

PERSONAL ACCIDENT INSURANCE POLICY WORDING



This plan is underwritten by Maiden Life Försäkrings AB (Maiden Life).

WELCOME

Thank you for choosing the Rhino Trade Personal Accident Insurance.

With our Personal Accident Insurance you benefit from our comprehensive protection, 24 hours a day. Your policy will help support your existing financial commitments, and any other additional expenses you might incur if you were to sustain a burn, permanent scarring or fracture caused by an accident.

Please keep this document in a safe place and take time to complete the important policy details below in case you ever need to contact us. We also urge you to read this document carefully to ensure you are aware of the full details of the cover provided. If there is anything you are not clear about, please call Rhino Trade Insurance on 0116 243 7904.

Thank you again for choosing Rhino Trade Insurance for your Personal Accident Cover.

POLICY DETAILS

Please record your policy details in the space below; you will find them in the schedule you received with this document. Keep your documents together in a safe place, so you know where to find them in the event that you need to contact us.

POLICY WORDING

The following pages contain the details of your policy and the contractual terms of your cover. These policy details are legally binding between you and Maiden Life.

The words listed in clause 3 have special meanings when they appear in this policy in bold text. It is very IMPORTANT that you refer to these special meanings when you read the policy as they will help you understand the cover. We have tried to make these meanings as clear as possible. If there is anything that you do not understand from these meanings or if there is anything else in this policy on which you would like to have more information, please contact our helpline on 0116 243 7904 (calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes).

The policy is underwritten by Maiden Life Försäkrings AB, Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden and administered by Rhino Trade Insurance. Rhino Trade Insurance is a trading name of Rhino Protect Limited who are authorised and regulated by the Financial Conduct Authority firm registration number 772055. This can be checked by visiting the FCA website at www.fca.org.uk/register.

1. Are you eligible for our cover?

It is important that **you** are eligible for the cover **you** have under the policy and that **you** remain so for the duration of the policy. To be eligible for cover under this policy, on the **start date you** must be:

- resident in the United Kingdom, Channel Islands and the Isle of Man; and
- over 18 years of age and under 65 years of age.

Please note: **You** can only be covered under one of **our** Personal Accident Plans at any one time – see clause 6.6 for details.

2. Want to change your mind?

You have the right to cancel **your** policy for a period of 30 days from the **start date** or the date **you** receive **your** policy documents if this is later. If **you** cancel in this period **you** will receive a full refund of any premium **you** have paid and **your** policy will be deemed to have been cancelled from the **start date** and **you** will not be entitled to make any claim under it.

After the initial 30 day period if **you** wish to cancel **your** policy, **you** may either write or call as explained below. Should **you** simply stop paying any further premium when premiums are due **your** policy will end. Any premiums paid after the initial 30 day period are non-refundable.

If **you** wish to cancel **your** policy, **you** may either write to Rhino Trade Insurance
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA
or via email – info@rhinotradeinsurance.com.

You can also call the customer service helpline on 0116 243 7904 (Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes).

3. Words with special meanings

The words listed below have the following special meanings when they appear in this policy in bold text with or without an initial capital letter:

Accident/Accidental – means a sudden and unforeseen event which happens by chance after the **start date** and results in **bodily injury** or **accidental death**.

Accidental Death – means death that occurs by way of an **accident** solely as a result of **bodily injury** and independently of any other cause.

Bodily Injury – means physical injury resulting from external violent and visible means. It does not include any sickness, disease, bacterial or viral infection (unless this is a direct result of an **accidental bodily injury**) naturally occurring condition or degenerative process.

Burns and Permanent Scarring – means third degree burns caused by an **accident** which involves damage or destruction of the skin to its full depth and damage to the tissue beneath, affecting more than 15% of the body.

Claim Handler – Rhino Protect Limited.

Disability – means a state of incapacity resulting solely from an **accident**.

