



GUARDHOG

DEPOSITCOVER



GUARDHOG DEPOSITCOVER

About Your Policy**Understanding and using your policy**

This section 'About your policy' does not form part of the legal contract between **you** and **us**. It includes information which will help **you** to understand and use **your policy**.

It's not uncommon for **your** home insurer to exclude claims as a result of your **home** being occupied by paying **guests**. GUARDHOG have designed this policy to protect **you** and **your home**, when **you** welcome **guests** into **your home**; giving **you** the peace of mind to leave **your home** in the hands of a **guest**.

If the damage caused is covered by this policy, **we** will never ask **you** to make a claim on **your home** insurance policy before making a claim on this **policy**.

Insurance policies can be difficult to understand so we have tried to make this **policy** easy to read. Some words have a special meaning in your policy, and these are shown in the definitions. Whenever these words are used, they will be printed in bold type.

Your policy is in two parts – the policy wording and the **schedule**. A summary of cover is also available in **your** Insurance Product Information Document (IPID).

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The **schedule** shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your schedule** with the policy wording.

Please read this document, including the **schedule**, and let us know, as soon as possible, if any of the details are shown incorrectly so that we can ensure that **you** continue to have the full protection of **your policy**.

If **you** have any questions, please contact us:

Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR

Phone: 020 3927 4080,

Email: info@guardhog.com

Thank you for choosing GUARDHOG Insurance.

We would like to wish **you** the very best home-sharing,
Humphrey and Andrew

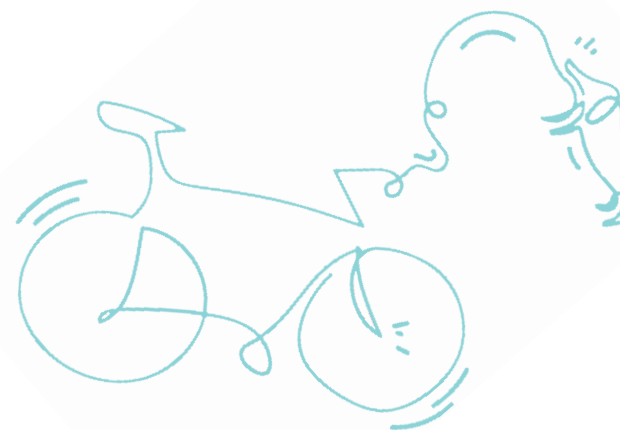
OUR PROMISE TO YOU

In return for the premium **you** pay, **we** agree to insure **you**, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.



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THE CONTRACT OF INSURANCE

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **schedule** make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance which is stated in your schedule. **You** may have also given us information over the phone, in writing or by email. If any of this information changes you must let us know as soon as possible. Failure to do this may mean your insurance is invalidated or we may refuse to pay a claim.

Our part of the contract is that **we** will provide the cover set out in this **policy** wording:

- for those sections which are shown on **your policy schedule**;
- for the **period of insurance** set out on the same **schedule**.

Your part of the contract is:

- **you** must pay the premium as shown on **your schedule** for each **period of insurance**
- **you** must comply with all the conditions set out in this **policy**
- **you** must tell us as soon as possible if any of the information you gave to us, and which is stated on your schedule, changes



There are conditions of the insurance that **you** will need to meet as **your** part of this contract. These conditions could affect **your** cover and when **we** would cancel **your policy**. Please read the **Policy** Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

The Law applicable to this policy

Your policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

This **policy** has been administered by GUARDHOG and underwritten by Canopus Managing Agents Limited at Lloyd's of London in the **United Kingdom**.

Guard Hog Limited is authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

DEALING WITH OTHERS ON YOUR BEHALF

If **you** require additional support to access or service **your policy**, GUARDHOG can allow others to deal with **your policy** on **your** behalf.

You can nominate a representative, to deal with **your policy** on **your** behalf. A nominated representative will be able to do everything that **you** can do under the **policy** (including, for example, update personal information, make changes to the **policy** cover, and take decisions on **your** behalf). However, a nominated representative cannot cancel the policy – only **you** will be able to do this.

Any person dealing with **your** policy on **your** behalf will still need to be able to answer GUARDHOG security questions. As GUARDHOG will treat any instruction from a nominated person as if it has come from **you**, please give careful consideration to who **you** wish to nominate to act on **your** behalf.

