Policy terms and conditions

Please read and keep safe

loveitcoverit

Important

Please read this document carefully together with **your** schedule of insurance to make sure **you** understand the cover including conditions and exclusions.
When **you** purchased this insurance **you** selected the appropriate level of cover(s) that most suited **your** needs. **We** have not provided **you** with any advice on the suitability of this insurance cover to meet **your** needs and **you** are solely responsible for ensuring that the policy is suitable for **you**.

This policy may be cancelled at any time, so please refer to cancellation provisions contained in these Insurance terms and conditions.

loveit coverit is a trading style of AGS Pier GmbH.

How to get in touch

By phone:	01-6950723
By Email:	support@loveitcoverit.ie
Make a claim:	claims@loveitcoverit.ie

Statement of demands and needs

This product meets the demands and needs of those who wish to insure their **gadget(s)** against **accidental damage**, **mechanical breakdown**, **liquid damage**, **loss**, and **theft** including **airtime abuse**. **We** have not provided **you** with advice on this insurance cover.

This product does not meet the demands and needs of those who have received their **gadget(s)** as a gift from someone who is not a **family member**, as we will not provide cover for the **gadget(s).**

Who provides your insurance

This insurance is arranged by AGS Pier GmbH, with a registered office at Hohe Bleichen 8, 20354 Hamburg, Germany. AGS Pier GmbH is a Registered Intermediary, an insurance agent with authorisation according to § 34 d para. 1 GewO (German Trade Regulation) with registration number: D-DWGU-041S5-44.

This policy is underwritten by Collinson Insurance Europe Limited, regulated and authorised by the Malta Financial Services Authority, with a registration number C89977 and registered office at Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta.

Your policy is administered by AGS Pier GmbH (UK Branch).

Your gadget insurance cover

In return for the payment of your premium **we** will provide cover to repair or replace **your gadget** during the period of cover and for the cover(s) specified in **your** Schedule of Insurance and subject to the terms, conditions and exclusions shown below or as amended in writing by **us**.

You can either pay the full premium, for 12 months cover, or **you** may make monthly payments, and this will be specified in **your** Schedule of Insurance.

Definitions

Throughout **your** policy wherever words and phrases appear in bold they are defined as below.

accessories shall mean items such as but not limited to, chargers, protective cases, headphones and hands - free **gadgets** but excludes SIM cards and wearables. Evidence of ownership for **accessories** will need to be provided when **you** are making a claim

accidental damage shall mean any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of **your gadget** which is neither deliberately caused by **you**, nor caused by the failure or breakdown of **your gadget**

airtime abuse shall mean airtime charges incurred by unknown persons following the **theft** of **your gadget**

cosmetic damage shall mean non-structural damage that does not affect the functionality or operation of the **gadget** including but not limited to scratches dents and marks caused by normal wear and tear and/or general usage

family member shall mean a partner or relative who permanently lives at the same address as **you**

gadget means the item(s) insured by us and purchased and owned by you which were in full working order when **you** purchased this insurance as detailed in your schedule of insurance

gadget age means the age of **your gadget** at the time of policy inception or added to an existing policy. To be eligible for insurance the **gadget** must be less than 36 months old from the date **you** first purchased it. Please be aware that **your** claim will be invalidated if the age of the **gadget** exceeds the age limit, as detailed in the conditions and limitations of **your** policy at the time of policy inception

excess means the amount **you** pay towards each claim

IMEI number shall mean the 15- or 17-digit unique (serial) number used to identify **your gadget**

liquid damage means unintentional damage caused to **your gadget** as a result of coming into contact with a liquid

loss means that **you** are unable to account for **your gadget** whereabouts and are permanently deprived of its use after **reasonable precautions** have been taken to protect it and it has not been left **unattended**

proof of purchase means an original receipt and any other documentation provided to **You** at the point of sale, required to prove **your gadget** was purchased from an approved retail outlet and that the **gadget** is owned by **You**. **Proof of purchase** to include the date of purchase, make, model and **IMEI** number of **your gadget**

mechanical breakdown shall mean **your gadget** being inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period

proof of usage shall mean evidence that the **gadget** has been in use since inception of the policy and of which can be obtained from **your** network provider

reasonable precautions shall mean all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent **loss, accidental damage** or **theft** of **your gadget(s)**, for example: having **your gadget(s)** in a suitable case, ensuring all standard security measures including PIN, Passwords and "Find My" or "Find My Device" are enabled, being used and are set to a number other than default or sequential/multiple characters; having **your gadget(s)** with **you** whilst playing sport or near open water.

