

Notice of Variation - Changes to your insurance policy terms and conditions with effect from 26th January 2020

Vantage Protect have changed their capacity provider and, therefore, you will see some changes to the terms and conditions of the insured cover contained within your insurance documents.

For full details of your existing policy coverage, please contact your broker:

General: Changes to the policy administrator

How does this change affect you?	What is the change?
This change tells you who is the capacity provider and insurer of your insurance and their regulatory details.	<p>The “About this policy” paragraph is replaced with:</p> <p>This Policy has been arranged by Vantage Protect Ltd and is administered by ARAG plc who is a coverholder of the <i>Insurer</i>, ARAG Allgemeine Versicherungs-AG Branch UK.</p> <p>ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.</p> <p>ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. This can be checked by visiting the FCA website at www.fca.org.uk/register.</p> <p>ARAG Allegemeine Vesicherungs- AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number 722744.</p>

Changes to the Definitions section

How does this change affect you?	What is the change?
This change is to give you details of the new policy definitions and meaning of words within your policy.	<p>The explanation of “Insurer” is replaced by:</p> <p>ARAG plc who is a coverholder of the Insurer, ARAG Allgemeine Versicherungs-AG Branch UK.</p>

Changes to the sections of cover within “This policy will cover”

How does this change affect you?	What is the change?
This change is to give you details of the terms and conditions of cover in this section.	A section of cover has been removed - Section 3. Judicial Review

Changes to How to make a complaint section

How does this change affect you?	What is the change?
<p>This change is to make it clear how a complaint about the insurance will be dealt with. How you can refer a complaint to the Financial Ombudsman Service if you are unhappy with the decision, or if your complaint has not been resolved within eight weeks.</p>	<p>The eligible complainant paragraph has been updated to reflect new legislation.</p> <p>Previous version</p> <p>If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff.</p> <p>Paragraph is replaced with:</p> <p>If it is not possible to reach an agreement, <i>You</i> have the right to make an appeal to the Financial Ombudsman Service. This also applies if <i>You</i> are insured in a business capacity and have an annual turnover of less than £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million.</p> <p>Financial Services Compensation Scheme paragraph updated to reflect new insurer:</p> <p>The <i>Insurer</i> ARAG Allgemeine Versicherungs-AG Branch UK is covered by the Financial Services Compensation Scheme (FSCS). <i>You</i> may be entitled to compensation from the scheme in the unlikely event that the <i>Insurer</i> cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.</p>

Changes to the Insurer Privacy Notice/Statement

How does this change affect you?	What is the change?
<p>Following recent changes in legislation relating to data protection regulations and legislation, the insurer needs to explain how they will use and protect your data</p>	<p>The paragraph is replaced with:</p> <p><u>ARAG Privacy Statement</u></p> <p>This is a summary of how <i>We</i> collect, use, share and store personal information. To view <i>Our</i> full privacy statement, please see <i>Our</i> website www.arag.co.uk</p> <p>Collecting personal information</p> <p>ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. <i>We</i> will hold and process this information in accordance with all relevant data protection regulations and legislation. Should <i>We</i> ask for personal or sensitive information, <i>We</i> undertake that it shall only be used in accordance with <i>Our</i> privacy statement. <i>We</i> may also collect information for other parties such as suppliers <i>We</i> appoint to process the handling of a claim.</p>

Using personal or sensitive information

The reason *We* collect personal or sensitive information is to fulfil *Our* contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, *We* may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to *Our* full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how *We* hold personal data including; the right to a copy of the personal data *We* hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when *We* will not be able to delete personal data please refer to *Our* full privacy statement