underwriting this policy, Wakam and/or Lifemark who arranges and administers this policy.

**You/your/yourself/the insured**

The person(s), firm, company or organisation shown in **your** schedule as the insured.

## Section 2: What is covered?

**We** will cover **you** for **Damage** to the **Tools** and the **Toolbox** specified in **your** schedule, which occurs during the **period of insurance** at the **Toolbox** location shown in **your** schedule which are:

1. lost, stolen or destroyed and which cannot be recovered or found:
  - **we** will cover **you** for an amount equal to the replacement value of the property at the date of the loss.
  
2. damaged in any other way:
  - **we** will cover **you** for an amount sufficient to repair the damaged property or, at **our** option, replace or reinstate such property or any part of it.

**We** will pay **you** up to the sum insured, as shown in **your** schedule.

### Unattended Toolbox security requirement

It is a condition of the **policy** that, when the **Tools** and **Toolbox** are left unattended, they must be stored internally within a building at the location specified on **your** schedule, with all doors, windows and all other openings securely locked with the keys removed from the locks. The **Toolbox** must be secured to the fabric of the building.

If **you** do not comply with this condition **you** will not be covered and we will not pay **your** claim

## Requirement for photos

**You** must take and submit to **us** the following photos within the 14 days after the policy start date:

- a photo of the **Toolbox**.
- a photo of each drawer and compartment of the **Toolbox**, clearly showing the **Tools** within.

## Change of Toolbox location

Cover is provided for **your Toolbox** and **Tools** whilst being transported directly to a new permanent place of employment. No cover is provided against theft or damage resulting from attempted theft if the **Toolbox** and **Tools** are left unattended in a vehicle whilst being transported.

If you are moving your **Toolbox** and **Tools** to a new permanent place of employment, please update your policy cover in advance of the move.

## Section 3: What is not covered?

The following property isn't covered:

- Money, credit or debit cards, stamps, tickets, vouchers, securities or anything similar;
- Documents or business records (including those stored electronically).
- Computer hardware and components of a similar nature other than when specifically included within the definition of **Tools**;
- Satellite navigation equipment, games consoles or televisions;
- Mobile phones, electronic organizers, digital cameras or other electronic devices which are designed for recording, storage, management, processing, use, display, playing, transmission or communication of data, images or sound other than when specifically included within the definition of **Tools**.

**We** will not cover:

- the **excess** shown in **your** schedule;
- any **Damage** caused by negligence or fraudulent acts of the insured or their family;
- any loss of data stored on any storage device;
- any loss or **Damage** as a result of theft or attempted theft not involving:
  - entry to, or exit from the building(s) or part of the building(s) occupied by **you** at the **Toolbox** location by forcible and violent means; or
  - assault or violence or threat of violence to **you** or **your** partners, directors or employees, or any member of **your** family or any other person lawfully at the premises.

- any loss, destruction or damage caused by or occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- any claim arising out of official confiscation or seizure of your **Tools** or **Toolbox**.
- loss, destruction or damage caused by or consisting of inherent vice, latent defect, gradual deterioration, wear and tear, frost, or defective design or materials.
- loss, destruction or damage directly or indirectly caused by, contributed to or arising from:
  - failure of equipment (including hardware and software) but **we** will cover subsequent damage which results from a **Defined peril** or theft or attempted theft;
  - exposure to light, atmosphere, moths, parasites or vermin;
  - acts of fraud or dishonesty by **you** or **your** employees, any partner or director, or member of **your** family;
  - pollution or contamination, unless resulting from a **Defined Peril** that is covered;
  - ionising radiations or contamination from any nuclear waste, the combustion of nuclear fuel, or radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of that assembly; or
  - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil rebellion, warlike operations, revolution, insurrection or military or usurped power, confiscation, nationalization, requisition, seizure or destruction or damage to property by or under the order of any government or public or local authority.
- loss, destruction or damage to any electrically driven machine or apparatus directly caused by its own overrunning, short-circuiting, excessive pressure, self-heating or by the application of excessive electrical energy or mechanical derangement not arising from external impact;

- any loss or damage directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from
  - damage to or the destruction of any computer systems; or
  - any alteration, modification, distortion, erasure or corruption of data

in each case, whether **your** property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from virus or similar mechanism or hacking or phishing or denial of service attack.