Doctor – means a legally qualified medical practitioner, who is registered as a medical practitioner with the General Medical Council and entitled to practice as such in the United Kingdom, Channel Islands and the Isle of Man. It does not include **you**, someone living in **your** household, a member of **your** immediate family or **your** partner.

End Date – means the date when the policy ends. **You** can find details in clause 8 of this policy.

Fracture – means a breach in the continuity of the bone caused by an **accident** which is identified by an x-ray or in the case of a **fracture** which is unable to be x-rayed, by confirmation from a **doctor**.

Hospital – means a lawfully registered establishment providing medical and surgical treatment and 24-hour a day nursing care by registered nurses for ill or injured people. It does not include a convalescent, self-care or rest home, or a department in a **hospital** which has the role of a convalescent or nursing home.

Hospitalisation – means staying in a **hospital** for a continuous period of at least 24 hours to receive treatment or care on the advice of a legally qualified medical practitioner because of an **accident**.

Individual Cover – means the cover provided to **you** as an individual under this policy.

Insurer – means Maiden Life Försäkrings AB, registered in Sweden under number 516406-0468, whose registered office is at Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden. Maiden Life is authorised in the United Kingdom via the European Union Freedom of Services regime.

Loss of Hearing or Speech – means total, permanent and irrecoverable **loss of hearing or speech** caused by an **accident**.

Loss of Sight – means total, permanent and irrecoverable **loss of sight** caused by an **accident**, meaning that **your** vision is reduced to less than 3/60 on the Snellen Scale.

Loss of Use of Limb(s) – means total, permanent and irrecoverable loss of use or loss by physical separation of the affected limb at or above the wrist or ankle caused by an **accident**.

Loss of Use of a Shoulder, Elbow, Wrist, Hip, Knee or Ankle – means total, permanent and irrecoverable loss of movement of the affected joint caused by an **accident**.

Loss of Use of a Thumb, Finger or Toe - means total, permanent and irrecoverable loss of use or loss by physical separation of the entire thumb, finger or toe caused by an **accident**.

Paraplegia - means total permanent and irrecoverable paralysis of the lower body including the legs caused by an **accident**.

Permanent Brain Damage - means damage to the brain caused by an **accident** which medical evidence confirms will last for the rest of a person's life and which permanently stops him or her from doing any paid job for remuneration or profit which his or her experience, education or training reasonably qualifies him or her to do.

Permanent Total Disability - means total and permanent **disability** caused by an **accident** (other than **loss of sight**, loss of speech, **loss of hearing**, loss of limb, loss of shoulder, elbow, hip, knee, thumb, wrist, ankle, finger or toe) which medical evidence confirms will last for the rest of a person's life and which permanently stops him or her from doing any paid job for remuneration or profit which his or her experience, education or training reasonably qualifies him or her to do.

Quadriplegia - means total permanent and irrecoverable paralysis of all four limbs caused by an **accident**.

Start Date - is the date stated in the schedule.

Terrorism - means any act or acts, including (but not limited to):

- the use or threat of force and/or violence; and
- harm or damage to life or to property (or the threat of such harm or damage), harm or damage by nuclear and/or chemical and/or biological and/or radiological means; caused or occasioned by any person(s), or group(s) or persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

Resident of the United Kingdom - means living permanently in the United Kingdom for at least 40 weeks in every 52 week period after the **start date**.

War Risks - means any **bodily injury** whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributing cause or event: war, invasion, act of foreign enemy, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

We, Us, Our - Maiden Life Försäkrings AB, registered in Sweden under number 516406-0468, whose registered office is at Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden. Maiden Life is authorised in the United Kingdom via the European Union Freedom of Services regime.

You, Your - means the person named in the schedule as the insured.

4. What do you have to pay?

4.1 Your premium

Your premium is shown in **your** schedule and is payable in full or via monthly by Direct Debit. It includes Insurance Premium Tax (IPT) at the current rate.

