

Microsoft Accidental Damage Plus Protection

Insurance Product Information Document

Company: AmTrust Europe Limited. Registered in England and Wales, 01229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services No. 202189.

Product: Accidental Damage Insurance

This document summarises the key features of Your insurance Policy. It is not tailored to individual needs and so may not provide all the information relevant to Your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This Policy provides cover for Repair, or Replacement of Your eligible Microsoft Product against Accidental Damage during the Term as shown in your Proof of Purchase, or up to a maximum of two (2) Claims. Please note that the maximum amount We pay will not exceed the Original Purchase Price of the Product.



What is insured?

- ✓ Accidental Damage to your Microsoft Product
- ✓ Cover is provided for Repair or Replacement of Your eligible Microsoft Product in the event that Accidental Damage occurs up to the Term as shown in Your Proof of Purchase, or up to a maximum of two (2) Claims.
- ✓ This Policy provides you with the option to retain the solid-state drive (SSD) of the Product in the event of an Accidental Damage Claim, at no additional cost for a Replacement.
- ✓ This Policy provides for an overnight carrier delivery service of a Replacement Product in the event of an Accidental Damage event, subject to conditions.



What is not insured?

- ✗ Pre-existing mechanical defects and / or damage;
- ✗ Normal wear and tear or gradual deterioration of product performance;
- ✗ Cosmetic damage including marring, scratching and denting, unless such cosmetic damage results in loss of functionality;
- ✗ Any Claim for the restoration of software or data, or for retrieving data from Your Product.
- ✗ Damage to or malfunction of Your Product caused by or attributed to digital content, software (whether pre-loaded or otherwise), including without limitation the operation of a software virus, lack of availability of software updates, or any other software/ digital based malfunction.
- ✗ Damage caused to the device when removing the SSD.



Are there any restrictions on cover?

- ! In order to be eligible for cover, the Product must be purchased from Microsoft or an approved Retailer.
- ! The drive retention cover is only available on Microsoft devices in which the SSD is marketed as removable on the technical specifications sheet.

! Overnight delivery is subject to availability of our authorised overnight delivery carriers, service request and location of device.

! Further exclusions are set out in the Terms and Conditions.



Where am I covered?

✓ United Kingdom



What are my obligations?

- ! Claims must be notified within fourteen (14) working days of the Claim incident occurring.
- ! It is Your responsibility to backup any/all software and/or data on a regular basis; especially, prior to commencement of any services covered under the Policy. Software and/or data transfer or restoration services are not covered.
- ! You must follow the Claims procedure set out in the Policy, including providing a copy of the Proof of Purchase, the information specified, and to update the Product software aligned with the currently published releases prior to making a claim.
- ! You must make fair presentation of the risk before cover starts and when you renew or make amendments to the cover.



When and how do I pay?

Payment is taken in full upon purchase of the Microsoft Accidental Damage Plus Protection.



When does the cover start and end?

Cover for Accidental Damage starts on the date of purchase and continues for the Term stated on the Proof of Purchase, or until the Limit of Liability is reached, whichever is sooner.



How do I cancel the contract?

You may cancel this Policy at any time by informing Us of the cancellation request at the details below:

- Write: Insurance Policy Cancellations, Microsoft Ireland Operations Limited, One Microsoft Place, South County Business Park, Leopardstown, Dublin 18, D18 P521, Ireland
- Email: msepsbus@microsoft.com
- Phone: Phone numbers can be found at <http://support.microsoft.com/gp/customer-service-phone-numbers>

COOLING OFF PERIOD

If Your cancellation request is within forty-five (45) days of the Policy purchase date, You will receive a one-hundred percent (100%) refund of the Policy price paid, provided that no Claims have been made during that period.

AFTER THE COOLING OFF PERIOD

If Your cancellation request is made after forty-five (45) days of the Policy purchase date, providing the Limit of Liability has not been reached, You will receive a pro-rata refund of the Policy purchase price paid, provided that no Claims have been made during that period.

MICROSOFT ACCIDENTAL DAMAGE PLUS PROTECTION

Commercial Terms & Conditions – Accidental Damage with drive retention and next business day shipping service

Thank **You** for **Your** recent purchase of “Microsoft Accidental Damage Plus Protection”. This document, together with **Your Policy Details** and **Proof of Purchase**, form **Your** insurance policy (the ‘**Policy**’). Please keep this document and the **Proof of Purchase** together in a safe place, as both will be needed at the time of a **Claim**. The information contained in this **Policy** is intended to serve as a valuable reference guide to help **You** determine and understand ‘WHAT IS COVERED’ under **Your Policy**. For any questions regarding the information contained in this **Policy**, or **Your** cover in general, please contact **Microsoft** at <https://support.microsoft.com>.