- **Damage**, loss, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with:
  - In England, Scotland, Wales, the Channel Islands and the Isle of Man
    - any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
    - any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism
  - In Northern Ireland
    - any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
    - any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism
    - riot, civil commotion and (except for damage or interruption to the business caused by fire or explosion) strikers, locked-out workers or persons taking part in labour disturbances or malicious persons.

If any of the exclusions above are found to be invalid or unenforceable, the remainder of the exclusions shall remain in full force and effect. In any action, lawsuit or other proceedings or where **we** state that any loss, damage, cost or expense is not covered by this reason of this exclusion, it will be **your** responsibility to prove that they are covered.

## Section 4: Conditions of your policy

**You** must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply with a condition, **we** may refuse to pay **you** in the event of a claim, unless **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### Applicable law

**You** and **we** can choose the law which applies to this **policy**. **We** propose that the Law of England and Wales apply. Unless **we** and **you** agree otherwise, the Law of England and Wales will apply to this **policy**. This **policy** only applies to **damage** caused within the territories mentioned in the section definition **policy territories**.

### Alteration of risk

**You** must give **us** written notice as soon as practicable of any change in the nature or circumstances of the risks covered by this **policy**, including any change to the information **you** provided to **us** or any new information that could affect this insurance. If **you** do not, **we** may be entitled to decline to pay a claim arising after the change in circumstances.

**Your policy** will come to an end from the date of the change unless **we** agree in writing to accept the alteration. **We** do not have to accept any request to vary **your policy**.

## Arbitration

If **we** agree to pay **your** claim and **you** disagree with the amount to be paid, the amount of the difference will be referred to an arbitrator who is jointly appointed by **you** and **us**, not later than 28 days after service of a written request to do so by either **you** or **us**.

**You** will not be able to take legal action against us over this disagreement until the arbitrator has made their award.

## Condition of Average

It is important that **you** declare the actual value of your **Tools** and **Toolbox** when applying for this **policy**. If you do not insure the total value of all **your Tools** and **Toolbox**, it could significantly reduce the amount **we** will pay in the event of a claim.

If at the date of **Damage** the sum insured (specified in **your** schedule) is less than the actual value of the item(s) described in **your** schedule, the amount **we** will pay will be reduced proportionately. For example, if **you** insure **your Tools** and **Toolbox** for £5,000, but they are actually worth £10,000, and **you** suffer damage covered by this policy in the amount of £4,000, we will only pay £2,000 (reflecting the level of underinsurance).

## Claims notification

**You** must:

1. as soon as practicable
  - a. give **us** notice of any circumstances which might lead to a claim under **your policy**; and
  - b. give **us** all the information **we** request upon such notification or in the event of a claim; and
2. no later than seven (7) days after **you** become aware of the incident, notify the police of any **Damage** that has been caused by malicious persons, thieves, rioters, strikers or vandals.

**We** will not pay **your** claim where **you** have not complied with this condition.

## **Cancellation**

This cover ends automatically as soon as one of the following happens:

- **you** fail to make **your** agreed payments.
- **you** don't renew the **policy** before the expiry date, as shown in **your policy** schedule.
- **your policy** is declared void due to fraud, dishonesty or non-compliance with **policy** conditions.

### **a. Your rights to cancel or to terminate**

- **You** may cancel **your policy** within 14 days of the start date of the first **period of insurance** of **your policy** or the date that **you** receive **your policy** (whichever is later). If for any reason **you** are dissatisfied or the **policy** does not meet your requirements.
- For customers with a monthly **policy**, **you** will be charged each month for a minimum initial three-month period. **You** will not be charged any further payment after the **policy** has been cancelled, subject to payments for the minimum initial three-month period having been collected.
- For customers with an annual **policy**, **you** will be entitled to cancel. **You** will be entitled to a refund of the premium proportionate to the unused **period of insurance**. **You** will not receive a refund of premium if any claims have been made.
- To cancel **your policy**, contact Lifemark by:
  - online: [www.lifemark.co.uk](http://www.lifemark.co.uk)
  - email: [toolbox@lifemark.co.uk](mailto:toolbox@lifemark.co.uk);
  - telephone: 01684 215000; or

- by writing to **us** at: Lifemark, The Old Fire Station, Mill Street, Tewkesbury, Gloucestershire, GL20 5SB.