If **you** are pay via monthly direct debit, the rate of IPT may change, in which case **we** will automatically adjust **your** monthly premium.

5. Your benefits

5.1 Who will the benefits be paid to?

All benefits will be paid to **you** or in the event of **your accidental death** they will be paid to **your** legal personal representative.

5.2 The benefits

If any person covered under this policy has an **accident** after the **start date** and before the **end date** that results in a **bodily injury** or **accidental death** covered under this policy then **you** will be entitled to the appropriate benefit stated in the table of benefits.

The amount of benefit that **you** will receive will depend on the level of cover **you** have, and on the effect of the **bodily injury** caused by the **accident**. The initial level of cover **you** have is shown in **your** initial schedule; any subsequent updates to **your** level of cover will be confirmed by distribution of a new updated schedule. The effects of **bodily injury** covered under this policy are those shown in the following table of benefits.

		Level 1	Level 2	Level 3
1.	Permanent Total Disablement (PTD)	£25,000	£37,500	£50,000
2.	Quadriplegia	£25,000	£37,500	£50,000
3.	Paraplegia	£25,000	£37,500	£50,000
4.	Permanent Brain Damage	£25,000	£37,500	£50,000
5.	Loss Of Speech	£12,500	£18,750	£25,000
6.	Loss Of Hearing			
	i. Both ears	£12,500	£18,750	£25,000
	ii. Loss of hearing one ear	£2,500	£3,750	£5,000
7.	use of:			
	i. Shoulder / elbow	£5,000	£7,500	£10,000
	ii. Wrist thumb hip knee or ankle	£3,750	£5,625	£7,500
	iii. Any finger or big toe	£1,250	£1,875	£2,500
	iv. Any other toe	£625	£935	£1,250
8.	Burns	£2,500	£3,750	£5,000
9.	Fractures			
	i. Grade 3	£300	£450	£600
	ii. Grade 2	£200	£300	£400
	iii. Grade 1	£150	£225	£300
10.	Loss of			
	i. Sight both eyes	£25,000	£37,500	£50,000
	ii. Sight one eye	£12,500	£18,750	£25,000
11.	Loss of			
	i. Two limbs	£25,000	£37,500	£50,000
	ii. One limb	£12,500	£18,750	£25,000
12.	Daily Hospital benefit per day	£25	£35	£50
13.	Lump Sum hospital benefit	£250	£375	£500
14.	Accidental Death	£12,500	£18,750	£25,000

5.3 Permanent total disability, quadriplegia or paraplegia

If **you** are claiming for **permanent total disability, quadriplegia, paraplegia or permanent brain damage** (Benefits 1, 2, 3 and 4), assessment of eligibility for the benefit (and any benefit arising) will be delayed for 12 months from the date **your** claim is received by **us** so that an independent **doctor of our** choice can assess **your** claim. However, if medical evidence shows that the **disability** is total and permanent, then **we** may pay a benefit before the end of the 12 months.

5.4 Hospitalisation

The daily benefit rate shown in the table of benefits (Benefit 12):

- is for each complete 24 hour period in **hospital**;
- excludes the first 24 hours in **hospital** for any one **accident**;
- is subject to a maximum of 45 days in **hospital** for each **accident**.

A single lump sum payment benefit (Benefit 13) will be made in addition to the daily **hospitalisation** benefit after 14 continuous days in **hospital**. Only one lump sum payment will be paid for the same **accident**.

6. Maximum benefits and restrictions

6.1 Maximum benefits

6.1.1 The maximum total benefit which **we** will pay for all claims during the life of this policy is a sum equal to the **loss of sight** in both eyes benefit (Benefit 10i) in the table of benefits. When this limit has been reached, **we** will not pay any further benefit and the policy will end (see clause 8).

In the event of a claim by **you** under Benefit 1 any other sums paid to **you** or due to be paid to **you** under this policy before **your** claim will be deducted from the amount due to **you** under Benefit 1.