This insurance is underwritten 100% by AmTrust Europe Limited (“**Insurer**”), whose registered office is at Market Square, St. James’s Street, Nottingham, NG1 6FG United Kingdom (01229676). The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

This product meets the demands and needs of those who wish to ensure that their device is protected from **Accidental Damage**.

DEFINITIONS

Throughout this terms and conditions document, bolded words which start with a capital letter have the following stated meaning –

- “**Accidental Damage**”: physical damage to the **Product** following a sudden and unforeseen accident which affects the functionality of **Your Product** and is not otherwise specifically excluded from this **Policy**.
- “**Administrator**”: Microsoft Ireland Operations Limited located at One Microsoft Place, South County Business Park, Leopardstown, Dublin 18, D18 P521, Ireland. Website www.microsoft.com.
- “**Claim**”: a request for **Repair** or **Replacement** in accordance with this **Policy** made by **You**.
- “**Deductible**”: the amount **You** are required to pay, per **Claim**, for services covered under this **Policy** (if any).
- “**Indirect Loss**”: a loss or cost incurred by **You** resulting from an insured event but which, itself, is not specifically covered under this **Policy**. Examples include a loss of earnings or profit, loss of use or of data, or other additional costs.
- “**Limit of Liability**”: **Our** maximum liability to **You** for any one **Claim** and in total during the **Term** of the **Policy** as detailed in the ‘Cover Plan Options’ section.
- “**Manufacturer**”, “**Microsoft**” the original equipment **manufacturer** of the **Product** whose address is One Microsoft Place, South County Business Park, Leopardstown, Dublin 18 D18 P521.
- “**Original Purchase Price**”: the amount paid by **You** for the covered **Product(s)**; excluding any applicable taxes and/or fees, as indicated on **Your Proof of Purchase**.
- “**Policy**”: The contract between **You** and **Us**, which is made up of this document, the **Proof of Purchase** and **Your Policy Details**.
- “**Policy Details**”: the first page of **Your** online **Microsoft** account and/or the email confirmation sent by **Microsoft**, that confirms **Your** cover under this **Policy**.
- “**Pre-Existing Condition**”: damages or defects associated with the **Product** that existed before this **Policy** was purchased.
- “**Product(s)**”: the eligible **Microsoft** device purchased by **You** that is covered under this **Policy** and listed in the “Product Eligibility” Section.
- “**Proof of Purchase**”: the original purchase receipt provided at the point of sale that confirms the date on which this **Policy** was purchased, the **Product** purchased and the **Term**.
- “**Repair(s)**”: the actions the **Administrator** take to mend, remedy, or restore **Your Product** to a sound functioning state following an **Accidental Damage Claim**. *Parts used to Repair the **Product** may be new, used or refurbished that perform to the factory specifications of the original **Product**.*
- “**Replace**” or “**Replacement(s)**”: an item supplied to **You** through the **Administrator’s** arrangement. The **Administrator** will replace the defective **Product**, at their sole discretion, with a new, rebuilt, or refurbished model of equal or similar features and functionality. **Microsoft** make no guarantee that a **Replacement** will be the same model, size, dimensions or colour as the previous **Product**.
- “**Retailer**”: the seller that has been authorised by **Microsoft** and **Us** to sell this **Policy** to **You**.
- “**Term**”: the duration of the **Policy** (e.g., 2 or 3 years) in which the provisions of this **Policy** are valid as stated on **Your Policy Details** and/or **Proof of Purchase**.
- “**We**”, “**Us**”, “**Our**”: the insurer, AmTrust Europe Limited.
- “**You**”, “**Your**”: the purchaser/owner of the **Product(s)** covered by this **Policy**.

EFFECTIVE DATE OF COVER AND TERM

Cover for damage to **Your Product** resulting from **Accidental Damage** begins on the purchase date as shown on **Your Proof of Purchase**. Cover will continue for the remainder of **Your Term**, or until the **Limit of Liability** has been reached, whichever is sooner.

