

Your Policy Summary and Terms and Conditions

Please keep these in a safe place

THIS SECTION A APPLIES TO HOLDERS OF BOTH COMPANY IDENTITY PROTECTION AND COMPANY IDENTITY PROTECTION PLUS POLICIES

Your Policy

Please read these terms and conditions carefully.

Sections A and B set out the Cover We will provide to Company Identity Protection policyholders in return for Your Premium during the Period of Insurance. Sections A, B and C set out the Cover We will provide to Company Identity Protection Plus policyholders in return for Your Premium during the Period of Insurance. These Policy terms and conditions also set out all the conditions, limits of liability and exclusions that apply to Your Cover.

CPP has made the arrangements for the sale of this Company Identity Protection or Company Identity Protection Plus Policy (as applicable) in return for which You pay the Fee. The Policy is administered and managed by Homecare. All premiums paid in respect of Your Policy are deemed in law to have been paid to Homecare when received by CPP.

A: General Conditions and Exclusions

A1: Conditions

Your Cover depends on You meeting the following conditions:

- You must comply with all of Our terms and conditions. This applies to the terms and conditions in this document and any others which We change or add to this Policy at a later date.
- You must provide full and accurate information in connection with Your Cover.
- You must file a police report and notify Your banks or building societies, payment card companies and issuers of other accounts of the Identity Theft as soon as possible.
- You must notify any customers or suppliers of the Company who may have been affected by the Identity Theft as soon as possible.
- You must do all You reasonably can to avoid making a Claim and keep Your Claims as low as possible.
- You must take all reasonable action to prevent continued unauthorised use of the Company's Identity.
- You may not make a Claim unless the Price has been paid.
- You must inform Us if an officer who is registered under this Policy for Identity Protection Alert insurance resigns or is removed as an officer of the Company and is therefore no longer entitled to benefits under this Policy.

A2: Exclusions and Limitations

- This Policy does not Cover:
 - Identity Theft committed by someone who is employed or involved in the running of the Company.
 - Loss of revenue to the Company arising from the Identity Theft including without limitation, lost business opportunities or damage to reputation or goodwill associated with the Company.
 - Legal costs that have not been agreed by Us before they are incurred by You.
 - A trademark infringement Claim or Claim for passing off.
 - Losses incurred outside the Period of Insurance, although We will provide You with the benefits detailed under sections B3 to B6 of these Policy terms and conditions in such instances.
- If Your Identity is used abroad unlawfully, the amount of advice We provide may be limited.
- An Excess of £100 will apply to each Claim that You make under section B1 of these terms and conditions.

A3: Length of Policy and Premiums

- This Policy provides Cover that begins on the Start Date and which continues for a Year up to Your Renewal Date in return for the Premium. We will renew the Policy on the Renewal Date unless You contact Us before that date and ask Us not to.
- The Price may change from time to time but it will not change for Your Policy until the next Renewal Date.
- You must pay the Price on the date We notify You it is due.

A4: Cancelling this Policy

- We will cancel Your Policy if We do not receive the Price from You on the date it is due. However, We may reinstate Your Policy if You then pay it.
- We will cancel Your Policy if You have at any time:
 - given Us false or incomplete information;
 - agreed to help anyone try to take money from Us dishonestly; or

- failed to meet the terms and conditions of this Policy or to act openly and honestly towards Us.
- We can cancel Your Policy by giving You at least 14 days' written notice at the address We hold for You. If We cancel Your Policy under such circumstances, We will refund Your Premium.

A5: Other Insurance

If there is any other insurance which covers any of the benefits set out in this Policy, You must tell Us about this when You make a Claim. We will not pay more than Our share of any Claim covered by other insurance.

A6: Dishonest Claims

We will refuse to pay any benefit in respect of any Claim which is in any way dishonest. If We pay any benefit and then later discover that the Claim was dishonest, We will take steps to get the money back.

A7: Setting Aside Terms and Conditions

If We choose to set aside a term or condition of this Policy, this will not prevent Us from relying on that term or condition in the future.

