

Please read this information carefully and keep it safe with your policy documents.

We have made some changes to the Ultimate Home policy wording **ACPERHL1477_5** dated February 2017. The changes will apply from your first renewal on or after **1st February 2018**. Please ensure you read the changes carefully as they form part of your contract of insurance.

If you'd like a copy of the latest version of policy wording with the changes included we can send or email a copy to you upon request or you can download one from our website at www.homeandlegacy.co.uk

Important advice information (page 5)

The Identity Fraud Detection & Assistance helpline service provider has changed to Callcredit Consumer Limited. The contact telephone number is 0333 014 2977. Lines are open Monday to Friday 8am to 8pm, (not bank or public holidays) and Saturday 9am and 5pm. You will need to activate service with the new provider online at www.noddle.co.uk/partner/homeandlegacy.

Things we need to tell you about (page 7)

THE INSURERS OR SERVICE PROVIDERS

There is a change of provider for Section 5, Identity Fraud Detection & Assistance and for Section 6, Home Emergency Assistance the insurer has changed their name.

- Section 5 is now provided by Callcredit Consumer Limited.
- Section 6, Home Emergency Assistance is underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance.

Data protection - how we use your information (pages 12 to 14)

The Data Protection information has been deleted and is replaced under a new heading 'Fair processing notice' as below.

FAIR PROCESSING NOTICE (HOW WE USE PERSONAL INFORMATION)

1 Who we are

When we refer to "we", "us" and "our" in this notice it means Home and Legacy Insurance Services Limited. It also includes where relevant to your insurance application, policy or claims the insurers who underwrite your cover.

When we say, "you" and "yours" in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2 How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business and conduct market research to meet the legitimate needs of our business
- to send marketing information if we have received your specific consent.

You have the right to object to us using your personal information. You can do this at any time by telling us and we will consider your request and either stop using your personal information or explain why we are not able to. Our contact details can be found below.

3 Automated decision making, including profiling

We may use profiling and automated decision making, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer you insurance determine prices and validate claims.

If you disagree with the outcome of an automated decision please contact our Operations Director by email at info@homeandlegacy.co.uk and we will review the decision.

4 The personal information we collect

We collect the following types of personal information about you so we can complete the activities in section 2, "How we use personal information:"

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help us manage policies and assess claims
- tracking and location information if it is relevant to your policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to your policy or claim
- criminal convictions if it is relevant to your policy or claim

- accessibility details if we need to make reasonable adjustments to help
- business activities if it is relevant to your policy or claim.

5 Where we collect personal information

From you, your representatives or from publicly available sources, including information you have made public, for example on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- insurers or service providers who underwrite the cover or provide the services for **our** products
- other involved parties, for example claimants or witnesses.

6 Sharing personal information

We may share your personal information with:

- other companies within the global Allianz Group www.allianz.co.uk
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example the Insurance Fraud Bureau (IFB)
- our approved suppliers to help deal with claims or provide our services, for example vehicle repairers, legal advisors, loss adjusters, premium finance companies and risk surveyors
- insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement, the Financial Ombudsman Service (FOS); and other organisations that provide services to us or you
- prospective buyers in the event Allianz Holdings plc wishes to sell all or part of its business.

7 Transferring personal information outside the UK

We use servers located in the European Union (EU) to store your personal information where it is protected by laws equivalent to those in the UK. We may transfer your personal information to other members of the global Allianz Group to manage your insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCR's) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If you would like more information about the BCR's please contact our Data Protection Officer.

Some of the organisations we share your personal information with have servers outside the EU. Our contracts with these parties require them to provide equivalent levels of protection for your personal information.

8 How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

9 Know your rights

You have the right to:

- object to us using your personal information. We will either agree to stop using it or explain why we are unable to (**the right to object**)
- ask for a copy of the personal information we hold about you, subject to certain exemptions (**a data subject access request**)
- ask us to update or correct your personal information to keep it accurate (**the right of rectification**)
- ask us to delete your personal information from our records if it is no longer needed for the original purpose (**the right to be forgotten**)
- ask us to restrict the use of your personal information in certain circumstances (**the right of restriction**)
- ask for a copy of the personal information you provided to us, so you can use it for your own purposes (**the right to data portability**)
- make a complaint if you feel your personal information has been mishandled. We encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.gov.uk
- ask us, at any time, to stop using your personal information, if using it is based only on your consent (**the right to withdraw your consent**)

If you wish to exercise any of these rights you can do so by contacting our Operations Director:

Address: 500 Avebury Boulevard, Milton Keynes, Buckinghamshire MK9 2LA
 Email: info@homeandlegacy.co.uk
 Phone: 0344 893 8360

10 Data Protection Officer contact details

Home and Legacy Insurance Services Limited is a company within the Allianz Holdings plc group. Any queries about how we use your personal information should be addressed to our Data Protection Officer:

Address: Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB
Email: dataprotectionofficer@allianz.co.uk
Phone: 0330 102 1837

11 Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this notice. When that happens we will provide you an updated version at the earliest opportunity. The most recent version will always be available on our website.

