



WEST NORFOLK  
INSURANCE SERVICES LTD

Enclosed Info:

Optional Add-Ons  
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## Available Optional Add-ons

### Motor

**Legal Expenses Cover - £15.00:** This policy covers any uninsured loss following a claim, for example claiming back any excess you have had to pay, it also provides you with legal assistance in the event someone else causes damage to your car or injuries to yourself and/or passengers (person at fault must be identified and insured)

**Breakdown Cover - £75.00:** This great value policy includes Roadside Assistance and Local Recovery, Nationwide Recovery, Home start and Mis-fuelling Cover. If you wish to include European breakdown cover, the premium is £80.00.

**Key Cover £15.00:** If you have ever lost or broken your keys you will know how much of an inconvenience it can be. Replacing a bunch of keys can be very expensive, especially if one is a sophisticated electronic key. This can in some cases lead to a full change of locks as well as a replacement key. Our key cover is designed to look after you should your keys be lost, stolen or broken. £1500 worth of cover for the policy period, no excess or limit to the number of claims, *covers any keys attached to key fob provided.* (2 fobs policy is £20)

**Substitute Car - £25.00** (class A, Corsa type): It is common practice with most insurers that their policies only offer a courtesy vehicle when your vehicle is being repaired after an accident. Our substitute vehicle cover is designed to help keep you on the move by providing a solution for accident and theft claims when a vehicle is deemed a total loss. Class E, Mondeo type car would be £30.

**Substitute Van - £30** (Caddy Sized) **£35** (Transit Sized): As above

**Substitute Bike - £24:** As above but you can opt for a car (up to 1.4l engine) or a single payment of £150 instead.

**Tools in Transit Cover £80.00** (*commercial vehicle insurance only*): Most van insurance policies will not automatically provide cover for goods or tools in the vehicle. Our Tools in Transit Cover can be purchased to complement your existing cover. The policy provides cover up to £2500 indemnity in the event that your property, or property you are responsible for, is lost, destroyed or damaged when being loaded, carried or unloaded from your vehicle. Cover up to £5000 is £90.00 if required.

### Household/Property Owners

**Family Legal Expenses - £15.00:** Covers the cost of professional fees charged by a claims handler, solicitor or accountant following a covered occurrence, including consumer disputes and identity theft (full details available) £50,000 claim limit.

**Home Emergency Assistance - £55.00:** In the event of a household emergency, the insurers will arrange for a qualified, approved tradesman to provide rapid expert help and carry out temporary repair work to resolve the emergency. These costs will be covered up to £1000. The policy also allows vital services to the home to be restored. Some common emergencies frequently reported and covered under this policy include burst pipes or sudden leaks and breakdown of central heating and/or hot water.

**Pipe & Utility Cover - £25.00** (*not available for let properties*): £3000 towards the cost of appointing an engineer in the event of an underground leak or blockage to your water supply, a leak within your internal gas supply or complete failure of the electrical wiring system between the electricity meter and fuse box.

**Key Cover:** As detailed above

**Landlords Legal Expenses - £35.00:** £25,000 cover towards any professional fees to assist with any breach in tenancy agreement, pursuit of rent arrears, eviction & legal defence (full details available).

**Landlord Home Emergency- £67.50:** Covers up to £1000 (inc VAT) for covered emergency situations in your property with plumbing and electrics plus more (full details available).

## Our Terms of Business Agreement

### OUR SERVICE TO YOU

We are an independent insurance intermediary who acts on your behalf in sourcing and placing insurance. Our services include: advising you on your insurance needs, arranging your insurance cover with insurers to meet your requirements, helping you with any on-going changes you have to make. As part of our service, we will assist you with any claims you need to make and advise you of your responsibilities in relation to making a claim. We usually offer products from a range of insurers, representing a fair analysis of the market. For some products such as legal expenses and breakdown insurance and non-standard risks we may only offer products from a single insurer. We will advise where this is the case. In certain circumstances, we may use the services of another intermediary to place your insurance, and we will advise you where this is the case. We will assess your demands and needs and offer you an insurance product which meets your requirements. The details will be confirmed in a demands and needs statement which will also give the reasons for our recommendation if we have made one. If you would like to see a list of the insurance companies that we deal with, please ask. To make sure you get the best offers from insurers, and to protect you from fraud and verify your identity, some of our insurers may use publicly available data from a variety of sources, including credit reference agencies. This has no impact on your creditworthiness although a record of the search may appear on your record, and the information is dealt with in total confidentiality by them. If you have any objections to this being carried out, please let us know.

### YOUR DUTY OF DISCLOSURE

**Consumers:** You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part or all of a claim may not be paid.

**Commercial customers:** If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession, you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and / or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

### OUR QUOTATION TO YOU

All premiums quoted are inclusive of HM Government Insurance Premium Tax.