6.1.2 Where death follows within 12 months of an accident

If **we** have paid an earlier benefit under Benefits 5, 6, 7, 10ii, 11ii, 12 and 13 and the person who has suffered the **accident** then dies within 12 months as a result of the same **accident**, **we** will reduce the sum **we** pay for **accidental death** by the amount of any earlier payment for that **accident**.

6.1.3 Where we have paid an earlier benefit or you are claiming for multiple benefits

Where **we** have made payment under Benefit 7, the amount payable under Benefit 1, 2, 3 and 11 in respect of any subsequent **bodily injury** to the same limb will be reduced by the amount(s) already paid. If **you** have claimed benefit for **loss of use of limb(s)** (Benefit 2, 3 and 11) then **we** will not pay benefit for loss of use of other parts of that limb (Benefit 7). If **you** claim benefit for loss of use of more than one part of a limb (Benefit 7) then the total amount **we** will pay for all parts of one limb will not exceed the benefit payable for loss of use of the whole limb (Benefit 11).

Where **we** have made payment under Benefits 5, 6, 7, 8, 9, 10ii, 11ii, 12 and 13, the amount payable under Benefit 1-4 in respect of any subsequent bodily injuries will be reduced by the amount(s) already paid.

6.2 Maximum benefits for fractures

The maximum number of **fracture** claims **we** will pay for each person insured under this policy during any one year period is 4.

6.3 Fracture cover exclusion period

Fracture cover does not start until the 30th day after the **start date**.

6.4 Where the effects of the accident are made worse by sickness or disease

If the effects of an **accident** are made worse because the person affected already had a sickness, disease, naturally occurring condition or injury then **we** will ask a **doctor** to assess the effects that the sickness, disease, naturally occurring condition or injury has on the **bodily injury** and **we** will reduce **your** benefit by a proportional amount taking any such pre-existing sickness, disease, condition or injury into account.

6.5 Multiple fractures to the same joint or bone

Should **you** have any **accident** which results in more than one **fracture** to the same joint or bone **we** will only pay benefit for one of the fractures.

6.6 Can I have more than one personal accident plan?

You will only be eligible for insurance cover under one of **our** Personal **Accident** policies at any one time.

7. What are you not covered by?

We will not pay any benefit for an **accident** that is directly or indirectly caused by or whilst undertaking any of the following:

- **War risks**
- **Terrorism**
- Being on naval, military or air force duty, service or operations
- Riding on a motorcycle, moped or scooter as a driver or passenger
- Rock climbing or mountaineering of any type
- Competing in any race other than on foot or whilst swimming
- Flying except as a fare paying passenger
- The manufacture or use of explosives
- Exposure to exceptional danger (except in an attempt to save human life)
- The illegal acts of the person who has suffered the **accident**
- Suicide or self-inflicted injury whether of a sound mind or not
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a **doctor** for a condition other than alcohol or drug addiction
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a **doctor** for a condition other than alcohol or drug addiction
- Radiation or contamination or the effects of radiation
- Any sickness, disease, or degenerative process (a condition which becomes progressively worse)
- **We** will not pay any **accident** that is directly or indirectly caused by or whilst undertaking any of the following: travel to any territories whose Security Status, as advised by the Foreign and Commonwealth Office (FCO), is 'Avoid Non-Essential Travel' or 'Do Not Travel', as shown in the FCO's web site, www.fco.gov.uk on your date of departure from the United Kingdom.

In addition, **we** will not pay benefit for:

- an **accident** which occurs prior to the **start date** or after the cover ends
- an **accident** which happens to an insured person who has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if **we** have agreed to provide this cover
- any **accidental bodily** injury occurring 12 or more months after the **accident**.