Section 2 - Contents (pages 30 and 31)

Under ADDITIONAL COVER 10 - Halls of residence or residential care: The second exclusion has been deleted.

Section 5 - Identity fraud detection & assistance (pages 70 to 74)

This entire section is restated as below following the change of provider from Experian to Callcredit Consumer Limited. You'll no longer have access to an identity fraud information and advice service online with Callcredit. However, if you cancel your policy any time after you've registered with Callcredit for this service you'll continue to have access to your credit report.

THE SERVICES

Section 5 of the policy sets out the **identity protection services Home & Legacy** has arranged for you which are administered by **Callcredit**.

SECTION 5 DEFINITIONS (WHATOUR WORDS MEAN)

In Section 5 there are words and phrases that have a particular meaning. **You** will find these words along with their particular meaning below. Wherever these words and/or phrases are used throughout Section 5 they will be highlighted in bold print.

Credit report

The personal record provided by **Callcredit** of **your** current and recent credit commitments (such as credit cards, loans and mortgages), **your** repayment history and other information that helps lenders to avoid fraud and assess the likelihood that **you** will be able to make repayments. It includes any court judgments made against **you** and whether or not **you** have taken out an individual voluntary arrangement (IVA) or been made bankrupt within the previous six years. Other information featured on the **credit report** are financial associations with others, any aliases you may be known by, details from the electoral roll, any linked addresses and any **credit report** searches made in the previous 24 months.

Cifas

A non-profit organisation whose members are dedicated to the prevention of fraud in the United Kingdom. **Cifas** members share information about identified frauds to help prevent further fraud. Cifas provide Cifas Protective Registration, an optional service available as part of your **membership**. **Cifas** is a company limited by Guarantee, registered in England and Wales No. 2584687 at 6th Floor, Lynton House, 7–12 Tavistock Square, London WC1H 9LT.

Callcredit

Callcredit Consumer Limited, the administrator of the benefits and services given under Section 5, Identity Fraud Detection & Assistance Service, of the policy. Callcredit Consumer Limited is registered in England and Wales with Company No. 07891157 and has its registered office at One Park Lane, Leeds, West Yorkshire LS3 1EP.

Identity fraud

The theft of or unauthorised use of **your** personal details by another person or persons which has or which **Callcredit** (or its appointed agents) believe could reasonably result in the unlawful use of **your** identity.

Identity protection services

The online credit monitoring and web monitoring **identity fraud** protection services, administered by **Callcredit**.

Membership

A subscription by **you** to the **Callcredit** online identity protection service that is referred to as Noddle.

Web monitoring

The continuous monitoring by **Callcredit** (or its appointed agents) of old and new web pages, chat rooms, forums, file-sharing sites and dark webs (websites that cannot be located using traditional search engines or browsers) to help detect signs that **your** personal information is being used or disclosed online without **your** knowledge or permission.

You, your

The main policyholder and, where applicable, the named partner stated on **your** policy schedule who have registered or who are entitled to register for **membership**.

REGISTERING FOR THE SERVICES

From the day **you** take out **your** policy **you** are automatically entitled to access the **Callcredit** Victims of Fraud Helpline. This can be accessed by calling **0333 014 2977** – 8am to 8pm, Monday to Friday (excluding bank or public holidays) and 9am to 5pm on Saturdays (more details on this are in given under the description of 'The Services' below).

Before **you** can use the online services **you** will have to activate **membership**. **Membership** is available for the main policyholder (the insured) and the named partner of the insured (the joint insured) as stated on **your** policy schedule. Each person will be required to individually register to activate membership by registering online at www.noddle.co.uk/partner/homeandlegacy

When **you** register for membership **you** will be required to accept the **Callcredit** Terms and Conditions related to the provision of **Callcredit's** website services. **Callcredit's** Terms and Conditions include:

- **Callcredit's** Privacy Policy which explains how **your** personal information held by **Callcredit** will be used; and
- **Callcredit's** Complaints procedure.