We reserve the right to withdraw premium indications before they are taken up and to apply any changes notified to us by the underwriters after the indication has been given.

### NO CLAIMS DISCOUNT (NO-CLAIMS BONUS)

If you advise us that you are entitled to a no-claims discount on your insurance, you will be given 30 days from the inception of the policy to provide us with evidence of this. If you are unable to provide us with this evidence, we will ask you to pay an increased premium. If we cancel your policy because you have failed to provide us with proof of no-claims and failed to pay the higher premium, the time on risk charge will be based on what the premium would have been without any no-claims discount.

### CANCELLATION

#### **During cooling off period:**

You have the right to cancel up to 14 days after receiving your policy documentation if the policy does not meet your requirements. If you cancel within the cooling off period, you will be charged a pro-rata time on risk charge as well as your insurer's administration fee if applicable. We will also make an administration charge equal to the commission we would have earned on your policy.

#### **After cooling off period:**

If you wish to cancel your insurance after the cooling off period please return your certificate to us, you may be entitled to a return of premium for the unused part of the policy (in accordance with your insurer's cancellation scale) from your insurer. We will make an administration charge equal to the commission we would've earned on your policy.

**In both instances, if you make a claim on your policy no refund will be allowed and if any payments are outstanding, they will still be payable. If you owe money on another policy, we have the right to use any refund against that.**

**The 14 day cooling off period does not necessarily apply to commercial customers.**

#### FEES AND CHARGES

In addition to the insurer's premium, we may also make administration charges of up to £35 for consumer products and up to £50 on commercial products for the following: new business, renewals, mid-term adjustments. Policy cancellations will be subject to a cancellation fee of £25. In the event of you cancelling your policy, our commission will also be deducted from any refund which you may be entitled to.

#### COMMISSION ON A COMMERCIAL BUSINESS

You may request details of commission we receive from insurers and on request, we will also provide you with a list of those insurers with whom we are able to place the particular product arranged

#### INSTALMENTS

You can pay your premium by instalments if you require. Please ask for details.

#### OWNERSHIP

There is no ownership between any insurer and ourselves.

#### PREMIUMS RECEIVED

Under the terms of our agreements with the insurance companies with whom we place business, we normally accept money as agents of the insurer. In most cases you have the additional protection of insurance companies accepting that monies you pay to us are treated as being received by them (Risk Transfer). In cases where risk transfer has not been granted to us, we will ask you to pay the insurer directly. We will advise you where this is the case, and help arrange this for you. Additionally, in arranging your insurance, we may employ the services of other intermediaries who are regulated by the Financial Conduct Authority, and your premium may be passed to these intermediaries for payment to insurers.

#### COMPLAINTS PROCEDURE

Should you feel that you have any cause for complaint at any time during or after the term of your policy, please contact Sean Scanlon or Lorraine Adams in the first instance either by telephoning the above number or writing to either of them at the above address in order that the situation can be resolved to your satisfaction.

In the event that we are unable to resolve your complaint straight away, we will give you written notification within five working days that we have received it and advising you of the person who will be investigating the circumstances. In the event that it still remains outstanding after a further 4 weeks, we will write to you again advising you of the reason for the delay and giving a timescale in which you will hear from us again.

If we are unable to resolve the complaint to your satisfaction, you may refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

#### FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the claim without any upper limit, for those products where insurance is compulsory. Non-compulsory products are covered on a flat 90% basis. Further information about compensation scheme arrangements is available from the FSCS.

#### LAW

This agreement shall be governed by the Laws of England, Wales or Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the (non) exclusive jurisdiction of the relevant court.

#### REGULATION

West Norfolk Insurance Services Ltd incorporating The Insurance Office is authorised and regulated by the Financial Conduct Authority. Our FCA authorisation number is 308373 and our permitted business is arranging general insurance contracts. You can check this on the FCA's register by visiting the FCA's website <http://www.fca.gov.uk> or by telephoning the FCA on 0845 606 1234.

# Our Privacy Statement

PLEASE READ CAREFULLY

## **1. What Data do we Collect and where do we get it from?**

For the purposes set out in this notice, the Information Commissioner (ICO) requires us to advise you that, information, including personal information detailed below relating to you or anyone else to be covered by an insurance policy ("**Personal Data and Special Categories of Data**") will be collected and processed by West Norfolk Insurance Services Ltd and/or on its behalf by its third party service providers. This data will be provided by you, or any other person you may appoint to provide us with information. You will either be completing application forms or answering questions we ask you, in order to provide the required information. We may also obtain information from other sources that is readily available in the public domain such as the Internet of Things (IoT), Social Media, Press etc.