8. When does your protection end?

This policy ends automatically as soon as one of the following happens:

- **You** die (this will not prevent a claim for **accidental death** being made)
- **You** reach 70 years of age
- **Your** monthly premium is not paid by **you** or on **your** behalf when it is due
- **You** cancel the policy
- **We** cancel **your** policy as set out in clause 9
- **You** cease to be a **resident of the United Kingdom**
- The date on which **we** pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with clause 6

9. Can maiden life cancel or change the terms of my policy?

We may cancel **your** policy, where there is a valid reason for doing so, by giving **you** not less than 30 days written notice in advance sent to the latest address **we** have for **you** in order to give **you** the time or opportunity to arrange replacement cover should **you** so wish. If **we** give **you** such notice **we** will explain the reason for **our** cancellation in **our** letter. Valid reasons may include but are not limited to:

- where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that affects **our** ability to process a claim, or **our** ability to defend our interests, we may issue a cancellation letter and we may cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period; or
- where **we** reasonably suspect fraud.

We may change the terms and conditions of **your** policy, including the amount of **your** premium, by giving **you** not less than 30 days written notice in advance to **your** last known address. Should **we** give **you** such notice **we** will explain the reason; for example to:

- respond to changes in the law or decisions of the Financial Services and Pensions Ombudsman
- meet regulatory requirements
- reflect new industry guidance and codes of practice that raise levels of consumer protection
- respond to changes in interest rates, market rates or tax rates
- reflect other legitimate cost increases or reductions associated with continuing to provide **you** with the services and benefits under **your** policy.

10. Changes in personal circumstances

Should **your** personal circumstances change, for example **you** move house please contact Rhino Trade Insurance on 0116 243 7904* or email info@rhinotradeinsurance.com and **we** will amend **your** policy.

- Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes.

11. What happens if any person covered under this policy leaves the United Kingdom?

Benefit will not be paid for an **accident** which happens to a person covered under this policy if at the date of the **accident** that person has been outside the United Kingdom for more than 12 weeks in total in the preceding 52 week period. Cover in respect of that person will cease on the last day of the twelfth week.

12. Legal

Transfer

You cannot transfer or sell the rights or benefits under this policy.

False and misleading information

If **you** give false or inaccurate information and **we** suspect fraud, **we** will record this and the information will be available to other organisations that have access to the database(s). **We** can supply details of the databases **we** access or contribute to, on request.

Any fraudulent, false or misleading statements made by **you** either when applying for **your** policy or in relation to any other matter affecting **your** policy or when **you** are making a claim may result in **your** policy becoming invalid and **you** losing all **your** entitlement to benefits under this policy.

Governing law

This policy is subject to English Law and English courts.

Financial services compensation scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if Maiden Life is unable to meet its obligations to **you** under this contract. Further information can be obtained from FSCS by telephone on 0800 678 1100 or 020 7741 4100, or writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Accessability

In order to make **our** documentation accessible to all, **we** are able to provide upon request audiotapes, large print documentation and Braille documentation. Please advise **us** if **you** require any of these services to be provided so that **we** can communicate in an appropriate manner.

13. Making a claim under the policy

Any person covered under this policy who has an **accident** and wishes to make a claim must be put under the care of a **doctor** as soon as possible.

If **your accident** occurs whilst **you** are outside of the United Kingdom and **you** are seen by a medical professional who is not registered with the GENERAL MEDICAL COUNCIL, then **you** must within 30 days of returning to the United Kingdom, Channel Islands and Isle of Man seek confirmation of **your** eligibility to claim from a **doctor** who meets the definition in section 3. **You** must submit evidence in English from this **doctor** confirming the assessment made by the medical professional(s) who **you** saw while **you** were abroad.

You or **your** representative should contact Rhino Trade Insurance by:

- email to claims@rhinoprotectinsurance.com
- telephone to 01455 852100
- post to Rhino Protect Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA

The claim form must be filled in and sent to **our Claim Handler** at the above address. All claims must be submitted within three calendar months from the date of the **accident** or as soon as reasonably possible after the **accident**. All information and evidence required by **us** to prove a claim must be on a claim form provided by **us**.