As part of **your** registration process **you** will have to choose a username and password. These will be needed to access **your membership** online on an ongoing basis.

If **you** do not agree to accept **Callcredit's** Terms and Conditions **you** will not be granted **membership** and will not be able to access any of the online identity protection services **Home & Legacy** has arranged for **you**.

When **you** have registered **you** will automatically receive alert notifications by email if there are certain changes to **your credit report** or if **web monitoring** detects **your** personal information online. The alert notifications **you** receive will be based on the detection of **your** personal information provided to **Callcredit**, (for example, **your** email address(es), bank account details, payment card number(s), telephone number(s), national insurance number).

THE SERVICES

The following **Callcredit** services are available to **you** for the duration of **your** policy.

- **Credit Report Information**
Unlimited online access to **your credit report** following secure login at www.noddle.co.uk/partner/homeandlegacy
- **Identity Protection Service**
Alerts notified to **you** by e-mail:
 - whenever certain changes occur to **your credit report** that could be a sign of potential identity fraud (for example: addition of a credit account; or a search made on **your** credit report);
 - if **web monitoring** detects **your** personal information.
- **Callcredit Victims of Fraud Helpline**
Access to **Callcredit's** confidential advice helpline to assist and advise if **you** have any concerns about being or becoming a victim of **identity fraud** or if **you** have any questions about **your membership**.

If **you** are the victim of **identity fraud**, **you** will have the benefit of a dedicated fraud caseworker from **Callcredit's** 'Victims of Fraud' team to work with **you** to provide advice, support and assistance until **your identity fraud** issues are resolved.

- **Cifas Protective Registration**
If **you** are a victim of **identity fraud** or if **Callcredit** consider that **your** identity is particularly at risk of **identity fraud**, (for example, if **you** have lost **your** passport or driving licence or any other forms of identification or documents with personal information), **you** may be recommended for **Cifas** Protective Registration. This service is automatically available to **you** as part of **your membership**. Registering for this service if recommended is not compulsory but may be beneficial as it helps to reduce the risk of your identity being used unlawfully, to obtain credit or money in **your** name. **Cifas** members take extra precautions if a protective warning is placed on a credit file.

If **your** policy is cancelled, expires or ends for any reason **your membership** will end. If this happens **you** will continue to have access to the **Credit Report** Information Service for access to **your credit report**, but will no longer have access to any of the other services.

GENERAL EXCLUSIONS

The services available to **you** under Section 5 do not extend to:

- Any financial loss or costs **you** incur as a result of **identity fraud**.
- Individuals who are not residents of the United Kingdom, Channel Islands or Isle of Man.
- Individuals who are not over 18 year of age.

Section 6 - Home Emergency Assistance (page 76)

We have amended the emergency cover provided for vermin to ensure there is consistency between all sections of the policy. A new definition for 'vermin' has been added to this section and the description under 'what is covered' for vermin is amended, as follows.

DEFINITIONS (WHAT OUR WORDS MEAN)

Vermin

Various species regarded as pests or nuisances including, but not limited to mice, rats, squirrels, insects, arachnids, worms or other disease-ridden creatures.

WHAT IS COVERED

Vermin

If **you** need to remove **vermin** from **your home** (this does not apply to animals and insects already in **your home** before **you** took out cover).

Before renewing your policy

Please check your Renewal Schedule and Statement of Facts documents very carefully to ensure they are complete, correct and fully reflect your current circumstances/requirements. It is very important to fully review and consider any endorsements and/or terms that are noted on the Renewal Schedule as failure to comply with the terms and conditions they impose could invalidate your cover.

The insurers need to be informed about any changes to the information shown or if the information is incorrect or incomplete. If they are not informed this may affect your ability to claim under the policy

Your buildings and overall contents sums insured should also be reviewed to ensure they will remain adequate. Our [contents checklist](#) may be useful for this purpose. It will also be useful to review 'what our words mean' within the policy wording to be certain that you understand what buildings and contents include. **Index linking is not applied to fine art, antiques, collectables, jewellery or watches, so fluctuations in the value of art, precious metals and gemstones should be considered.** The prices of jewellery & watches and the general price of gold & silver have increased significantly over recent years so regular valuation of items is important to ensure sums insured remain adequate.

Please note if the total value of jewellery & watches within your overall contents sum insured is £75,000 or greater (excluding items which you keep permanently in a vault or bank safe), the insurer will require you to install an approved safe at your home