PRODUCT ELIGIBILITY

In order to be covered under this **Policy**, the **Product** must: (a) be an eligible Microsoft Surface or Studio device (described under the “What is Covered-General” section below); (b) be purchased from **Microsoft** or an authorised **Retailer**; and (c) have a minimum twelve (12) month **Manufacturer’s** warranty.

WHAT IS COVERED – GENERAL

During the **Term**, in the event of a **Claim** for **Accidental Damage**, this **Policy** provides for: (i) the labour and/or parts necessary to **Repair** the **Product**; OR (ii) at **Microsoft's** sole discretion, a **Replacement** for the **Product** in lieu of such **Repair**. Please refer to the "Cover Plan Options" section that is applicable to **Your Policy** for full details.

IMPORTANT NOTICES REGARDING COVER UNDER THIS POLICY

- A. If the **Administrator** provide a **Replacement** to **You**:
- ▶ The **Administrator** reserve the right to **Replace** a defective **Product** with a new, rebuilt or refurbished item of equal or similar features and functionality, which may not be the same model, size, dimension or colour as the previous **Product**.
 - ▶ Technological advances may result in a **Replacement** that has a lower retail or market price than the previous **Product**, and in such situation, this **Policy** shall not provide **You** with any reimbursement for such a price difference.
 - ▶ All **Product** parts, components or entire units **Replaced** under the provisions of this **Policy** shall become **Microsoft's** property.
 - ▶ In most cases accessories, attachments and/or peripherals will NOT be included or provided in association with a **Replacement**.
- B. Cover described under this **Policy** shall not replace or provide any benefits already available under any valid **Manufacturer's** warranty during any period of **Manufacturer's** warranty, anything covered under the **Manufacturer's** warranty is the sole responsibility of the **Manufacturer** and shall NOT be covered under this **Policy**; regardless of the **Manufacturer's** ability to fulfil its obligations.
- C. Cover under this **Policy** is limited to what is specifically described in this document, as applicable to **Your Policy**. Anything not specifically expressed in the **Policy** is not covered (including for example, any training services provided separately by **Microsoft** or **Microsoft's** designees).
- D. **Your** responsibilities: It is **Your** responsibility to backup any/all software and/or data on a regular basis; especially, prior to commencement of any claims fulfilment under this **Policy**. Software and/or data transfer or restoration services are NOT covered.
- E. **Your** Duty of Disclosure
Under the Insurance Act 2015, **You** have a duty to make fair presentation of the risk to **Us** before this **Policy** starts, when **You** make any amendment(s) to cover. This means **You** must:
- ▶ disclose all material facts of which **You** know or ought to know.
 - ▶ make the disclosure in a reasonably clear and accessible way.
 - ▶ make sure that every material representation of fact is substantially correct and made in good faith.

COVER PLAN OPTIONS

(As indicated on Your Proof of Purchase and applicable to You)

If **You** purchased the 'Microsoft Accidental Damage Protection' as indicated on **Your Proof of Purchase**, **Your Policy** includes only **Accidental Damage** cover for **Your Product**.

ACCIDENTAL DAMAGE

You are covered for a maximum of two (2) **Claims** during the **Term** for the **Repair** or **Replacement** of **Your Product** in the event of **Accidental Damage** subject to the **Limit of Liability**.

DEDUCTIBLE

Under **Your Policy**, no **Deductible** payment is required.

LIMIT OF LIABILITY

During the **Policy Term**, the total **Limit of Liability** on **Your Product** is two (2) **Claims** for the duration of the **Policy** as listed on **Your Proof Of Purchase**. The total maximum amount will not exceed the **Original Purchase Price** shown on **Your Proof of Purchase**.

NOTICE – About Replacements: If **Microsoft** choose to **Replace Your Product**, **Microsoft** may provide advanced exchange service. When **Microsoft** provide an advanced exchange service, the **Replacement** product may be delivered to **You** in advance of their receipt of **Your** defective **Product**. **You** must ship **Your** defective **Product** to **Microsoft** within fourteen (14) calendar days of confirmed delivery receipt of the **Replacement** product. If **You** do not return the defective **Product** to **Microsoft** within fourteen (14) calendar days of confirmed delivery receipt of the **Replacement** product, **You** will be charged a non-returned device fee equal to the **Manufacturer's** suggested retail price of the **Replacement** product.