A8: Governing Law

This Policy is governed by and must be interpreted in accordance with English law. Both parties agree that any disputes may be settled only in the English courts.

A9: Administration of Your Policy

On Your first contact with Us, We will ask You to nominate an Administrator who will be Our point of contact for this Policy. To do this, he/she will need to provide Us with his/her personal details and provide evidence of his/her role as an officer of the Company. He/She will also need to provide a password for Us to use as verification for subsequent communications with him/her. We reserve the right to ask the Administrator for more information to verify his/her Identity.

THIS SECTION B APPLIES TO HOLDERS OF BOTH COMPANY IDENTITY PROTECTION AND COMPANY IDENTITY PROTECTION PLUS POLICIES

B: Cover and Benefits for the Company

In this section B references to Identity Theft shall be to the theft of the Identity of the Company

B1: Identity Theft Expenses

- If an incident of Identity Theft occurs, We will pay a total of up to £150,000 for the following expenses:
 - The Communication Costs You have to pay when You report an Identity Theft to, or when You engage in communication regarding an Identity Theft with, the police, suppliers to the Company, credit agencies, financial service providers, other creditors, debt collection agencies or legal counsel.
 - Any reasonable costs, including, but not limited to, Communication Costs that the Company has to pay for the signing of Statutory Declarations or similar documents following Your Identity Theft.
 - Any loan rejection fees and any reapplication administration fees for a loan or other credit when such an application made by the Company is rejected on the basis that the lender received incorrect credit information following an Identity Theft.
 - Your reasonable legal costs of defending claims from suppliers of goods and/or services to the Company arising from orders placed as a result of Identity Theft.
 - Reasonable legal costs You have to pay to defend any case brought against You by debt collection agencies or similar.
 - Reasonable legal costs You have to pay for the removal or deletion of any civil judgements incorrectly registered against the Company or to challenge any information in a Company credit report.
 - The reasonable costs of correcting Companies House information in relation to the Company that is required due to Identity Theft.
 - The Communication Costs incurred by You with banks and/or building societies regarding the closure of accounts relating to the Company opened as a result of Identity Theft.
- We will not pay more than £150,000 for all Claims of the Company under this section in each Year.

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Company Identity Protection and Company Identity Protection Plus Policy Summary

This is a summary of Cover only. Full terms and conditions are set out in this document. Terms and conditions are also provided at each Policy renewal.

The Insurer

Company Identity Protection and Company Identity Protection Plus are arranged by Card Protection Plan Limited ("CPP"), acting as agent for the insurer, Homecare Insurance Limited. CPP and Homecare are both members of the CPP group of companies.

About Company Identity Protection and Company Identity Protection Plus

Company Identity Protection and Company Identity Protection Plus provide insurance for the Company following an incident of Identity Theft. The Policy covers the costs of repairing the effects of the theft of the Identity of the Company, including communication and legal costs to correct or remove inaccurate information held about the Company. Cover also includes legal expenses of defending any claims made against the Company as a result of Identity Theft.

If You purchase Company Identity Protection Plus You will have the additional benefit of receiving Identity Theft protection for up to five Officers of the Company.

Policies are sold for one Year but will renew automatically until the Company informs Us that Cover is no longer required. To be eligible for Cover, the insured must be registered in the UK as a limited Company.

Principal features of Company Identity Protection and Company Identity Protection Plus

- Up to £150,000 insurance Cover for legal and other costs incurred when restoring Company credit report information, financial information and other commercial information after Identity Theft and for dealing with claims against the Company for goods or services obtained by deception.
- Tailored Company credit monitoring service to alert You when there are significant changes to the Company's credit report.
- Resolution services if the Company becomes a victim of corporate Identity Theft, including the provision of an Identity Theft expert, and if appropriate, a fraud investigator to visit You and provide You with an official report on the case.
- Company credit reports upon request (limited to four per Year).

Additional features of Company Identity Protection Plus

- Individual Identity Protection Insurance Cover ('Identity Protection Alert') for up to five Officers of the Company.

Conditions and Exclusions applicable to both Company Identity Protection and Company Identity Protection Plus

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in this Policy document. You should read this if You want to decide if there are other conditions and exclusions that may be important to You.