If **you** would like to appoint a representative, remove the authority for any person to deal with **your policy**, or would like further information, please contact GUARDHOG on 020 3927 4080.

Please note, GUARDHOG will share information about **you** and **your policy** with anyone dealing with **your policy** on **your** behalf.



IMPORTANT TELEPHONE NUMBERS

Claims Notification line – 020 3927 4080
hours when open are 9am to 530am Monday to Friday.

Customer Services line – 020 3927 4080
hours when open are 9am to 530am Monday to Friday.

In order to maintain quality service, telephone calls may be recorded for training and monitoring purposes

SEVERAL LIABILITY CLAUSE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations. Canopus managing Agents Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.



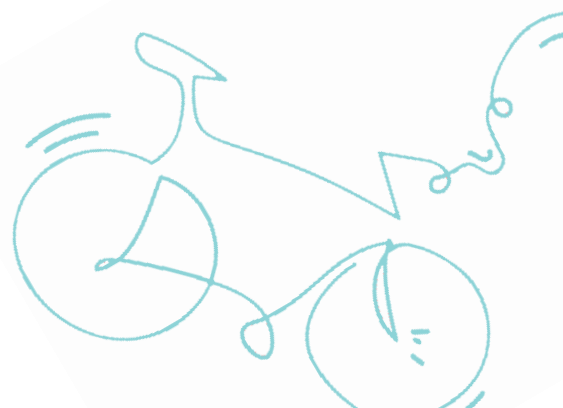
DEFINITIONS

Words shown in bold type have the same meaning wherever they appear in this **policy**. The words defined below are used throughout this **policy**. Any other definitions are shown in the section to which they apply.

Accidental Damage	Sudden, unexpected and visible damage caused by a guest(s) which has not been caused on purpose
Art and Collections	Art, antiques and collectibles which belong to you . We do not include valuables within this definition
Booking	A confirmed stay for an agreed period of time during which your home is temporarily lent to a guest(s) and for which this policy is in force as shown in your schedule
Buildings	Any permanent structure, including fixture and fittings , within the grounds of your home . This includes sheds, fixed swimming pools, patios and garages
Contents	Household goods, outdoor items, carpets, curtains and rails, art and collections , clothing and personal property that belongs to you and is inside your home . We do not include buildings , electronic devices , valuables , money or any animals, plants, trees, hedges, land or water within this definition
Deliberate damage	An action(s) or inaction(s) of a guest(s) , which leads to loss or damage of your buildings or contents , which the guest(s) is aware will cause damage and has been done on purpose. Deliberate damage includes malicious damage
Deposit limit	£1,050
Electronic devices	Electronic devices that can be used while on the move and have the capacity to store, record, and/or transmit text, images, video, or audio data including laptops, smart phones, cameras, audio and visual devices, and smart watches
Event	A planned public or social occasion which is organised by the guest(s) .
Excess	The first part of each claim which you must pay
Fixture and Fittings	The specified items below that are fixed to and form part of the structure of the buildings : <ul style="list-style-type: none"> a. bathroom suites; b. fitted kitchens; c. flooring; d. built in wardrobes and cupboards; e. light fixtures, plugs and sockets; f. home gyms; g. cinema rooms.
Guest(s)	A private individual(s) or family whom you have allowed to stay at your home for a booking
Guest damage	Damage to buildings and contents attributable to the actions or inactions of a guest(s) , including any individuals who are in your property solely due to the presence of those guest(s) caused by accidental damage and/or deliberate damage and/or theft
Home	The accommodation at a residential address provided by you to a guest(s) and for which you are responsible
Incident	An event that might lead to a claim
Malicious Damage	Damage caused by the deliberate action(s) or inaction(s) of a guest(s) . Any criminal activity in your home , or any activity which is against the law, constitutes malicious damage
Money	Cash, bank and currency notes, credit cards, cheques, postal orders, travellers' cheques, money orders, crossed bankers' drafts, current postage stamps, National Savings Stamps and Certificates, National Insurance Stamps, gift tokens, customer redemption vouchers, travel tickets and luncheon vouchers