DRIVE RETENTION (SSD)

This cover provides **You** with the option to retain the solid-state drive (SSD) of the **Product** in the event of **Accidental Damage**. **Your Replacement Product** will include a new SSD at no additional charge. This cover is only available on **Microsoft** devices in which the SSD is marketed as removable on the technical specifications sheet on the **Product** page for **Your Product**.

NEXT BUSINESS DAY SHIPPING SERVICE

This cover provides for an overnight carrier delivery service of a **Replacement Product** (if this agreed by **Microsoft**) to **Your** location on file as follows:

- a) One (1) Business Day following authorisation of **Your Claim**, if **Your Claim** is authorised before 12:00 p.m. Central European Time ("CET"); or
- b) Two (2) Business Days if **Your Claim** is authorised after 12:00 p.m. CET.

The overnight carrier delivery service is subject to the following:

- a) **You** will need to confirm the availability of the overnight carrier in **Your** location PRIOR to the purchase of this **Policy**. **You** can confirm this using the website: <https://docs.microsoft.com/en-us/surface/surface-next-business-day-replacement> which sets out the postal codes whereby this service is available in.
- b) availability of **Microsoft's** authorised overnight delivery carriers.

For the purpose of this provision, "Business Day" refers to Monday through Friday, excluding standard public holidays.

WHAT IS NOT COVERED – EXCLUSIONS

THIS POLICY DOES NOT COVER ANY CLAIM IN CONNECTION WITH OR RESULTING FROM:

- | | |
|--|--|
| <ul style="list-style-type: none"> (a) The intentional treatment of the Product in a harmful, injurious, malicious, reckless, or offensive manner which results in its damage and/or failure. (b) Damage to or malfunction of Your Product caused by or attributed to digital content, software (whether pre-loaded or otherwise), including without limitation the operation of a software virus, lack of availability of software updates, or any other software/ digital based malfunction. (c) Loss, theft, or malicious damage or disappearance. (d) Failure to perform the Manufacturer's recommended maintenance, operation, or storage of the Product in conditions outside of the Manufacturer's specifications or instructions. (e) Normal wear and tear, or gradual deterioration of Product performance. (f) Product(s) that have removed or altered serial numbers. (g) Damage caused to Your Product when removing the SSD. (h) Modifications, adjustments, alterations, manipulation, or repairs made by anyone other than a service technician authorised by Microsoft. (i) Failing to secure or correctly package the Product during transportation resulting in damage to the Product while it is in transit. (j) Cosmetic damage to Your Product, including marring, scratching, and denting unless such cosmetic damage results in loss of functionality. (k) Damage from freezing, overheating, rust, corrosion, warping or bending. Any Indirect Loss including, for example,; (i) property damage, lost time, lost data or lost income resulting from a defined Accidental Damage event, any non-defined mechanical/electrical failure, training services provided separately by Microsoft or its affiliates, or any other kind of damage of or in association with the Product; including, for example, any non-covered equipment used in association with the Product; (ii) delays in rendering services or the inability to render service for any reason; (iii) the unavailability of any parts/components; (iv) any costs incurred by You associated with | <ul style="list-style-type: none"> customised installations to fit the Product such as third party stands, mounts, and customised alcoves and the like; or (v) a Replacement Product that is a different model, size, dimension or colour as the previous Product. (l) We and Microsoft shall not assume any liability or damage to property arising out of the operation, maintenance or use of the Product or a Replacement provided under the provisions of this Policy. (m) Events which happen by chance, including, for example: riot, nuclear radiation, war/hostile action or radioactive contamination, environmental conditions, exposure to weather conditions or perils of nature, collapse, explosion or collision of or with another object, fire, any kind of precipitation or humidity, lightning, dirt/sand, smoke, nuclear radiation, radioactive contamination, governmental act, or internet or other telecommunications malfunction. (n) Product(s) that are subject to a Manufacturer's recall, warranty or rework to repair design or component deficiencies, improper construction, Manufacturer error regardless of the Manufacturer's ability to pay for such repairs. (o) Normal periodic or preventive maintenance, adjustment, modification, or servicing. (p) Cost of component parts not covered by the Product's original Manufacturer's warranty, or any non-operating / non-power-driven part, including, for example: plastic parts or other parts such as accessory cables, batteries (except as may be otherwise stated in this Policy), connectors, cords, fuses, keypads, plastic body or moulding, switches and wiring. (q) Pre-Existing Conditions incurred or known to You. (r) Any Claim where Proof of Purchase had not been provided except where We and Microsoft agree to transfer the benefit of the Policy. (s) Any Claim for the restoration of software or data, or for retrieving data from Your Product. (t) Any loss, damage, liability, or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software |
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programme malicious code, computer virus or process or any other electronic system.

expose **Us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of United Kingdom or United States of America.