- Legal expenses must be agreed by Us before the Company incurs costs (Policy section B1).
- Cover is not available if Identity Theft is carried out by someone employed or involved in the running of the Company (Policy section A2).
- Cover is not available for loss of Company revenue arising from Identity Theft (Policy section A2).
- Cover is not available to pursue claims for trademark infringement or passing off (Policy section A2).
- An Excess of £100 is payable on all claims of Company Identity Theft (Policy section B1).
- An Excess of £50 is payable on all claims of Registered Officer Identity Theft (Policy section C6).

Claims and Complaints

If You are unhappy with Your Policy, please telephone 0844 848 4288. If You remain unhappy following a complaint, You may be able to refer to the Financial Ombudsman Service (0845 080 1800). Please also call 0844 848 4288 if You want to make a Claim. You will then be told what You should do and how You can provide the documents We need to process Your Claim.

Cancellations

You can cancel Your Policy at any time. You will not be entitled to a refund of Your Premium.

- We must be informed of, and We must agree to beforehand, any legal costs that We might be liable to pay under this Policy.
- An Excess of £100 will be applied to each Claim the Company makes under this section.
- You must provide the documentary evidence that We ask for to support Your Claim. If this documentation is not available at the time of Your Claim We must be satisfied that such costs were incurred before We pay any benefit.

B2: Company Credit Reports

Your Company credit report contains information taken from lenders, Companies House, publicly available press information and other company-related information.

To request a copy of Your Company credit report You should call 0844 848 4288. Your details & registered Company number will be passed to Experian so they can provide You with a copy of Your Company credit report. Experian will verify Your Identity by checking the details You provide against details held on databases to which they have access. Experian will keep a record of this check which may be used by other organisations for verification and fraud prevention services.

You can receive up to four copies of Your Company report throughout the Year.

B3: Company Credit Monitoring

We will monitor changes to the Company's credit report daily, and, using the contact details that We hold for Your nominated Administrator, let You know if any of the following details change: Company name change; Petition for Compulsory Winding Up; Meeting of Creditors; Appointment of Liquidator; Resolution for Winding Up; Winding Up Order; Intention to Dissolve Notice - 652 (3); Company Dissolved Notice - 652 (5); Company Reinstated - 653 (2); Dismissal of Winding Up Petition; Appointment of Receiver / Administrative Receiver; Mortgage / Charge Registered; Mortgage / Charge Satisfied; Receiver / Administrative Receiver Ceasing to Act; Change of Registered Office Address; Annual Accounts Filed; Annual Return Filed; Change of Account Reference Date; Legal Status Change; Appointment or Removal of a Director Change; Alteration of Memorandum / Articles of Association; Special, Ordinary or Written Resolution Passed; County Court Judgment Registered; County Court Judgment Satisfied; County Court Judgment Set Aside; Consumer Credit Licence Issued; Consumer Credit Licence Amended; Appointment of Administrator; Discharge of Administrator; Approval of Voluntary Arrangement; Voluntary Arrangement Rescinded / Suspended / Completed.

We also reserve the right to contact Your nominated Administrator if We notice anything else which could signify an incidence of Identity Theft.

B4: Confidential Helpline

We will provide You with a confidential helpline to assist and advise You if You have concerns about the Company being or becoming a victim of Identity Theft.

Call 0844 848 4288 between the hours of 08:00 and 20:00, 7 days a week.

B5: Fraud Resolution Services

If You become a victim of Identity Theft We will:

- assign an individual case expert to the Company to provide advice and assistance to resolve the incidence of Identity Theft;
- if We, in Our discretion feel necessary, send out an independent fraud Investigator to Your offices or other location specified within the UK by You, in order to discuss the incidence of Identity Theft; and
- provide You with a full report on the Identity Theft, for use internally and externally to Your organisation in discussions regarding the reasons for and the effects of the incidence.

B6: Protective Registration

If You think the Company's Identity is being misused, or have lost documents which could be used by someone attempting to do this, We will, at Your request, register the Company's details with CIFAS to reduce the risk of Your Company's Identity being used unlawfully to obtain credit or funds in its name.