All certificates that **we** require must be provided at **your** expense. As often as **we** reasonably require, the person making the claim must agree to medical examination at **our** expense in connection with any claim.

14. Making a complaint

1. Policy sale or administration

If **you** have a complaint about the sale or administration of **your** policy, please contact Rhino Trade insurance and **you** will be provided with details of their complaints procedure. Rhino Trade Insurance is and trading style of Rhino Protect Limited and are authorised and regulated by the FCA, Registration number 772055.

2. Terms of the policy

If **you** have a complaint about the terms of the policy, then please write to: Maiden Life Försäkrings AB, c/o Maiden Global Holdings Ltd, Albion House, The Valley Centre, Gordon Road, High Wycombe, Buckinghamshire, HP13 6EQ, telephone +44 1494 687599, or email customer.relations@maideniis.com.

3. Claims handling

If **you** have a complaint about the handling of **your** claim, then please write to The Nominated Complaints Handler, Rhino Protect Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA

Tel: 01455 852050

Email: feedback@rhinoprotectinsurance.com

4. Financial ombudsman service

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 £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. Within 6 months of a final decision **you** may contact the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR.

Tel; 0800 0234 567 / 0300 123 9123.

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

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service has been set up by law to help settle individual disputes between consumers and financial firms. They can decide if **we** have acted wrongly and if **you** have lost out as a result. If this is the case they will tell **us** how to put things right and whether this involves compensation.

Their service is independent, free of charge to **you** and **we** will always abide by their decisions. The making of a complaint does not affect **your** right to take legal proceedings.

The Financial Services and Pensions Ombudsman has been set up by law to help settle individual disputes between consumers and financial firms. They can decide if **we** have acted wrongly and if **you** have lost out as a result. If this is the case they will tell **us** how to put things right and whether this involves compensation. Their service is independent and free of charge. The decision of the Financial Services and Pensions Ombudsman is binding on both parties. The decision may be appealed to the High Court by either party.

15. Data privacy

Please visit www.maidenlg.com/privacy_notice for further information about how and when **we** process **your** personal information under **our** full Privacy Notice. **You** can also request a hard copy of **our** privacy notice by contacting **our** Data Protection Officer at dataprotection@maideniis.com.

How we use your information

The personal information, provided by **you** (or anyone acting on **your** behalf), is collected by or on **our** behalf and may be used by **us**, **our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose **we** must have a legal ground for such processing. When the information that **we** process is classed as 'special category data', **we** must have a specific additional legal ground for such processing.

Generally, **we** will rely on the following legal grounds:

- It is necessary for **us** to process **your** personal information to provide this policy and services related to it. **We** will rely on this for activities such as assessing **your** application, managing your policy, handling claims and providing other services to **you**
- **We** have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. **We** will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services, and providing information about **our** products and services to **you**
- **We** have a legal or regulatory obligation to use such personal information
- **We** need to use such personal information to establish, exercise or defend **our** legal rights

How we share your information

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, **we** may need to share **your** information with the following types of third parties:

- Reinsurers, Regulators and Authorised/ Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Rhino Trade Insurance
- Suppliers carrying out a service on **our** behalf
- Other insurers, business partners and agents
- Other companies within the Maiden organisation

Marketing

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

Fraud prevention and detection

In order to prevent or detect fraud and money laundering **we** may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

Automated decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. Should **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

How to contact us

You can ask for more information about **our** use of **your** personal information or complain about its use, by contacting **our** Data Protection Officer at dataprotection@maideniis.com, or by writing to **us** at the following address: The Data Protection Officer, Maiden Life Försäkrings AB, c/o Maiden Global Holdings Ltd. Albion House, The Valley Centre, Gordon Road, High Wycombe, Bucks, HP13 6EQ.

For more information on the General Data Protection Regulation **you** may also write to The Information Commissioner's Office at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Tel: 0303 123 1113.