### **Personal Data**

This is information we may gather from you that will directly or indirectly identify you as individual, and may also provide information about your cultural or social identity. This type of data must be processed strictly in accordance with our Basis at Law stated in the table below. This data will include but may not be limited to:-

Your title, name, postal address, risk address, civil status, gender, current and or previous occupation, date of birth, contact details, registration number, mental health conditions, bank details, credit / debit card details, credit searches, National Insurance Number, Next of Kin information, children's data where the child is under 16 (only for travel insurance policies)

### **Special Categories of Data**

This is information we may gather from you that might reveal your racial or ethnic origin, political opinions, religious or philosophical beliefs, your health, sex life or sexual orientation. This data will be processed strictly in accordance with the Basis at Law stated in the table below. This data will include but may not be limited to:-

Your title, gender, race, ethnic origin, political opinions, religious beliefs, physical or medical health conditions, driving licence origin, UK residency period, children's data where the child is under 16 (only for travel insurance policies), criminal history. Data for criminal convictions and offences will only be collected as permitted by UK Law.

## **We will have asked for, and recorded either your verbal or documented consent to process any special categories of data that we may have collected from you.**

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is West Norfolk Insurance Services Ltd ("**we**" and "**us**"). of 24 Tuesday Market Place, Kings Lynn, Norfolk, PE30 1JJ. If you have any query, please contact Mr Sean Scanlon, email westnorfolkinsurance@gmail.com. We process your Personal Data in accordance with this Privacy Notice, which is also available on [www.tiokl.co.uk](http://www.tiokl.co.uk).

## **2. How and why do we Process Your Personal Data?**

**Why we collect your data:** We obtain, collect and process your Personal Data and Special Categories of Data (which includes sharing your data with others) to enable us to quote for your insurance needs, place you on cover, make any payment arrangements requested, make any alterations to your policy that you may request during the policy term, and in the unfortunate event that a claim occurs we will need to share your information to help you make your claim. We may also have regulatory and / or legal obligations for sharing data with others, but we will only share it for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise. If you do not provide the data requested it may not be possible to obtain a quote or provide you with a policy.

**Our legal basis for processing your data:** In order to arrange your insurance we will be using one or more of the following legal basis:-

- In respect of children's data, a child being a person under the age of 16, which is only collected for the purposes of arranging travel insurance, we will seek parental consent to hold the data

and record that consent.

- We will seek consent from you, either verbal over the phone, or signed consent from you where we are face to face, to enable us to process any special categories of data we may obtain from you, as described above.
- Processing is necessary in order for us to take steps, at your request, to enter into a contract of insurance when you ask us to place cover, and for the performance of that contract when you need to make a claim.
- Processing is necessary for us to comply with any legal or regulatory obligation
- Where we believe a customer is vulnerable, processing might be necessary to protect the vital interests of that person or other person covered by the policy
- We may have a legitimate interest in processing the data for changes to any quotation or policy which you may request, or for any other reason necessary to undertake any other requests related to your insurance policy

**Who we share your data with and the reason for processing:** We are a Data Controller and in order to process your requests we may be sharing your data with one or more other Data Controllers. The Controllers we may share with and our reasons for sharing that information are listed but not limited to the following:-

- Insurers & Insurance Providers - obtain quotations, cover details plus manage and progress claims
- Loss Assessors, claims management companies and surveyors - manage & process claims
- Third Party Insurers/Assessors – manage & process claims
- Claims Underwriting Exchange - Sharing of previous claims information between insurers
- Insurance Fraud Bureau or National Crime Agency - criminal/fraudulent activity
- Financial Conduct Authority - regulatory obligations
- Financial Services & Compensation Scheme – claim compensation in the event of insurer failure, if eligible
- Financial Ombudsman Service - Unresolved Complaints, if eligible
- HM Treasury Sanctions - Check clients are not on the banned list
- Premium Finance Company - Payment of premiums
- IT Providers - Holds all collective management information, system testing when system not responding or errors occur
- DVLA, MID, MIB - To meet legislative requirements
- Other Data Controllers not detailed above - To be shared only for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise.

**How long we retain your data:** We will retain your Personal Data for as long as your insurance policy is valid with us and for 20 years thereafter.

### **IMPORTANT**

- For some of our products eg: motor and household insurance, we may carry out automated decision making (including profiling) to process your personal data in order for insurers to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose.
- We have stated the reasons we are collecting your data above, but in the event that you do not wish to provide us with your Personal Data for all or any of the above reasons, this may limit the insurers who will quote and agree to cover, and in some cases insurers may not wish to offer cover at all.
- If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version.

### **3. Where do we hold your Data?**

At all times we will endeavour to hold your Data on servers within the UK, or within the European Economic Area (EEA). Where we share your information with other Data Controllers they must also agree to hold your Data within the EEA. However, in the unlikely event your data is to be held in any other geographical area we ensure that:-

- Data Controllers do not do so without our prior written authority and
- An appropriate transfer agreement is put in place to protect your personal data

#### 4. Your Acknowledgment of this Notice and Your Rights

Under General Data Protection Regulation you have rights and these are listed below.