B7: Legal Representation

Should You require legal representation as part of resolution of any incidence of Identity Theft, We will provide You with the contact details of a legal firm that We will select based on the case details. You can then use these details to gain legal representation from Our selected firm. CPP will not receive any referral Fee or other tangible benefit from the legal firm selected, whether You choose to use their services or not.

THIS SECTION APPLIES TO REGISTERED OFFICERS COVERED BY COMPANY IDENTITY PROTECTION PLUS POLICIES ONLY

C: Cover and Benefits for the Registered Officers ("Identity Protection Alert").

Identity Protection Alert Benefits for Registered Officers

Up to five Registered Officers can be covered for personal Identity Theft protection under this Policy. When You register Your chosen Officers, they will receive a welcome pack giving details of the benefits of their Identity Protection Alert Cover. They will also receive a unique reference number and Our contact details so that they may correspond directly with Us. The benefits, conditions and exclusions of the Identity Protection Alert Cover are detailed in this Section C.

In this section C, the definition of 'You, Your' shall be "the Registered Officer" an 'Identity Theft' shall mean the theft of the Identity of the Registered Officer

C1: General Conditions

Your Cover under this Policy depends on You meeting the following conditions:

- You must comply with all of Our terms and conditions. This applies to the terms and conditions set out in this document and any others which We change or add to this Policy at a later date.
- You must provide full and accurate information in connection with Your Cover.
- You must file a police report and notify Your banks or building societies, payment card companies and issuers of other accounts of the Identity Theft as soon as possible.
- You must do all You reasonably can to avoid making a Claim and keep Your claims as low as possible.
- You must take all reasonable action to prevent continued unauthorised use of Your Identity.
- You must have registered the document numbers of passports and driving licences with Us prior to the loss or theft occurring, in order to be eligible for Cover for lost or stolen passports and driving licences.

C2: Exclusions and Limitations

- This Policy section does not Cover You if:
 - The Identity Theft is committed by someone who lives at Your home address;
 - Your losses arise out of a business activity other than the business of the Company;
 - the legal costs You are claiming have not been agreed by Us before they are incurred by You;
 - the losses You are claiming were not incurred during the Period of Insurance, although We will provide You with the benefits detailed under sections C7 to C10 of these terms and conditions in such instances; or
 - the losses You are claiming were incurred in Your personal capacity and were not related to the business of the Company.
- If Your Identity is used abroad unlawfully, or the Identity Theft occurs while You are abroad, the amount of advice We provide may be limited.
- No liability will be accepted for any loss or cost incurred by You as a result of any action You take on the advice We may have provided.
- An Excess of £50 will apply to each Claim that You make under section C6 of these terms and conditions.
- Whilst We have not set a limit for the number of online personal credit reports that We will provide You with, We reserve the right to refuse any such request at anytime during the Period of Insurance.

C3: Length of Policy

This Policy provides Cover that begins on the date You are registered with Us and continues for as long as You remain an officer of the Company and the Company continues to pay the Price to Us.

C4: Cancelling Your Cover Under This Policy

- You have the right to cancel Your Cover under this Policy at any time. You will need to call Us to remove Your name from the Policy, and You will need to inform the Company of the change.
- We will not pay any benefits to the Registered Officer under this Policy if he/she has at any time:
 - given Us false or incomplete information;
 - agreed to help anyone try to take money from Us or the insurer dishonestly; or
 - failed to meet the terms and conditions of this Policy or to act openly and honestly towards Us.
- We can cancel Your Cover under this Policy by giving You at least 14 days' written notice at Your last known address.
- If You resign or are removed from Your position as an officer of the Company, Your benefits under this Policy will be cancelled.

C5: Other Insurance

If there is any other insurance which covers any of the benefits set out in this Policy, You must tell Us about this when You make a Claim. We will not pay more than Our share of any Claim covered by other insurance.