- (u) Any **Claim** or benefit under this **Policy** to the extent the provision of such cover, payment of such **Claim** or provisions of such benefit would

CLAIMS

Important: the submission of a Claim does not automatically mean that the Accidental Damage to Your Product is covered under Your Policy. In order for a Claim to be considered, You will need to first contact Microsoft for initial diagnosis of the problem with Your Product. There is no cover under this Policy for any damage caused to this Product if You make an unauthorised repair.

Please comply with the following procedures to obtain authorisation and service as soon as reasonably possible and in any event, within fourteen (14) working days of the Claim incident occurring. Failure to observe these procedures may invalidate **Your Claim**.

Have **Your Proof of Purchase** readily available and call **Microsoft** at the number found at <http://support.microsoft.com/gp/customer-service-phone-numbers> or visit <https://support.microsoft.com> for online web support. Their authorised representatives will promptly obtain details regarding the issue **You** are experiencing with the **Product** and will first attempt to resolve the situation over the telephone and/or remotely. If they are unsuccessful in resolving the issue over the telephone and/or remotely, **You** will be provided with a **Claim** service request number and further instructions on how to obtain service for **Your Product**.

Please do not take or return **Your Product** to the **Retailer** or ship **Your Product** anywhere unless **Microsoft** instructs **You** to do so. If **You** are instructed by them to take the **Product** to an authorised servicer near **You** or to a **Retailer**, or if **You** are instructed to mail-in the **Product** elsewhere (such as an authorised depot centre), please be sure to include all of the following:

- (1) The defective **Product**;
- (2) A copy of **Your Proof of Purchase**;
- (3) A brief written description of the problem **You** are experiencing with the **Product**; and
- (4) Please include the **Claim** service request number that **Microsoft** gave to **You**.

NOTE: If **Microsoft** requires **You** to mail the **Product** elsewhere, they will provide **You** with specific instructions on how to mail the **Product**. For mail-in service, they will pay for shipping to and from **Your** location if **You** follow all instructions. **You** are urged to use caution when transporting and/or shipping the **Product**, as **Microsoft** are not liable for any freight charges or damages due to improper packaging by **You** or **Your** authorised representative. Cover is only provided for eligible services that are conducted by a servicer, **Retailer**, or depot centre which has been authorised by **Us** and **Microsoft**. If **Your Term** expires during the time of an approved **Claim**, the **Claim** will be handled in accordance with the terms and conditions of this **Policy**.

FRAUD

1) If **You** make a fraudulent **Claim** under this **Policy**, **We**:

- a) are not liable to pay the **Claim**;
- b) may recover from **You** any sums paid by **Us** to **You** in respect of the **Claim**; and
- c) may by notice to **You** treat the **Policy** as having been terminated with effect from the time of the fraudulent act.

2) If **We** exercise **Our** right under (1)(c) above:

- a) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the **Policy** (such as the occurrence of a loss, the making of a **Claim**, or the notification of a potential **Claim**);
- b) **We** need not return any of the premiums paid.

RENEWABILITY

This **Policy** does not renew and will expire at the end of **Your Term**.

TRANSFERABILITY

Cover under this **Policy** cannot be transferred by **You** to any party or **Product**.

CANCELLATION

YOUR RIGHT TO CANCEL

You may cancel this **Policy** at any time by informing **Microsoft** of the cancellation request at the details below.

You may write to the **Administrator** at: Insurance **Policy** Cancellations, Microsoft Ireland Operations Limited, One Microsoft Place, South County Business Park, Leopardstown, Dublin 18, D18 P521, Ireland, phone **Microsoft** on the phone the number found at: <http://support.microsoft.com/gp/customer-service-phone-numbers> or email msespbus@microsoft.com

COOLING OFF PERIOD

If **You** cancellation request is within forty-five (45) days of the **Policy** purchase date, **You** will receive a one-hundred percent (100%) refund of the **Policy**

purchase price paid by **You**, provided that no **Claim** has been made.