Party	A social gathering of people who have been invited into the home by the guest(s) , which typically involve eating, drinking, and entertainment.
Period of insurance	The time for which this policy is in force as shown in your schedule
Policy	This insurance document and the schedule , including any endorsements
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves
Review(s)	Public online reviews written by previous host(s) on the guest(s) platform profile through which you are organising the booking We expect you to make a reasonable attempt to search online for reviews of a guest. A reasonable attempt means doing a google search on the guest's name and looking on the booking platforms for any reviews mentioning 'damage'; or connecting on SUPERHOG.
Schedule	The document which provides specific details of the insurance cover in force
Theft	Theft or attempted theft caused or enabled by action(s) or inaction(s) of the guest(s)
United Kingdom	England, Wales, Scotland, Northern Ireland
Valuables	Jewellery, gemstones, watches, furs and guns
Viruses	A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature
We/us/our	Guard Hog Limited who administer this policy on behalf of Canopus Managing Agents Limited at Lloyd's of London
You/your	The person(s) named in the schedule and all permanent members of that person(s) household



DEPOSIT COVER – GUEST DAMAGE TO BUILDINGS AND CONTENTS

All the Definitions, Policy Conditions, General Exclusions and Claims Conditions apply to this section. Some extra exclusions for this section are also shown below.

WHAT IS COVERED

We will insure the **buildings** and **contents** of **your home**, up to the **deposit limit** as shown on **your schedule**, during the **period of insurance** and a **booking**, in respect of **guest damage** as follows.

An **excess** of £50 will be deducted from each claim.

WHAT IS COVERED

1. Accidental Damage

Sudden, unexpected and visible damage caused by a **guest(s)** which has not been caused on purpose.

2. Deliberate Damage

Damage caused by the deliberate action(s) or inaction(s) of a **guest(s)**.

3. Malicious Damage

Criminal damage caused by the deliberate or negligent action(s) of a **guest(s)**, including from a **party** or **event**.

4. Theft

Theft or attempted theft caused or enabled by action(s) or inaction(s) of the **guest(s)**

5. Loss of keys

Following **theft** or loss of **your home** keys and alarm fobs to outside doors and windows by a **guest(s)** during a **booking we** will pay the cost of changing the locks, keys and alarm fobs.

WHAT IS NOT COVERED

1. Accidental damage

- a. Caused when **you** are aware that there will be a **party** or **event** occurring at **your home** during a **booking**.

2. Deliberate damage

- a. caused during a one-night **booking**;
- b. caused when **you** are aware that there will be a **party** or **event** occurring at **your home** during the **booking**

3. Malicious damage

- a. caused during a one-night **booking**.

4. Theft

- a. a **booking** of one-night only;
- b. **theft** which has not been reported to the police as soon as possible upon discovery of the loss or claims without a crime reference number;
- c. any loss of **money**;
- d. due to unexplained loss or disappearance;
- e. **theft** of keys to, any aircraft or other aerial device, hovercraft, watercraft or any mechanically propelled vehicles and their trailers

5. Loss of keys

- a. keys held in lockboxes
- b. **theft** which has not been reported to the police immediately upon discovery of the loss or a theft claim without a crime number;
- c. due to unexplained loss which the **guest** has not admitted to
- d. loss not caused by the **guest**



CLAIMS CONDITIONS

These are the claims conditions **you** will need to comply with as **your** part of this contract. If **you** do not, a claim may be rejected, or payment could be reduced. In some circumstances **your policy** might be invalidated.

When an **incident** happens, what **you** must do depends on what has happened.

If **you** don't notify GUARDHOG of any **incident** within seven (7) days then this may impact **your** ability to make a successful claim.

Unless **you** have **our** prior written agreement, **we** will not make any payment to **you** under this policy if, when dealing with a **guest(s)** or a third-party, **you** admit **you** are liable for what has happened or make any offer, deal or payment.