C6: Identity Theft Expenses Insurance

If an incident of Identity Theft occurs, We will pay a total of up to £50,000 for the following expenses:

- The Communication Costs You have to pay when You report an Identity Theft to, or when You engage in communication regarding an Identity Theft with the police, credit agencies, financial service providers, other creditors, debt collection agencies or legal counsel.
- Any reasonable costs, including, but not limited to, Communication Costs that You have to pay for the signing of Statutory Declarations or similar documents following Your Identity Theft.
- Any loan rejection fees and any reapplication administration fees for a loan when Your original application is rejected on the basis that the lender received incorrect credit information following an Identity Theft.
- Your loss of earnings for any unpaid leave You have had to take to defend or resolve an Identity Theft.
- Reasonable legal costs You have to pay to defend any case brought against You by debt collection agencies or similar.
- Reasonable legal costs You have to pay for the removal or deletion of any criminal or civil judgements incorrectly registered against You or to challenge any information in a credit report.
 - We will not pay more than £50,000 for all claims made by You under this Policy in each Year.
 - We must be informed of, and We must agree beforehand, any legal costs that We might be liable to pay You under this Policy.
 - Loss of earnings Cover will not exceed the weekly maximum amount of £500 and will Cover no more than 6 weeks in a row.
 - You must provide the documentary evidence that We ask for to support Your Claim. If this documentation is not available at the time of Your Claim We must be satisfied that such costs were incurred before We pay any benefit.

C7: Passport and Driving Licence Cover

- If Your passport or driving licence is lost or stolen during the Period of Insurance We will reimburse You for any charges You have to pay for the issue of replacements, including the issue of emergency replacements whilst You are abroad.
- We will not pay more than £200 for all claims made by You under Your Identity Protection Alert Cover in each Year.
- You must have registered Your passport and/or driving licence with Us prior to the loss or theft occurring.
- You must provide original documentary evidence to support Your Claim (for example, receipts from the issuing office or from a Consulate).

C8: Personal Credit Reports

- If You request a copy of Your credit report it will be sent to You in printed form or on-line (dependent on Your preference) from Experian.
- Printed credit reports will be limited to a maximum of four per Year.
- By ordering a copy of Your credit report You will receive the information that could be taken into consideration by a lender using Experian as a credit reference agency. This will include public information and financial details.
- The credit report You shall receive having made a request under this Policy is the statutory credit report produced by Experian under Section 7 of the Data Protection Act, 1998.
- A record of each of Your requests will be retained by Experian and will be included on any future reports that are provided at Your request. Your requests will only be visible to You and not to any lenders.
- Due to the nature of the information provided, You acknowledge and agree that the value, accuracy, and/or relevance of the information may diminish after it is delivered. You agree that You may not reproduce, modify or in any way commercially exploit any information contained within Your credit report including redistributing any such information or removing any copyright or trademark applied to any information or creating a database in electronic or structured manual form by systematically downloading and storing all or any such information.

C9: Credit Report Monitoring

If You ask Us to, We will provide a notification service that will alert You if Your credit report is affected by any of the following:

- Addition or deletion of credit account.
- A change in payment history of a credit account.
- Addition or deletion of County Court Judgements.
- A search made on Your credit report.
- Addition or deletion of Notice of Correction.
- The settlement of an account.
- A significant balance change on a revolving credit account opened within the last 6 months.

Alerts will be sent by email or in a printed form (dependent on Your preference).

C10: Confidential Helpline

We will provide You with a confidential helpline to assist and advise You if You have concerns about being or becoming a victim of Identity Theft.

- Call 0844 848 4288 between the hours of 08:00 and 20:00, 7 days a week.

C11: Fraud Resolution Services

If You become a victim of Identity Theft We will assign You with an individual caseworker to provide advice and assistance in regaining Your Identity. Your caseworker will provide You with Your personalised action plan.

C12: Protective Registration

If You lose Your passport or driving licence or any other forms of identification, or You think Your Identity is being misused, We will, at Your request, register Your personal details with CIFAS to reduce the risk of Your Identity being used unlawfully to obtain credit or funds in Your name.

C13: Valuable Document Registration

Register Your valuable document numbers by calling 0844 848 4288 and We will store them securely on Your behalf. If You ever lose Your valuable documents or need to refer to the document numbers We will make these available to You.