## **b. Our rights**

**We** may cancel this **policy** at any time by sending 7 days' notice in writing to **your** last known address if:

- **You** are in breach of any of the conditions of this **policy**; or
- **You** fail to respond to written requests for further information or documentation; or
- **You** fail to pay any monies owed to **us**.

Where **your policy** is cancelled in accordance with any of the above provisions, **we** will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation, provided that no claim has been paid or is outstanding in the current period of insurance.

Cancellation of **your policy** will not affect any claims or rights **you** or **we** may have before the date of cancellation.

**We** do not have to offer renewal of **your policy** and should **we** choose not to renew **your policy**, cover will cease on the expiry date listed in **your** most recent **policy** schedule.

If **you** or anyone acting for **you** misleads **us** during the **policy** in a way that would impact either the terms and conditions or **our** ability to offer cover, **your policy** and any other policies **you** have with **us** may be cancelled or voided and **you** may not be entitled to a refund.

## **Claims procedures**

1. **You** must take or allow others to take practical steps to prevent further injury, loss or damage, recover property lost and otherwise minimise the claim.
2. At **your** expense **you** must provide **us** with:

- a. full details in writing of any loss, theft or damage and any further information or declaration **we** may reasonably require, to enable **us** to settle or defend a claim;
  - b. details of any other relevant insurances.
3. **You** may not accept, negotiate, pay, settle, admit or repudiate any claim without **our** written consent.
4. Following a claim **you** must allow **us**, or anyone authorised by **us**:
  - a. to access any relevant premises; and
  - b. to take possession of, or request delivery to **us** of, any property insured.
5. **You** may not abandon any property to **us**.
6. **We** will be allowed complete control of any recovery proceedings against third parties and settlement of any recovery claim.

**We** will not pay **your** claim where **you** have not complied with this condition.

### Contribution condition

If, at the time of the claim, there is any other **policy** covering the same item described in **your** schedule and covered by this **policy**, **we** will be responsible only for **our** proportionate share.

### Fair presentation of risk

**You** have a duty to make a fair presentation of the risk which **you** wish to insure. This applies prior to the start of **your policy**, if any variation is required during the **period of insurance** and prior to each renewal. If **you** do not comply with this condition, then:

1. if the failure to make a fair presentation of the risk is deliberate or reckless, **we** may consider **your policy** void and keep the premium. This means that **we** may treat the policy as if it had never existed and that **we** will not return any premiums **you** have paid;

2. if the failure to make a fair presentation of the risk is not deliberate or reckless, and **we** would not have provided cover had **you** made a fair presentation of the risk, then **we** may consider **your policy** void and return **your** premium; or
3. if the failure to make a fair presentation of the risk is not deliberate or reckless and **we** would have provided cover on different terms had **you** made a fair presentation of the risk, then **we** can:
  - a. reduce proportionately any amount paid or payable in respect of a claim under **your policy** using the following formula.  
**We** will divide the premium actually charged by the premium which **we** would have charged had **you** made a fair presentation of the risk, and calculate this as a percentage. The full amount of the claim will be multiplied by that percentage figure to arrive at the proportion of the claim to be paid or payable; and/or
  - b. treat **your policy** as if it had included the different terms (other than payment of the premium) that **we** would have imposed had **you** made a fair presentation.

Where **we** elect to apply one of the above remedies, then:

- a. if **we** elect to consider **your policy** void, this will either be from the start of the **policy**, the date of variation, or from the date of renewal;
- b. **we** will apply the formula calculated by reference to the premium that would have been charged to claims from the start of the **policy**, the date of variation, or from the date of renewal;
- c. **we** will treat the policy as having different terms imposed from the start of the **policy**, the date of variation, or from the date of renewal,

in each case depending on when the failure to make a fair presentation occurred.