Your obligations

1. **We** will not make any payment under this **policy** unless **you** have received payment from the **guest(s)** for the **booking**.
2. For **accidental damage**:
 - a) **you must** ask the **guest(s)** whether they admit to causing **accidental damage** during the **booking**. If the **guest(s)** admit to causing the damage, then you must provide us evidence of this admission. If the **guest(s)** does not admit to causing the damage this damage cannot be treated as **accidental damage**.
 - b) If the **guest(s)** do not admit to causing the damage the onus of proof will be on **you** to demonstrate that damage has occurred during the **booking**.
 - c) If **you** ask for a contribution for, or towards, the damage, any contribution to the damage that **you** receive will be deducted from any payment **we** make. If **we** have already made payment, **you** will refund **us** the contribution.
 - d) **we** will ask for a contribution from the **guest** for any damage caused. You must provide the **guests(s)** contact details in order for us to ask for a contribution and any supporting information that **we** may require to do this. Failure to do so will mean **we** can decline to pay a claim.
3. For **deliberate damage (including malicious damage)** and **theft to buildings** and **contents**:
 - a) which are damaged or destroyed due to **malicious damage**, a violation of law or criminal act or misdemeanour and for which **you** are claiming, **you**, or a representative of **you**, must file a police report and provide **us** with a copy of such report, certified by **you** as true and correct.
 - b) **we** will reimburse **you** and pursue a recovery against the **guest(s)** for the value of the damage. **We** reserve the right to contact, and pursue for recovery, all **guest(s)** in instances where **malicious damage** and **theft** have occurred.
4. **You** must:
 - a) give **us** prompt notice of any **incident** which is likely to give rise to a claim under this **policy**;
 - b) have confirmed the facts of the claim in writing to **us** as soon as **you** become aware of them with as much information as possible. **You** must also provide **us** with:
 - i. written evidence of **your** ownership or legal responsibility for the property; and
 - ii. all other proof of loss or information that **we** have requested
5. **You** must:
 - a) make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if required to reduce any claim; and
 - b) give **us** all assistance which we may reasonably require to pursue recovery of amounts **we** may become legally liable to pay under this **policy**, in **your** name but at **our** expense.
 - c) Not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them
 - d) provide all the information you have available on the **guest** (including payment details if required).
6. To help us deal with **your** claim quickly, **we** may require additional information which may include the following:
 -
 - Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property;
 - Purchase dates and location of lost or damaged property;
 - If we believe the item(s) claimed for is not beyond repair, confirmation from a suitably qualified expert, at **your** expense that the item(s) you are claiming for is beyond repair is required, otherwise we will only pay the amount required to repair the item(s).

7. **We** may take proceedings at **our** own expense but in **your** name to recover any sums paid under this **policy**.
8. **We** will not pay for the cost of replacing or repairing any undamaged items which form part of a pair, set, suite or part of a common design..



POLICY CONDITIONS

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply. You must comply with these conditions, failure to do so could mean that a claim is rejected, or payment reduced. In some circumstances your policy might be invalidated.

1. Guest Vetting

We expect **you** to make a reasonable attempt to search online for **reviews** of a **guest**. A reasonable attempt means doing a google search on the **guest's** name and looking on the booking platforms which **you** are using for any **reviews** mentioning 'damage'; or connecting on SUPERHOG.

If **you** do not make a reasonable attempt to search for any reviews of a **guest** then we may refuse to pay any claim for **Deliberate Damage, Malicious Damage** or **Theft**.

If **you** do come across any **reviews** mentioning damage, we expect **you** to refuse to offer **your home** to the **guest**. If **you** do offer **your home** to the **guest** then all **Deliberate Damage, Malicious Damage** and **Theft** is excluded.

2. Taking care

You must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the **home** insured in good condition and in good repair.

3. Premium payment

We will not make any payment under this **policy** unless **you** have paid the premium prior to the claim occurring.

4. Cancellation

We will refund **your** premium in full if, for any reason, **you** feel that this insurance is not right for **you**. To receive a refund, **you** need to cancel **your policy** before **your guest(s)** arrive, or by 23:59pm on the day cover begins.

If **you** cancel this **policy** while **your home** is lent to a **guest(s)**, or if **you** inform **us** after the **period of insurance** has been completed that **your guest(s)** did not stay, there will be no return of **your** premium.

If a **period of insurance** has begun and as long as **you** have paid **your** premium, **we** will not cancel cover for that **booking**. However, **we** reserve the right to not offer cover up until the start date stated on **your** schedule.

