

Mobile Phone Insurance

Your Policy document

The **co-operative** bank

Ethical then, now and **always**

Mobile Phone Insurance

One of the great benefits of the Everyday Extra, Privilege, Privilege Premier, smilemore current accounts or Credit Card Plus is Mobile Phone Insurance. Within this document you will find key information to help you understand everything that you need to know about your Mobile Phone Insurance Policy.

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Important information

Your mobile phone insurance policy

In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions, call us on **0344 249 9981**. This policy wording forms an agreement between you and the insurer, Assurant General Insurance Limited.

References to 'we/us/our' means Assurant General Insurance Limited and Lifestyle Services Group Limited.

Registration information

You don't have to register your mobile phone, but if you do it will be easier to make a claim if something goes wrong. This can be done through **coop.assurant.co.uk** or by calling **0344 249 9981**.

You will need the following information when registering:

- Make
- Model
- IMEI number
- Telephone number.

We may ask for evidence or contact the network directly to verify that the mobile phone was being used after the start date of this policy. If we are unable to confirm the mobile phone was being used, then we may decline your claim.

Who is this cover designed for?

This policy will cover you or a family member if your device is lost, stolen, accidentally damaged or breaks down, including if it's faulty. We'll cover the cost of fixing the device or replacing it if the device isn't already covered by another insurance policy. When we say 'family member' we mean your partner or spouse, or any other relative who lives at the same address as you.

You need to pay an excess for every accepted claim, details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic device to judge whether this policy meets your needs.

Your claim might be rejected if you take risks with your device which you wouldn't normally take if it wasn't insured. Further details can be found in the section 'What is not covered'.

We understand circumstances can be quite different when something happens that might lead to a claim. We'll take this into consideration when we review your claim.

What you ARE covered for

Summary	Description
Mobile phones and SIMs that are owned by you or a family member are covered worldwide up to a maximum value of £2,000 (including VAT) per claim against: • Loss • Theft • Damage • Breakdown (including faults)	For all devices: If your device is damaged or breaks down we'll either repair it or replace it. If you can't send us the damaged or faulty device to support a damage or breakdown claim, we'll treat it as a claim for a lost device. If your device is lost or stolen, we will replace it. Replacements • This is not 'new for old' insurance, and replacement devices will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty • If we can't provide you with a replacement of the same make and model, we will give you a choice of devices with a similar specification • We'll try to replace your device with one of the same colour but can't guarantee this will always be possible. We also can't guarantee to replace any limited or special edition device • Where we send you a replacement or repaired item, this will only be sent to a UK address • In the event we are unable to provide a replacement we will contact you to talk through a different way to pay your claim • Where you need one, if you are charged by your network for your replacement SIM card, we will repay you.
Unauthorised network charges	If your device is network enabled and is lost or stolen, you'll be covered for the unauthorised charges that appear on the bill. When we say 'network enabled' we mean the device can receive calls, texts and data through a SIM card. If you are charged by your network for your replacement SIM card, we will repay you. You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen. The amount will be up to: • £2,000 (including VAT) for contract devices • £200 (including VAT) for Pay As You Go (PAYG) devices. For example, your device may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday. We may need copies of network bills for devices on a contract, or proof of credit 'Top-up' on Pay As-You-Go devices to support your claim.

Accessories up to the value of £350 (including VAT) per claim	If any accessories for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £350 (including VAT). Multiple accessories can be claimed for in the same incident provided the combined total does not exceed £350. You must log the accessory claim at the same time as your mobile phone claim. Accessories cannot be added after the phone claim has been accepted. We will request proof of ownership to confirm the accessory belonged to you. If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification if your mobile phone claim is successful. Accessories are not covered independently. Where we replace accessories, the replacement may be refurbished (not brand new). We do not offer 'new for old' cover. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.
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What you are NOT covered for

Summary	Description
Excess	You need to pay an excess fee of £75 every time you make a successful claim. Your excess is payable for every accepted claim and must be paid before your claim is settled.
Additional Services	We may be able to offer our additional repair and replacement services. Eligibility for these services will be determined by your chosen delivery address, availability of the make and model of your device and the time of day that your claim is accepted. If we can provide this service it will carry an additional charge of £50 on top of your standard excess. The additional repair and replacement services are optional services which you are not required to take.
No SIM/eSIM being used in the mobile phone at the time of the incident	We can't cover your mobile phone for loss, theft, accidental damage or breakdown if it's designed to use a SIM or eSIM and wasn't using a SIM/eSIM registered to you or a family member at the time of the incident.
Mobile phone's locking or locator service must be active at the time of the incident	To make a claim for loss or theft, and keep your data safe, your device's locking or locator service (for example, Apple's Find My iPhone or Android's Find My Device) must be activated prior to making a claim and must not be removed at any time. If this service is not active when your claim is logged your claim may be declined.