territorial limits shall mean **your gadget** is covered within the Republic of Ireland, United Kingdom, Northern Ireland, Isle of Man, and The Channel Islands and unlimited cover during any one calendar year elsewhere in the world

theft means the unauthorised dishonest appropriation or attempted appropriation of **your gadget** specified on **your** insurance schedule, by another person with the intention of permanently depriving **you** of it

unattended shall mean when **your gadget** is not on **your** person or within **your** sight or where **your gadget** is out of **your** arms-length reach

we, us, our Collinson Insurance Europe Limited

you, your shall mean the private individual or company detailed on the policy schedule who owns the **gadget** on cover

The levels of cover for your policy

The policy covers **your gadget** as purchased by **you** and identified in **your** schedule of insurance for;

- loveit plus (this policy covers **You** against **theft** and **loss**)
- loveit premium (this policy covers **You** against **mechanical breakdown, accidental damage, liquid damage, theft** and **loss**)

The policy covers **your gadget** as purchased by **you** and identified in **your** schedule of insurance for

accidental damage
If **you** selected the loveit premium cover for **your gadget** and it is accidentally damaged **we** will repair it or replace it if unrepairable, subject to **your** policy terms and conditions

mechanical breakdown
If **you** selected the loveit premium cover for **your gadget** and it develops a fault outside of the manufacturer's warranty period **we** will repair or replace it, subject to **your** policy terms and conditions

worldwide cover
If purchasing an annual term policy **your gadget** is covered during any one calendar year anywhere in the world. If purchasing a recurring monthly policy **your gadget** is covered whilst **your** policy is valid

theft
If **your gadget** is stolen **we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

loss
If **you lose your gadget we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

liquid damage
If **you** selected the loveit premium cover for **your gadget** and it is accidentally damaged when coming into contact with any liquid **we** will repair it or replace it if unrepairable, subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

accessories
If **your** claim for **your** gadget is approved **we** will replace any **accessories** that were accidentally lost, stolen or damaged at the same time as **your** gadget up to a maximum of €300. If **we** replace **your** mobile phone with a different make or model and this means that **you** can no longer use **your** existing **accessories we** will replace them too, up to a maximum of €300

airtime abuse (automatically included in **theft** cover)
If **your gadget** is **lost** or **stolen we** will cover **your** airtime charges incurred up to a value of €10,000 and subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

Excess (what **You** pay each time **You** make a claim)

Details of **your** policy **excess** can be found here https://www.loveitcoverit.ie/policy-excesses/

Additional claims **excess** – for any claim made within the first 30 days of inception of **your** policy there will be an additional **excess** of €40 for all **accidental damage** and **liquid damage** claims and €60 for every **loss** or **theft** claim (and where **loss** or **theft** is included within the cover).

What is not covered

applying to all sections of the policy, **we** will not pay for;

- any large-scale manufacturer defect
- any claim where the Insured event occurs outside of the period of insurance
- any new claim for the **gadget** if there is already an ongoing claim which has not been finalised due to any outstanding referrals and/or is awaiting validation proof that has not yet been supplied
- the policy **excess**
- any claim where all **reasonable precautions** have not been taken, including where "Find My" or "Find My Device" has not been enabled, or where your **gadget(s)** has not been used in accordance with the manufacturer's instructions
- any claim notified where pre-existing damage is evident and occurred prior to the inception of **your** policy
- any claim where the circumstances cannot be clearly identified i.e. where **you** are unable to confirm the date and time of the occurrence
- Any **loss** or **accidental damage** where **your gadget** is not fitted with an active functioning SIM or where **your** network provider cannot verify the **gadget** has been in in active use since the inception of the policy and up to the event giving rise to the claim
- any claim where **proof of usage** cannot be provided or evidenced and **proof of usage** must show the **IMEI** of the **gadget** on cover
- the cost of replacing any stored data or information including but not limited to tunes, songs, personalised ring tones, pictures, films, graphics, downloaded material or software whether arising as a result of a claim paid by this Insurance or otherwise
- **theft** or **loss** of the **gadget** where **you** have not notified **your** network provider and blacklisted it within 24 hours of discovery of **loss** or **theft**
- **theft** or **loss** of the **gadget** left **unattended** when it is away from **your** home
- Any claim for **theft** of **your gadget** when stolen from a motor vehicle unless the **gadget** is out of view in either an enclosed compartment, boot or luggage space and the vehicles windows and doors are closed and locked and all security systems are activated. In the event of **theft** of **your gadget** from a vehicle **we** will require sight of a repair invoice in relation to any damage caused to the vehicle which must be supplied with **your** claim
- **theft** or **loss** of the **gadget** not reported to the police and/or Report My Loss within 48 hours and where **you** have not obtained valid crime reference number/reference
- any claim presented under **loss** as an alternative to an unsuccessful **theft** claim
- repairs carried out by third party repair centres not authorised or agreed for use by **us**
- correction of **gadgets** where inadequate repairs have been carried out by third party repair centres
- cosmetic damage that does not affect the functionality or operation of **your gadget**
- any amount recoverable under any guarantee warranty or other insurance. If there is any other insurance covering any of the benefits that are provided under this Policy for which a Claim is made, then **You** must disclose this to **Us** at the time of submitting the Claim. In these circumstances, **We** will not be liable to pay or contribute more than **Our** proper rateable proportion. If it transpires that **You** have been paid for all or some of the Claim costs by another source or insurance **We** have the right to a refund from **you**. **We** reserve the right to deduct such refund from **You** from any impending or future Claim settlement or to terminate **Your** Policy from the inception date without a refund of the premium.
- Gradual deterioration, mechanical or electrical breakdown of the **gadget** or an internal cause affecting the smooth running or functionality of the **gadget** damage or loss of functionality caused by software viruses