Data Protection Notice – Your personal details

We will use the information You provide to:

- Manage Your Cover under this Policy.
- Process any Claim You make in connection with Identity Theft.

If You report the loss or theft of important documents, such as, but not limited to, Your passport or driving licence, We will, with Your consent, register Your personal details with CIFAS for the purposes of fraud prevention in the United Kingdom. This information will be made available to the members of CIFAS and participating fraud prevention agencies who may use and search these records to:

- help make decisions about credit and credit-related services for You and members of Your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for You and members of Your household;
- trace debtors, recover debt, prevent fraud and to manage Your accounts or insurance policies; or
- check Your Identity to prevent money laundering, unless You provide satisfactory proof of identification.

If You request a copy of Your credit report, the details will be passed to Experian so they can provide You with a copy of said report. Experian will verify Your Identity by checking the details You provide against details held on databases to which they have access. Experian will keep a record of this check which may be used by other organisations for verification and fraud prevention services. If You have requested a copy of Your credit report, We may ask Experian to provide Us with Your updated personal and contact information to ensure that Our records remain accurate.

We may pass Your personal information to Our approved suppliers so that We can send correspondence to You.

We and Our approved suppliers may also use Your personal information to contact You about goods and services that might interest You or invite You to take part in market research surveys. You may be contacted by phone, post or e-mail for these purposes. If You would prefer this not to happen, please let Us know at any time.

To avoid contacting You unnecessarily about products You may already have, We will compare Your details with information on prospect files prepared by Our business partners. When We do this We may need to tell Our business partners that You have a Policy with Us and disclose enough personal data to allow Our business partners to identify You on these files.

By taking out this Policy You consent that, for the better performance of this contract, We may transfer Your data outside the European Economic Area.

You have a right to see all the information We hold about You. If You want to see this information, please write to:

**The Compliance Manager
Homecare Insurance Limited
Holgate Park
York**

Please note that there will be a separate administration charge for this service.

The Policy Terms and Conditions Please keep these in a safe place

Definitions

Unless the context provides otherwise, where the following words are shown in this document they shall have the following meanings:

Administrator – The person who You nominate to be Our point of contact for this Policy.

Certificate of Insurance – The Certificate that We send You that shows the value of Your Cover and Excess and the Period of Insurance.

CIFAS – A not-for-profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

Claim – Any Claim that the Company or a Registered Officer makes under this Policy.

Communication Costs – The cost of phone calls, fax or postage (including registered post).

Company – The insured party whose name and Company number appears on the Certificate of Insurance which is registered within the UK as a limited Company with an annual turnover in Excess of £1 million.

Company Identity Protection – Company Identity Protection Insurance having the benefits outlined in sections A and B.

Company Identity Protection Plus – Company Identity Protection insurance having the additional benefits outlined in section C.

Cover – The benefits available to the Company and Registered Officers under this Policy.

CPP – Card Protection Plan Limited (registered in England number 1490503) acting as insurance intermediary for Homecare.

Excess – The first amount of each Claim that You have to pay.

Experian – Experian Limited (registered in England number 653331), a leading credit reference agency in the United Kingdom.

Fee – The difference between the Price and the Premium **Identity** – Those characteristics that uniquely identify either the Company or a Registered Officer, where applicable.

Identity Theft – The theft or unauthorised use of the Identity of the Company or a Registered Officer to obtain money, goods or services by deception.

Officers – The directors of the Company and the Company secretary as registered at Companies House and “officer” shall mean any one of them.

Period of Insurance – A Year commencing on the Start Date and extended for any future periods of one Year for which You make a renewal payment

Policy – Your Policy of Company Identity Protection or Company Identity Protection Plus insurance (as identified on Your Certificate of Insurance) comprising the Certificate of Insurance and these terms and conditions and any changes that We may agree with You from time to time.

Premium – The amount payable to Us for underwriting the Policy being £42.32 each Year for Company Identity Protection or £83.48 each Year for Company Identity Protection Plus or any other amount We agree with You from time to time. The Premium includes Insurance Premium Tax.