5. Rights of third parties

Nothing in this **policy** is intended to give any person, other than **you**, any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

6. Cover under multiple sections

Where **you** are entitled to cover under more than one section of the **policy** in respect of the same claim or loss, or any part of a claim or loss, **we** shall only provide cover under one section of the **policy**, being the section that provides the most advantageous cover to **you** or the party entitled to cover.

7. The booking

You must ensure that for each and every **booking** **you** cover the entire stay and cover must be put in place before the **guest(s)** arrives. Failure to do so will mean a claim won't be paid.

8. Equipment in your home

Your home must be equipped with kitchen appliances, **fixtures and fittings**, curtains, carpets, beds and furniture essential for modern living

9. Fraud

We will not pay any claim which is in any way fraudulent, a false or exaggerated claim will be treated as being fraudulent.

If **you**, any person insured under this policy, or anyone acting for **you** makes, or attempts to make a fraudulent claim, **we** will cancel **your** policy from the date of the fraudulent act, reject the claim and any subsequent claims and retain any premiums paid. **We** will notify **you** if we do this.

If **we** have to make any payments to a third party for any loss or damage **you** or **your guest(s)** have caused to them or their property, **we** have the right to recover those costs from **you**. Additionally, if **we** have made any payments to **you** in respect of the fraudulent claim **you** must repay that sum to **us**. However, these provisions will not affect any valid claim occurring before the fraudulent claim.

If dishonesty or exaggeration is used by **you**, **your** family or anyone acting on behalf of **you** or **your** family to obtain:

- a claims payment under **your policy**; or
- cover for which **you** do not qualify; or

- cover at a reduced premium;

all benefits under this **policy** will be lost, the **policy** may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Please note: We may also notify the relevant authorities, so that they may consider criminal proceedings

10. Financial Sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue. If any such resolution, sanction, law or regulation takes effect during the **period of insurance** we may cancel this **policy** immediately by giving **you** written notice at **your** last known address.



GENERAL EXCLUSIONS

These exclusions apply to all the sections of **your policy**. This insurance does not cover:

1. Pre-existing damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **booking** starts or caused deliberately by **you** or **your** family.

2. Damage occurring after the booking

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, after the expiration of the **booking**, or caused deliberately by **you** or **your** family.

3. Damage above the limit

Losses or damages in excess of the **deposit limit**.

4. Booking Payment

We will not make any payment under this **policy** unless **you** have received payment from the **guest(s)** for the **booking**.

5. Non covered events

Loss or damage caused by or resulting from any of the following:

- a. acts where the **guest(s)** does not admit liability unless the damage is **deliberate damage** or **theft**;
- b. natural events, including, but not limited to, earthquakes and weather-related events such as hurricanes and tornadoes;
- c. excessive use of electricity, gas, fuel, water or other utilities provided for the **home**;
- d. mysterious disappearance, loss, or shortage disclosed on taking inventory, or any unexplained loss of **contents**;
- e. animals, insects or vermin, including injuries to animals, veterinary care, boarding, medications, and all other services associated with animals;
- f. identity theft or identity fraud;
- g. actual or threatened malicious use of poisonous biological or chemical materials;
- h. lack of electricity, fuel, water, gas, steam, refrigerant, sewerage, telephone or internet services due to external factors;
- i. faulty workmanship, material, construction or design including the process of cleaning, dyeing, repair, alteration, renovation or restoration;
- j. settling, cracking, shrinking, bulging, or expansion of foundations, floors, pavements, walls, ceilings or roofs;
- k. corrosion, deterioration, depletion or rusting;
- l. damp, condensation, fading, frost or anything which happens gradually;
- m. fungus, mould, mildew, spores or other microorganisms of any type nature or description;
- n. viruses and disease,
- o. corruption of, inability to access, or inability to manipulate, any and all electronic data.



6. Wear and Tear / Rot

Loss or damage, cost or expense caused by or resulting from wear and tear or any loss, damage, liability, cost or expense caused by or resulting from rot.

7. Mechanical, electrical or electronic fault or breakdown

Loss or damage, cost or expense caused by or resulting from mechanical or electrical fault or breakdown even if contributed to by the actions of a **guest(s)**.

8. Pipe blockages

Claims resulting from blockage of sewage pipes or saniflo systems.