## Fraud condition

**You** (and anyone acting for **you**) must not act in a fraudulent way. If **you** or anyone acting for **you**:

1. knowingly makes a fraudulent or exaggerated claim under **your policy**;
2. knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine); or
3. knowingly submits a false or forged document in support of a claim (whether or not the claim itself is genuine),

**we** will:

- a. refuse to pay the claim; and
- b. declare the **policy** void from the date of the fraudulent act without any refund of premiums.

**We** may also inform the police of the circumstances.

## Police notification condition

**You** must notify the police of any loss or damage by theft or attempted theft of property covered by this policy no later than seven (7) days after **you** become aware of the loss or damage. **You** must take all reasonable steps for the discovery and punishment of the guilty person or persons and to trace and recover the property lost.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim.

## Policy administration fees

**We** may charge **you** an administration fee if **we**:

1. make any changes to **your policy** at **your** request;
2. agree to cancel **your policy**; or
3. are requested to print and re-send **your policy** documents to **you**.

**We** will not charge an administration fee without informing **you**.

## Reinstatement of sum insured after loss condition

In the event of **Damage**, the sum insured will be automatically reinstated from the date of the **Damage** unless written notice is given to the contrary either by **us** or by **you**.

Reinstatement will only take place, provided that **you**:

1. pay the necessary premiums that may be required for the reinstatement, from the date of reinstatement; and
2. complete any additional risk improvements which **we** may reasonably require.

## Sanctions condition

This contract of insurance is subject to sanctions, prohibitions or restrictions under United Nations resolutions. It is a condition of **your policy** that we will not provide cover, pay any claim or provide any benefit under **your policy** to the extent that it would expose **us** to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

## Subrogation (our rights)

**We** will be entitled to undertake in **your** name or on **your** behalf the settlement of any recovery claim.

## Third party rights

This contract is between **you** and **us**. The rights under this contract will not be enforceable by any other party because of the Contract (Rights of Third Parties) Act 1999.

## Section 5: How to make a claim

**You** can make a claim by calling the claims helpline on **01908 755480**. **You** will need **your** policy number, which can be found within **your policy** schedule.

If **you** aren't sure whether **you** can make a claim, just give **us** a call on **01684 215000** or send an email to **toolbox@lifemark.co.uk**.

To be entitled to cover **you** must:

- as soon as practicable and no later than seven (7) days after becoming aware of the **Damage**, report to the police any claim involving malicious persons, thieves, rioters, strikers or vandals and obtain a crime reference number;
- provide all the information **we** request about the claim;
- provide proof of ownership, purchase invoice or hire agreement for the property **you** are claiming for. We will be able to access photos of **your Tools** and **Toolbox** previously supplied to **us**;
- provide evidence of the damage caused to the specified **Toolbox** and/or **Tools**.

If **you** don't comply with the above **your** claim might be refused and/or **your policy** cancelled.

**Important** If **you** are having difficulty acquiring the evidence required, please contact **us** to discuss **your** options. If evidence is not provided it will result in **us** closing down the claim. The cost of providing proof of **your** claim is your responsibility.

## Section 6: How to make a complaint

**We** aim to provide excellent service to all **our** customers. If **you** are dissatisfied with **our** service or any matter regarding **your** policy, **we** want to hear about it.

The majority of complaints can be resolved quickly and satisfactorily by the department **you** are dealing with. If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim.

If **your** complaint relates to anything else, please contact **Qualitas Partnership Ltd t/as Lifemark** by

 Telephone: 01684 215000  
Email: [complaint@lifemark.co.uk](mailto:complaint@lifemark.co.uk).

Alternatively, **you** can write to us at:

Qualitas Partnership Ltd t/as Lifemark  
The Old Fire Station, Mill Street  
Tewkesbury, Gloucestershire  
GL20 5SB.