More than two accepted claims in any 12-months (per account holder)	We insure your mobile phone for up to two accepted claims in any 12-month period. If you reach this limit, your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim. This is applicable to each account holder separately. For example, if you make a claim on 1st January and another on 1st May, you will not be able to make any further claims against this policy for incidents that happen before 1st January of the following year.
Loss, theft, damage or breakdown because of not taking care of your mobile phone	We know how important your mobile phone is to you and we expect that you will take care of it. If you don't take care of your mobile phone then we may not pay your claim. Taking care of your mobile phone means: • Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. (Just think, would you leave your wallet or purse there?) • If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place • Making reasonable enquiries to find your phone if you think you have lost it. If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen, we may not pay your claim. We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim. If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of it, for example: • In a cafe or pub you leave your mobile phone on the table when you go to the bar instead of taking it with you • Leaving your mobile phone on display in your car • Leaving your mobile phone in the care of someone you don't know well • If you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker • Intentionally damaging your phone. All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.

Cosmetic damage	We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent and your mobile phone still works as expected, then we will not repair or replace it. We are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.
Contents of your mobile phone	We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy – so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or open new accounts through fraud. We do not cover any financial losses because of these acts. There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly. If you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.
Other losses	We don't cover any other costs, damages or losses that can't be fixed by the repair or replacement of your mobile phone. We don't cover any loss of earnings or similar types of loss or damages.
Any device that is not a mobile phone	This policy is only for mobile phones, SIM cards and accessories. This means we only cover devices that are designed to make mobile phone calls. This policy isn't for tablet computers.
Modifications	If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made. Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.
Counterfeit Mobile Phones	We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or mobile phones that are created by using parts from different phones. Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined.
Mobile phones bought for more than £2,000	If you paid more than £2,000 for your mobile phone it cannot be covered under this insurance.

Mobile phones passed into the care of a business or individual for the purpose of providing a service	If you give your phone to a business or individual so that they can provide a service for you, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy. You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example, when using a: • Delivery service such as a postal or courier service (this includes when sending the device to us) • Mobile phone customisation service • Mobile phone repair service (other than our repair centre).
Losses incurred as a result of the sale of your mobile phone	We do not cover any loss in connection with the attempted sale of your mobile phone, for example: • Where the purchaser fails to pay you some or all of the agreed price or • If the phone is lost in transit • Loss of money expected from any transaction, from the sale or trade your device. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as: • Waiting for payment (including waiting for cheques to clear before releasing your mobile phone), • Using a secure payment service, • Not accepting cash payments from people you don't know (who could be using forged banknotes), and; • Ensuring your mobile phone is sent using a reliable and suitably insured delivery service.

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
If you have one, tell your network provider as soon as you can	If your device can connect to a mobile network, contact the network to block the SIM card and stop it being used by someone else.
Report lost and stolen device to the police as soon as you can	Sometimes devices are found and handed in to the police. We will need a police crime reference number before we can assess any claim for theft.
Report it to the place you believe it has been lost or stolen from	Often devices are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your device	Activate any location finder app or software if your device has it installed. This may also let you to lock and wipe the data stored on it. Do not attempt to retrieve your device if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police.

Other documents	We may ask for information and documents to assess your claim. This could include documents to show when the device was last used, when any loss or theft was reported to your network, or to check your identity. We will confirm what is needed, if anything, during the claims process. Documents needed for proof of ownership of mobile phones, needs to confirm the make, model, memory size, colour and IMEI number of your mobile phone. For accessories it must confirm the make, model and date you bought it. If you have any problems in getting any supporting documents we need, please contact us so we can help you with how to get these.
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How to make a claim

Summary	Description
Step One:	You should tell us about your claim as soon as you can after discovering the incident. You can do this online at coop.assurant.co.uk or by calling 0344 249 9981*. There may be times when our online service is unavailable (for instance; upgrades to the service, maintenance etc.). When this is the case, claims will need to be made by telephone. * For our joint protection we may monitor and record telephone calls.
Step Two:	We will walk you through our simple claims process and tell you what information you will need to provide for us to be able to assess your claim. For mobile phones we will need to know the IMEI number. You may be asked to provide extra information to progress your claim. This could be proof of ownership of your mobile phone and/or documents from your network showing that it was being used.
Step Three:	You will need to pay your excess for every approved claim before we can arrange the repair or replacement of device. Your excess can be paid by a credit or debit card (we do not accept American Express cards or Diners Club cards).
Step Four:	If your claim is approved, we will either repair your device or send you a replacement. In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.