**Right to be Informed:** The General Data Protection Regulation sets out the information we must provide to you about your Data. All of the information we are required to give you is contained within this Privacy Notice. If you do not understand any part of this, you should contact us immediately and we will be happy to explain it to you.

**Right of Access:** You have the right to access and obtain a copy of the Personal Data, and any supplementary information that we hold about you to enable you to verify the lawfulness of the processing carried out. This will be provided free of charge, unless your request is unfounded, excessive or repetitive, and the information will be sent to you within 30 days of your request being received. If we refuse your request, you have the right to complain to the ICO.

**Right to Rectification:** You have the right to request that we correct any inaccuracies in the Personal Data we hold about you. This will be corrected within one month. If we are unable to correct the inaccuracy you have the right to complain to the ICO.

**Right to Erasure:** You have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:

- your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us;
- you withdraw consent and no other legal ground permits the processing;
- you object to the processing and there are no overriding legitimate interests for the processing;
- your Personal Data was unlawfully processed; or
- your Personal Data must be erased for compliance with a legal obligation.

We refuse the right to delete your information when it falls within our data retention period stated above, as this data may be required to exercise or defend litigation in the event of a claim whether covered or not by the insurance policy. If you do not agree with this you have the right to complain to the ICO.

**Right to Restrict Processing:** You have the right to restrict our processing of your Personal Data where any of the following circumstances apply, although we will still be allowed to store it:

- where you feel that the Personal Data which we hold about you are not accurate. Processing will be restricted until you verify the accuracy of the information
- where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead;
- where we no longer need to process your Personal Data but the data may be required to establish, exercise or defend a legal claim
- where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms.

Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it in accordance with the requirements of this policy or our legal obligations.

**Right to Data Portability:** You have a right to receive and transfer the Personal Data that we hold about you. This only applies to:-

- personal data you have provided to us
- where the data was processed by you giving us your individual consent or for the performance of a contract
- and where processing was carried out by automated means.

Where you make such a request, this will be provided in a structured, commonly used, machine readable format such as a CSV file. This will be completed within one month of us receiving your request.

**Right to Object to Processing:** In certain circumstances, you have a right to object to our processing of your Personal Data

- Where we have processed it as a legitimate interest (including profiling)
- Direct Marketing (including profiling)
- Processing for scientific / historical research and statistics

We will still be able to process your Personal Data where

- We can demonstrate compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms

- The processing is for establishment, exercise and defence of legal claims.

#### **Right to Object to automated decision making including profiling:**

You have a right not to be subjected to decisions being made solely by automated means without any human involvement. This might be the case where quotations are obtained online. We will still be able to carry out this type of decision making where:-

- It is necessary to enter into or for the performance of a contract (such as a contract of insurance) which is the main reason we would use this type of decision-making; or
- You have given your explicit consent for us to do so.

We will only process data in the way you would expect it to be used, and you will be entitled to have a person from our firm to review the decision so that you can query it and set out your point of view and circumstances to us.

**Right to Withdraw Consent:** Where the legal basis of Consent has been used for Children's data or special categories of data, you have the right to withdraw that consent at any time. Where you exercise your right to withdraw consent of the processing of any children's data or special categories of data, any data processed prior to the withdrawal of consent will remain valid.

If you would like to exercise any of your rights, please contact Mr Sean Scanlon, email [westnorfolkinsurance@gmail.com](mailto:westnorfolkinsurance@gmail.com).

You may raise any concerns about West Norfolk Insurance Services Ltd processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

#### **Changes to this Notice**

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post. If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner.

#### **Information about or provided by another person**

Where your information for your policy has been provided to us by another person, we will send you a copy of this privacy notice directly to you, where we have your address, within one month of your policy being taken out. If we do not have / are unable hold your address for any reason, we will send a copy of this to the person arranging the insurance with instructions to pass this to you within one month. Where you have taken out a policy and provided us with information about another person, eg: an additional driver to your motor policy, an additional person to your travel insurance particularly where health conditions have been disclosed, it is unlikely we will have their address, and therefore you must provide them with a copy of this Privacy Notice so that they will know how their data is being used. Additional copies can be supplied on request.

#### **Opening Hours:**

Monday to Friday: 9-5. Closed Weekends & Bank Holidays

#### **Contact us:**

24 Tuesday Market Place, King's Lynn, Norfolk, PE30 1JJ. 01553 774301  
[westnorfolkinsurance@gmail.com](mailto:westnorfolkinsurance@gmail.com) - [www.tiokl.co.uk](http://www.tiokl.co.uk)