AFTER THE COOLING OFF PERIOD

If **You** cancellation request is made after forty-five (45) days of the **Policy** purchase date, providing the **Limit of Liability** has not been met, **You** will receive a pro-rata refund of the **Policy** purchase price paid, provided that no **Claim** has been made.

OUR RIGHT TO CANCEL

If **We** cancel this **Policy**, **Microsoft** (as the **Administrator**) will provide written notice to **You** at least thirty (30) days prior to the effective date of cancellation. Such notice will be sent to **Your** address in **Our** file (email or physical address as applicable), with the reason for and effective date of such cancellation. If **We** cancel this **Policy**, **You** will receive a pro-rata refund based upon the same criteria as outlined above and no cancellation fee applies.

We may cancel this **Policy** for the following reasons:

- (a) non-payment of the **Policy** purchase price/fee by **You**,
- (b) deliberate misrepresentation by **You**, or
- (c) substantial breach of duties under this **Policy** by **You** in relation to the **Product** or its use.

COMPLAINTS PROCEDURE

It is always the intention to provide **You** with a first-class service. However, if **You** are not happy with the service please notify **Us** via **Microsoft** at the telephone number found at <http://support.microsoft.com/gp/customer-service-phone-numbers> or via email: msespb@microsoft.com.

Microsoft will reply within three (3) working days from when they receive **Your** complaint. If it is not possible to give **You** a full reply within this time (for example, because a detailed investigation is required), **Microsoft** will give **You** an interim response telling **You** what is being done to deal with **Your** complaint, when **You** can expect a full reply and from whom. In most cases **Your** complaint will be resolved within four (4) weeks. If it will take longer than four (4) weeks, they will explain the current position and let **You** know when **You** can expect a response.

Alternatively, in the event that **You** are unhappy with the response to **Your** complaint, or **You** have not received a response within eight (8) weeks of the date **Microsoft** received **Your** complaint at any stage, **You** may have the right to contact the Financial Ombudsman Service (FOS) who can review complaints from 'eligible complainants', but **You** must do so within six (6) months of receiving **Microsoft's/Our** final response. Further information can be found at: www.financial-ombudsman.org.uk

The service provided by the FOS is free and impartial. Their contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers.)

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

This complaints procedure does not affect **Your** legal rights.

PRIVACY AND DATA PROTECTION

Data Protection

We and **Microsoft** (as the **Administrator**) are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). For the purposes of the Legislation, the Data Controllers are **Microsoft** and **Us**. For information on how **Microsoft** processes **Your** personal data please visit <https://privacy.microsoft.com>. Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit **Our** website at <https://www.amtrustinternational.com/about-us/underwriting/>.

How We use Your Personal Data and who We share it with

We may use the personal data **We** hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** data to safe-guard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

Sensitive Personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

International Transfers of Data

The personal data that **We** collect from **You** may be transferred to, processed and stored at, a destination outside the UK and European Economic Area ("EEA"). **We** currently transfer personal data outside of the UK and EEA to the USA and Israel. Where **We** transfer **Your** personal data outside of the UK and EEA, **We** will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact The Data Protection Officer, AmTrust International - please see website for full address details (<https://www.amtrustinternational.com/about-us/underwriting/>).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligation to **You** under this contract. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

GENERAL PROVISIONS

LAW

The Parties to this **Policy** are free to choose the law applicable to this **Policy**. Unless specifically agreed to the contrary this **Policy** shall be subject to the laws of England and Wales

SUBCONTRACT

We and **Microsoft** may subcontract or assign performance of **Our** obligations to third parties, but **We** shall not be relieved of **Our** obligations to **You** when doing so.

SEVERABILITY

If any part of this contract is declared unenforceable or invalid, the remainder will continue to be valid and enforceable.

NOTICES

We and/or the **Administrator** will contact **You** for the purposes of managing **Your Policy**, at any telephone number, or physical or electronic address **You** provide to **Us**. All notices or requests relating to this **Policy** will be in writing and may be sent by any reasonable means, including by mail, email, text message or recognized commercial overnight courier.

ENTIRE AGREEMENT

This **Policy**, including the **Policy Details**, terms, conditions, limitations, exceptions and exclusions, and **Your Proof of Purchase**, constitute the entire agreement between **Us** and **You** and no representation, promise or condition not contained within this **Policy** shall modify these items, except as required by law.

Microsoft, Surface, and Xbox are trademarks of the **Microsoft** group of companies.