What you need to know about the claims process

- If your mobile phone is damaged or faulty, we can't complete your claim until we confirm that any locking system on your device has been removed. For example, 'Find My iPhone' or similar. If you send the mobile phone with the locking system on it then it may be returned to you unrepaid so you can remove the locking system
- If we send a replacement phone and then discover the locking system on your old one has been reactivated, we'll take back the replacement

- When you send us your mobile phone, please don't send in your sim, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items
- When your mobile phone is received all remaining data will be erased as part of the claims process
- Repairs will be made using readily available parts, or we may provide remanufactured products. These may include parts that are of similar or equal specification, and these may include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your device. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights
- The cost of sending your mobile phone to us for repair is not covered under this policy
- If any lost or stolen mobile phones are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer
- Your claim will be rejected, and your mobile phone returned to you unrepairs, if the mobile phone breaks copyright or trademark laws. This might happen because the mobile phone has been made in a similar style to another company, or if it's made from parts of other devices
- Lifestyle Services Group Limited handle all claims on behalf of the Insurer.

If your claim is rejected

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process, details can be found in "Making a Complaint".

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

If we determine, at our sole discretion, that you are engaged in or are connected to fraudulent activities or pose a risk that exceeds our risk appetite, we reserve the right to share this information with The Co-operative Bank who will/may cancel your insurance coverage accordingly. Alongside this we also reserve the right to share your details with our other providers with a recommendation to cancel any other active policies.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided, then we may:

- Reject the claim
- The Co-operative Bank may/will close your account
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy

- Pass the details on to your bank; network or our distribution partner providing this service as part of a wider offering
- Share details of the fraudulent claim with several industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request
- Pass details to fraud prevention agencies
- Provide law enforcement agencies with access to this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities
- To prevent and detect fraud
- Managing credit and credit related accounts or facilities
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at **0344 249 9981** for details of the relevant fraud prevention agencies.

Price of your insurance

This policy is provided as a benefit of your Co-operative Bank Everyday Extra, Privilege, Privilege Premier, smilemore current accounts or Credit Card Plus. The cost is included in the monthly fee you pay for the account.

Duration of this policy

Cover starts immediately on the date you open your account and will continue until one of the following:

- You close your account
- The Co-operative Bank close your account
- The Co-operative Bank terminate insurance cover as part of the account.

Cancelling your insurance

You have the right to cancel your insurance at any time. To close your account please contact The Co-operative Bank. If a refund is due, this will be confirmed by The Co-operative Bank.

Your policy may also be cancelled if you have provided false or inaccurate information.

Making a complaint

We will always try to be fair and reasonable. If you're not happy with the service you've received please let us know so that we can do our best to put it right. We will do everything possible to make sure that your query is dealt with quickly.

You can contact us by:

- Customer helpline: **0344 249 9981**
- Email: **UK.Complaints@assurant.com**

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- Write to: The Co-operative Bank Mobile Phone Insurance, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Cheshire, CW1 6UN.

Please quote your mobile phone number in any correspondence so we can call you to talk about your problem or complaint.

Lifestyle Services Group Limited handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to the Financial Ombudsman Service. You can contact them at:

- Freephone: **0800 023 4567**
- Call: **0300 123 9123** – standard rates apply
- Email: **complaint.info@financial-ombudsman.org.uk**
- Web: **financial-ombudsman.org.uk**
- Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland, you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

If we need to change the terms of the policy or withdraw cover

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons:

- To respond proportionately to changes in the law or decisions of the Financial Ombudsman Service
- To meet regulatory requirements, industry guidance or codes of practice
- To proportionately reflect other increases or reductions associated with providing the cover
- To change the level of cover to reflect any changes in the mobile market.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **020 7741 4100** or **0800 678 1100** or by visiting their website at: **www.fscs.org.uk**

Status disclosure

This Policy has been arranged as part of your bank account and is administered by Lifestyle Services Group Limited (Financial Services Register no. 315245) with a single insurer, Assurant General Insurance Limited (Financial Services Register no. 202735), whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN. Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

Data Protection

How we handle your personal information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, with mailing address at P.O. Box 98, Blyth, NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ('Policyholder' or 'you') provide to us for purposes of providing the insurance policy ('Policy') to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g. postal address, telephone number, mobile number, email address, etc.)
- Policyholder information (e.g. policy number, certificate number, billing and payment history, etc.)
- Claims information (e.g. claim number, date of loss and reason, call history, loss details, police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI, etc.)
- Records of any correspondence regarding any specific enquiry
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this

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Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes)

- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due)
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g. level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g. reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example, if you have an iPhone, then we will share your device IMEI with Apple, and will also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases – if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on **0344 249 9981** or by writing to Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, P.O. Box 98, Blyth NE24 9DL.

You may also submit your request in writing to Data Protection Officer, P.O. Box 98, Blyth NE24 9DL, or by sending an email to **DataProtectionOfficer@assurant.com**.

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

The **co-operative** bank

Ethical then, now and **always**

By paying the monthly subscription fee for your account, The Co-operative Bank p.l.c. will collect the monthly premium payable for the insurance policy as agent for the insurer. It will not hold any other money on the insurer's behalf – for example it will not hold any money which may be due to you following a claim.

Please call 03457 212 212* (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 09/2026.