9. Cosmetic damage

Guest damage that consists solely of scratches, scuffs, marks or dents, where the functionality of the equipment or **contents** and, or **buildings** is not affected.

10. Illegal Activities

Any direct or indirect loss or damage caused as a result of the **buildings** being used by **you** for illegal activities.

11. Sanctions

We shall not provide any benefit or be liable to provide any benefit under this deposit guarantee which:

- a. would breach economic, financial or trade sanctions imposed under the law of the country in which these deposit terms are issued or would otherwise provide benefit, or
- b. would breach economic, financial or trade sanctions imposed by Canada, the European Union, United Kingdom or the United States of America.

12. Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed

to by:

- a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

13. War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

14. Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

15. Date change and computer viruses

Any direct or indirect loss or damage caused:

- a. to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- b. by computer viruses.

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

16. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/ or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.



HOW TO CLAIM

For Claims under sections 1, 2, 3 and 4, please contact:

Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR, Tel: 020 3927 4080
Email: claims@guardhog.com

What to do if you have a Complaint

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim, **we** want to hear from **you** so that we can try to put things right:

Our promise to **you**

We will:

- acknowledge **your** complaint promptly;
- investigate **your** complaint quickly and thoroughly;
- keep **you** informed of progress;
- do everything possible to resolve **your** complaint fairly;
- ensure **you** are clear on how to escalate **your** complaint, if necessary.

Step 1

If **your** complaint relates to **your policy** or to a claim, then please contact:
Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR
Tel: 0207 3927 4080 Email: complaints@guardhog.com

We aim to resolve **your** concerns on an informal basis, within three business days. Where **we** have been able to, **we** will send **you** a letter confirming this. **We** will also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you** are unhappy with the outcome.

Step 2

In the unlikely event that **we** are unable to resolve **your** concerns through **our** informal complaints process, the matter will be passed to **our** Customer Relations Team here at GUARDHOG. Once **our** Customer Relations Team has reviewed **your** complaint, they will send **you** a final decision in writing within 8 weeks of the date **your** complaint was received.

GUARDHOG Complaints team contact details are as follows:

Post: GUARDHOG, Customer Relation Team, Unit 2 Nine Mile Water Business Park, Hampshire, SO20 8DR
Email: complaints@guardhog.com

Should **you** remain dissatisfied with the outcome of **your** complaint, **your** legal rights are not affected, and **you** may refer **your** complaint to Lloyd's.

Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "How **We** Will Handle **Your** Complaint", which is available at <http://www.lloyds.com/complaints>. Alternatively, **you** may ask Lloyd's for a hard copy.

If **you** are still unhappy after the customer relations team's review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and landlines)

0300 123 9123 (costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have 6 months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

If **you** have purchased the insurance **policy** online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the **United Kingdom** this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than is described above.



How we use your Information

In your dealings with us you may provide us with information that may include data that is known as personal data. Where we process personal data, we comply with statutory data processing requirements as set out by the Data Protection Act 2018. The personal data we will collect will include information relating to your name, address, date of birth, contact details and 'health' or 'criminal offences'.

We will process your personal data to allow us to provide you with our services in quoting for, arranging and administering your insurances. Your personal data will also be used to manage future communications between ourselves. Where you have agreed, or in circumstances where to do so will be in our legitimate interests, your personal data will be used to provide you with further information about our wider products and services. You can opt out from receiving such communications by e-mailing info@guardhog.com.

In processing personal data for insurance purposes about health or criminal offences, we will only do so to enable us to provide our service to you and on the basis of it being in the public interest.

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm, Insurance Tailors Limited, or other firms associated with us, with other authorised third parties and product and service providers such as insurers and premium finance providers where we are entitled to do so by law under lawful data processing.

The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with, for what purpose, why we need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data.

If you require further information on how we process your data or you wish to exercise your rights, please contact our Data Privacy Representative by emailing info@guardhog.com, by writing to GUARDHOG, Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR or by telephoning 020 3927 4080. How we process your personal data is detailed further within our Privacy Policy (www.guardhog.com/privacy-policy).

Financial Services Compensation Scheme

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** obligations under this contract of insurance. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor Beaufort House, 15 St. Botolph Street London EC3A 7QU) and on their website: www.fscs.org.uk