When **you** make contact, please tell **us** the following information:

- Name, address and postcode, telephone number and e-mail address (if you have one)
- **Your policy** and/or claim number, and the type of **policy you** hold
- The name of **your** insurance agent / firm (if applicable)
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

## Beyond Lifemark/Wakam

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (“FOS”). The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS can only consider **your** complaint if **we** have given **you** a final decision. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action against **us**.

The FOS’ contact details are:

**Address:** The Financial Ombudsman Service  
Financial Ombudsman Service  
Exchange Tower Harbour – Exchange Square, London, E14 9SR

**Telephone:** 0800 023 4567\* or 0300 123 9123\*\*

**Fax:** 020 7964 1001

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Section 7: Financial Services Compensation Scheme (FSCS)

Both Lifemark and Wakam are covered by the Financial Services Compensation Scheme ("FSCS"). This is a government backed scheme which helps ensure customers are covered should any financial services business they work with fail, or be unable to fulfil their obligations.

**You** may be entitled to compensation from the FSCS in the unlikely event **we** cannot meet our obligations to **you**. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the FSCS is available on their website: [www.fscs.org.uk](http://www.fscs.org.uk) or you can write or call them at:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

Telephone: 0800 678 1100 or 020 7741 4100.

## Section 8: Data protection

Please read this notice carefully as it contains important information about the use of **your** personal information. By giving **your** information to **us**, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. **You** should also show this notice to anyone else whose personal information **you** give to **us** and ensure **you** have their consent to provide their personal data, including sensitive personal data, where necessary.

### Sensitive information

In order to assess the terms of **your** insurance, or to administer claims, **we** may need to collect data which data protection legislation defines as sensitive (such as medical conditions and criminal convictions). In taking out insurance with **us** **you** are giving **us** **your** consent for such information being processed by **us**, **your** insurance intermediary, companies belonging to **our** group and other companies contracted by **us**.

### Other insurers

**We** may pass information about **you** and this **policy** to other insurance companies with which **we** either reinsure **our** business, or who are dealing with a claim made under this **policy**. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies will usually be located in the UK or in countries inside the European Economic Area (EEA). Where information is passed to companies outside of the EEA, **we** will make sure they comply with the same standards of data security as though they were located inside the EEA.

### Information on products and services

**We** may use the details **you** have provided to send **you** information about **our** other products and services or to carry out research. **We** may contact **you** by letter, telephone, or e-mail. Please be reassured that **we** will not make **your** personal details available to any companies other than those that are contracted by **us** to provide services relating to **your** insurance with **us**. If **you** would prefer not to receive information from **us** or those companies who

provide services on **our** behalf, simply tell **us** when **you** call or write to **us** at the address given at the end of this section.

## Use of Your Data

**Your** data including personal data will be held and processed in compliance with **our** statutory obligations under the Data Protection Act 2018 and General Data Protection Regulation [2016/679].

**You** should also note the following important information: Qualitas Partnership Ltd t/as Lifemark (305063) and Wakam are the Data Controllers. Qualitas Partnership Ltd t/as Lifemark (305063), Wakam and associated companies may use the personal data that **you** supply for the purposes of insurance administration. The data may be disclosed to **us** and regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating **your** insurance.

**Your** information may also be used for offering renewal, conducting research, statistical purposes and crime prevention. **We** may share these details with other insurance organisations (such as loss adjusters and investigators) to assist in handling claims. **We** will store **your** details but will not keep them for any longer than necessary. Under the terms of the Data Protection Act 2018 **you** are entitled to a copy of all the information **we** hold about **you**.

If **you** have any questions or queries regarding the use of **your** personal data, or to exercise **your** rights relating to such personal data, please contact **our** Data Protection Officer at the following address:

Address: Délégué à la Protection des Données,

Wakam 120-122 Rue Réaumur Paris 75002

Email: [dpo@wakam.com](mailto:dpo@wakam.com)

Please provide **your** full name, policy number and address when contacting **us**. This document is available in other formats. If **you** would like a Braille, large print or audio version, please contact **us**.



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