- **loss** of use or any other related or connected loss the Insured may incur as a result of **loss**, **theft** or **accidental damage** to the **gadget**
- Accidental Damage to the **gadget** caused by the Insured deliberately neglecting it
- **Loss**, destruction or damage contributed to or arising from riots, strikes, civil commotion or any act of terrorism
- Any process of heating, drying, cleaning, dyeing, alterations or repair to which the **gadget** is subjected to, and any damage caused by solar irradiation
- **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Claims procedure

In the event of a claim, **you** must

1. advise the police within 48 hours if there has been **loss** or **theft** of **your gadget** and obtain a crime reference number. **You** must also inform **your** network provider within 24 hours of discovery of **loss** or **theft** so that they can place a block on **your gadget**.

2. advise **us** by telephone as soon as possible on the claims hotline number 01-6950723 or via email, support@loveitcoverit.ie and **we** will then provide **you** with a password protected link to **our** claim form portal

3. provide at **your** own expense a fully completed claim form and all details and evidence as may be reasonably required within 30 days of receipt from the incident date. **We** will not proceed with **your** claim until all required information has been supplied but once **we** have all the required claim form and supporting documentation **we** will confirm **our** decision on **your** claim and guide **you** through **our** repair or replacement process. Where **you** are making a claim for **accidental damage**, **liquid damage** or **mechanical breakdown you** may be asked to send **your gadget** to **us**. **You** will be responsible for the cost of posting **your gadget** to **us**.

4. in the event of a claim, **you** must be able to provide proof of usage from **your** network provider that confirms **your gadget** has been in use since policy inception and up to the event giving rise to **your** claim

5. in the **event** of **loss** or **theft you** must notify the appropriate airtime provider within 24 hours of discovery and blacklist **your** handset, or mobile network enabled **gadget**

If **we** need to make changes to the insurer, to the cover or price of **your** insurance **we** will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Subrogation

We reserve the right to retain all rights of subrogation in accordance with Irish regulations. **You** are not authorised to admit liability for any eventuality or give a promise of undertaking to anyone which binds **You** or **Us**.

a) **We** are entitled to take over any rights in the defence or settlement of any Claim and to take proceedings in **Your** name or **Our** benefit against another party.

b) If at the time of the loss or damage there is any other indemnity or insurance which wholly or partly cover the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
This does not apply where the other party is a family member or a cohabitant unless the conduct of the other person that gave rise to the loss was serious or tantamount to wilful misconduct

Duration of insurance

If **you** have purchased an annual policy it will last for a period of 12 months provided **you** have paid **your** premium. If **you** have purchased a monthly policy it will last for a period of one month and then continue for further monthly periods provided **you** continue to pay **your** monthly premiums when due.

Automatic renewal of your policy

For policies purchased with a 12-month term **we** will contact you approximately 20 working days before **your** renewal date and offer to renew **your** policy. If **we** do not hear from **you we** will automatically renew **your** policy to make sure **you** have continuous cover.

