

Key changes to your mobile and gadget insurance policy

Change of Underwriter

As of 1st September 2023

Your insurance will be insured and underwritten by:

Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting; register.fca.org.uk

This policy is underwritten by ERGO TIS, registered in England and Wales, company number 11091555.

ERGO TIS is authorised and regulated by the Financial Conduct Authority, register number 805870, with registered office at 10 Fenchurch Avenue London, EC3M 5BN.

Your insurance is currently underwritten by:

ERGO TIS on behalf of Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

Removal of Administration Fees

As of 1st September 2023 we will no longer charge any administration fees should you cancel your annual policy. When you cancel an annual policy we will calculate the proportionate premium for the period that you have not been insured, provided you have not made a claim during the period of insurance. If a claim has been made during the period of insurance, no refund of premium will be due.

Data Retention Periods

We have updated our data retention periods to ensure we are able to satisfy our legal and regulatory requirements. This does not affect our reasons for the processing of your personal data.

- We've increased the time personal information related to a personal insurance quote will be kept from 40 days to 45 days.
- We've increased the time personal information and any subsequent communications between us and you that are related to a purchased insurance policy AND/OR an insurance claim will be kept from 7 years to 10 years.
- We've increased the time call recordings will be kept from 7 years to 10 years.
- We've increased the time service email communications will be kept from 7 years to 10 years.