Price – The total amount You pay for Company Identity Protection or Company Identity Protection Plus (as applicable).

Registered Officers – Those Officers that are registered under this Policy and “Registered Officer” shall mean any one of them.

Renewal Date – The Renewal Date shown in Your Certificate of Insurance or which We agree with You from time to time.

Start Date – The Start Date shown in Your Certificate of Insurance.

United Kingdom – England, Scotland, Wales and Northern Ireland.

We, Us, Our, Homecare – Homecare Insurance Limited (registered in England number 2793290) whose registered office is at Holgate Park, York YO26 4GA.

Year – 12 consecutive months.

You, Your – The Company whose name and Company number appears on the Certificate of Insurance.

Your contract with CPP

You have a contract with CPP which is separate from the contract for insurance that You enter into with Homecare. CPP introduces You to Homecare and acts as an insurance agent for the purposes of setting up Your insurance Policy. If You take up the insurance Policy, You are obliged to pay CPP the Fee for its introductory services. You also have a separate contract with Homecare for underwriting Your insurance; for this, You pay the Premium. You will therefore have made contracts with both CPP and Homecare. CPP's obligations to You are discharged by performance when, at the end of Your statutory cooling-off period, You take up the insurance contract that You have entered into with Homecare.

Who is covered

Cover under the Policy is applicable only to the limited Company whose name appears on the Certificate of Insurance and whose details have been confirmed at point of sale. Additional personal Identity Protection Insurance Cover (“Identity Protection Alert”) is available for up to five Officers of the Company. You must let Us know if a Registered Officer resigns or is removed as an officer of the Company so that We can cancel their Identity Protection Alert Cover under this Policy. The Policy is non-transferable, however, the benefits for Identity Protection Alert Cover can be transferred to other Registered Officers if the Company so chooses.

Complaints

If at any time You want to tell Us about a problem with Your Policy, please call Us on 0844 848 4288. Alternatively You can write to the Complaints Manager at:

**Company Identity Protection
Homecare Insurance Limited, Holgate Park
York YO26 4GA**

We will do Our best to answer Your query within five working days. If We cannot reply to Your complaint by then, We will send You an acknowledgement letter to keep You informed of progress.

If You are not happy with Our reply, You can take the matter to:

**The Financial Ombudsman Service
Insurance Division, South Quay Plaza
183 Marsh Wall, London E14 9SR**

Please note that the Ombudsman will not be able to help unless You have first taken Your complaint up with Us.

Claims

If You need to make a Claim please call Us on 0844 848 4288. Please also remember that claims for legal expenses must have received Our prior approval before being incurred.

If You do make a Claim, You may be required to provide the following documents to support it:

- Requests or demands from the providers of finance or credit for the repayment of debt.
- Copies of receipts proving any expenses the Company may have incurred (for example, mail receipts or phone bills).
- Requests or demands from suppliers of goods or services to the Company arising from Identity Theft.
- Invoices for any loan rejection or reapplication fees and associated application forms and rejection letters.
- Statutory declarations and letters from solicitors acting on behalf of the Company.
- Invoices for any legal expenses being claimed.

Failure to provide the requested supporting documentation may prevent or delay Your Claim from being processed.

If You are unhappy with a decision We have made regarding a Claim You may be entitled to appeal. If You would like to appeal a claims decision, please write to:

**The Appeals Team, Company Identity Protection
Homecare Insurance Limited, Holgate Park
York YO26 4GA**

Who regulates Us

Homecare and CPP are both authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Recording calls

We record all telephone calls to Us. We do this to:

- provide a record of the instructions We have received from You;
- allow Us to monitor quality standards;
- help Us with staff training; and
- meet legal and regulatory requirements.

All communications and Policy documents will be in English unless otherwise agreed.

We are committed to meeting the needs of all Our policyholders, including those with special needs. Our letters and other Policy documents are all available in Braille, large text or on audio tape. You can also contact Us through Typetalk if You need. If You would like to use any of these services, please contact Us on 0844 848 4288. We will be happy to help.