For policies purchased with a monthly term **we** will automatically renew **your** policy each month unless **you** advise **us** otherwise.

We may need to change the price of **your** insurance to reflect;

- changes in the provision of the cost of the service
- adverse conditions beyond **our** control which impact the number and frequency of claims
- changes in Law or Regulation increasing the cost of compliance or ability to deliver the service
- increases in inflation,

We will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Should **you** be unhappy with any proposed change being made to **your** policy, **you** will have the right to cancel **your** cover in accordance with this policy wording.

How to opt-out of automatic renewals

If **you** do not want this policy to automatically renew, write in to **us** after **you** have purchased the policy at the address shown **your gadget(s)** insurance certificate. **Your** instruction can also be provided by email to **Us** via enquiries@loveitcoverit.ie

Conditions and limitations

1. this cover provides unlimited replacements and repairs per **gadget** during each 12-month calendar period of **your** policy, and, in the event of a claim, **your** policy will be updated with the replacement **gadget** details

2. details of any replacement of the **gadget** (IMEI/serial number) must be advised to **us** with proof of purchase in writing or by e-mail to **us** (support@loveitcoverit.ie)

3. the **gadget age** must be less than thirty-six months old at policy inception and supported with a valid proof of purchase from a UK/Eire VAT registered company who also provide a 12-month warranty

4. gifted **gadget(s)** cannot be covered under this policy, unless such have been gifted by a **family member** who permanently lives at the same address as **you**.

5. second hand or used **gadgets** cannot be covered under this policy, unless such have been purchased either

directly from the manufacturer or from a UK/Eire VAT registered company

6. cover under this policy is subject to the payment of the premium by direct debit, credit card or PayPal and premiums being up to date.

7. **you** must be at least 18 years of age at the time of policy inception and a Republic of Ireland resident

8. any claim which would be covered under any other **gadget** insurance policy

9. if **we** replace **your gadget your** policy is automatically updated to ensure cover continues and the damaged item becomes **ours**. In the event of a **loss** or **theft** claim if the **gadget** is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

10. all other costs are specifically excluded that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy unless relating to **airtime abuse** for **your gadget** up to a maximum of €10,000

Cancellation of your policy

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please contact **us** within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

If **you** wish to cancel **Your** Policy after 14 days, **you** will be entitled to a pro-rata return of premium. **You** may cancel the insurance cover at any time by **giving not less than 14 days' notice to us in writing** to cancellations@loveitcoverit.ie or by contacting **us** on 01-6950723 no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

a) Where **we** reasonably suspect fraud
b) Non-payment of premium
c) Threatening and abusive behaviour
d) Non-compliance with policy terms and conditions
e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud. **We** will inform **You** of the reason or reasons for the cancellation.

Fraud policy

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

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** or refund any excess paid in relation to **your** claim and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

loveit coverit also reserve the right to provide **your** details to fraud prevention agencies as well as Law enforcement agencies as appropriate. In the interest of **our** customers, **we** validate all claims against Police, Mobile Operators and other monitoring systems through various claims validation platforms which are then further validated by recyclers operating under the Mobile Phone Recyclers Charter.

Replacement

This policy is not a replacement as new policy and refurbished items may be used. If **your gadget** is **lost** or **stolen** or cannot be repaired it will be replaced with an identical **gadget** of the same age and condition or the equivalent cash value taking into account the age and condition of the original **gadget**. Where quotations for repair are obtained directly from a manufacturer, and **your** claim has been accepted, **we** will provide a cash settlement, less any applicable excess, in settlement.

Please note that it may not always be possible to replace **your gadget** with the same colour although **we** will try wherever possible.

Consumer protection code

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate it could result in **Your** Policy being cancelled any claim **You** make may not be paid or may be reduced.

Complaints procedure

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should contact the Administrator;

The contact details are

Loveit Coverit
AGS Pier GmbH (UK Branch)
Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

01-6950723

support@loveitcoverit.ie

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If **You** are not satisfied with the result of **Our** investigation or fail to receive a final answer within 40 working days of **Us** receiving **Your** complaint **You** have the right to refer **Your** complaint to an independent authority for consideration. That authority is the Financial Services and Pensions Ombudsman at:

Financial Services and Pensions Ombudsman

Financial Services and Pensions Ombudsman
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Phone: +353 1567 7000

Email: info@fspo.ie
Web: www.fspo.ie

Alternatively, **you** can also contact the insurance company

Collinson Insurance Solutions Europe Limited (UK Branch)
The Complaints Department PO BOX 637 Haywards Heath West Sussex RH16 1WR England

cielcomplaints@collinsongroup.com

Collinson Insurance Europe Limited (CIEL) is the insurer and insures all the benefits provided under the insurance. CIEL appointed Collinson Insurance Solutions Europe Limited (CISEL) to handle complaints on its behalf as set out above.

If **you** are still dissatisfied after receiving **our** response, **you** can also submit your complaint to The Office of Arbiter for Financial Services. This service is provided in English and Maltese. Additional details, including contact information for The Office of Arbiter for Financial Services can be found at the address below:

Officer of the Arbiter for Financial Services
1st Floor St Calcedonius Square
Floriana FRN 1530 Malta

Tel: 80072366 (direct in Malta) Tel: +356 212 49245 (outside Malta)

Email: complaint.info@financialarbiter.org.mt
Website: https://financialarbiter.org.mt

The above complaints procedure is in addition to **your** statutory rights as a consumer.

If **you** have purchased the insurance policy online, **you** may also be able to raise **your** complaint via the EU Online Dispute Resolution Portal at http://ec.europa.eu/consumers/odr/. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme.

Concerns regarding the handling of your data

Should **you** have any concerns as to the way that **we** have handled **your** information and **we** have not been able to alleviate **your** concerns please contact:

Data Protection Commission

21 Fitzwilliam Square South
Dublin 2
D02 RD28
Ireland

+353 578 684 800
+353 761 104 800

https://www.dataprotection.ie

Law applicable to the contract

Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the courts of Ireland unless **we** agree to transfer it to another jurisdiction.

Collinson Insurance Privacy Notice

How We Use The Information About You

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

· Meet our contractual obligations to **you**;
· issue **you** this insurance policy;
· deal with any claims or requests for assistance that **you** may have
· service **your** policy (including claims and policy administration, payments and other transactions); and,
· detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that your information remains safe and secure.
We will not share your information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Central Bank of Ireland or the Malta Financial Services Authority) or other authorities.

Processing Your Data

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **we** have with **you**;

- is in the public or **your** vital interest: or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How We Store And Protect Your Information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.
We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.
We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How You Can Access Your Information Or Correct Anything Which Is Wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:
Email address: data.protection@collinsongroup.com
Postal Address: Sussex House, Perrymount Road, Haywards Heath, Sussex RH16 1DN

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.
If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Data Protection Commission https://www.dataprotection.ie

AGS Pier GmbH (including UK Branch) Privacy Notice

This Privacy Statement covers the information practices of Loveit Coverit, a Division of AGS Pier GmbH ('Loveit Coverit'), a Registered Intermediary, an insurance agent with authorisation according to § 34 d para. 1 GewO [German Trade Regulation] with registration number: D-DWGU-041S5-44

AGS Pier GmbH are a data controller and whose registered office is at;

Hohe Bleichen 8
20354 Hamburg
Germany

We take the protection of **your** privacy and the confidentiality of **your** personal information seriously and this policy sets out how **we** meet **our** obligations regarding data protection and the rights of **our** customers and prospective customers ('data subjects') in respect of their personal data under relevant Data Protection legislation and the General Data Protection Regulation ('the Regulation').

The Regulation defines "personal data" as any information relating to an identified or identifiable natural person (a data subject); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or by one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. AGS Pier GmbH is committed not only to the letter of the law, but also to the spirit of the law and places high importance on the correct, lawful, and fair handling of all personal data, respecting the legal rights, privacy, and trust of all individuals with whom it deals.

The Data Protection Principles

We comply with the Regulation which sets out the following principles with which any party handling personal data must comply. All personal data must be:

• processed lawfully, fairly, and in a transparent manner in relation to the data subject;

• collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;

• adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;

• accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;

• kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the Regulation in order to safeguard the rights and freedoms of the data subject;

• processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

How to contact **us** about **your** information

The contact details are

Loveit Coverit
AGS Pier (UK Branch)
Evolution House New
Garrison Road
Shoeburyness Essex
SS3 9BF

We may respond to enquiries by the police concerning **your** policy in the normal course of their investigations. Where it is necessary to administer **your** policy effectively or to protect **your** interests **we** may disclose the data **you** have supplied to other third parties such as solicitor's, loss adjusters, engineers, repairers, replacement companies other insurers **etc**

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction **we** may transfer **our** bases containing **your** personal information if **we** sell **our** business or part of it

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