

Policy Wording

Essential Contents Insurance

 **Important numbers**

Here's a handy list of Essential Contents Insurance phone numbers

Customer Service Helpline**0800 0726 350**

For any general enquires or if you wish to cancel your policy.

Claims Helpline**0800 072 8092**

If you need you need to make a claim. Please have your policy number handy when you call. You can find this on your Policy Schedule.

Don't forget you can also submit a claim or make changes to your policy online by visiting

www.littlewoods.com/essentialcontentsinsurance

Calls to 0800 numbers are normally free of charge from landlines but charges may apply from mobile phones. Calls to standard geographic numbers are typically charged upto 10p per minute; calls from mobiles are charged between 10p and 40p per minute. Check with your phone provider for details.

Welcome to Littlewoods Essential Contents Insurance

Thank you for choosing Littlewoods Essential Contents Insurance

This document will tell you all you need to know about your policy including what's covered and who to contact to make a claim or update your policy.

Our aim is to provide you with peace of mind when it comes to looking after your Essential Contents and to make your insurance cover clear and easy to understand.

You should read this policy booklet along with your Policy Schedule and Statement of Fact as together they give you full details about the cover you have chosen.

If you have any questions about your Policy Documents, if any details are incorrect on any of the documentation you have received, or if you wish to make a change to your policy, please call 0800 0726 350 or visit www.littlewoods.com/essentialcontentsinsurance.

You can also request a large print, braille or audio version of this document if you need it.

How Essential Contents Insurance works

When you took out your policy you told us about the essential items in your home that you'd like to protect and what level of cover you needed. However as an added benefit, this Essential Contents Insurance policy is not limited to these selected items, it also provides you with cover for your other home contents up to the total value shown on your schedule.

This means that if you didn't list something in your home that you need to make claim for, provided the cause is covered and it doesn't exceed the total value provided by your policy, then you can go ahead and submit your claim.

Who does what

Essential Contents Insurance

Essential Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc.

Sales and claims are administered by Direct Group Limited.

Contents

About your policy	Page 5
What to do if you have a complaint	Page 6 - 8
How to make a claim	Page 9
The insurance contract	Page 11
Words with special meanings	Page 12
Conditions and exclusions	Page 13
<hr/>	
Conditions and exclusions	Page 13
Cancelling the policy	Page 14 - 15
Claims conditions	Page 16 - 17
Policy exclusions	Page 18 - 19
<hr/>	
Cover	Page 20 - 21
How we use your information	Page 22

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.

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 listed and explained on page 12.

From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in two parts – the policy wording and the **schedule**.

The policy wording explains what is and what is not covered under **your** insurance policy, how claims are settled as well as other important information.

The **schedule** explains which sections of the policy wording are applicable, the limits to the level of insurance cover provided and the insurance premium. Please keep **your schedule** with the policy wording.

We will send **you** a new **schedule** whenever **you** or **we** make a change to **your** insurance policy, and each year before renewal in order for **you** to check that the cover still meets **your** needs and circumstances.

Once **you** have received **your** policy documentation **you** have 14 days to make sure the cover is exactly what you need. If it isn't, **you** can send back **your** documents and ask us to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of the premium, as long as **you** haven't made a claim in the **insurance period**.

Your cover is for replacement as new. Remember, if you'd like to add more items to **your** cover, don't forget to let us know so **we** can update **your** policy. If **you** have any questions please contact us on 0800 0726 350.

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 Policy or the handling of a claim, **you** should follow the Complaints Procedure set out below:

Our Commitment to You

- 1 **We** will make sure all the information **we** provide **you** with is clear, fair and accurate.
- 2 **We** will always try to be fair and reasonable whenever **you** need the protection of this **policy**.
- 3 **We** will also act promptly to provide that protection.

If things should go wrong

Whilst **we** will make every effort to maintain the highest standards, **we** recognise that there may be some occasions when **we** fail to satisfy the particular requirements of **our** customers. **We** therefore have in place procedures to investigate and remedy any area of concern or complaint. In such circumstances **we** promise:

- 1 To acknowledge a formal complaint within 5 working days or less.
 - 2 To have the issues reviewed by a person of appropriate seniority and authority.
 - 3 To identify the person managing **your** complaint in **our** original letter of response.
 - 4 To respond fully to **your** concern or complaint within a maximum of 8 weeks. If for any reason this is not possible, **we** will write to **you** promptly to explain why **we** have been unable to finalise the matter quickly. **We** will also let **you** know when **we** will contact **you** again.
-

Complaints regarding the policy

In this section **we, us** and **our** means from whom **you** purchased this insurance as specified on **your policy** documents. If **you** are not happy with any aspect of **our** service, **we** will aim to resolve the issue as quickly as possible. **We** have the following complaints procedure which **you** can follow if **you** are dissatisfied with the service **you** have received from **us**.

We need to know the nature of **your** complaint. **You** can do this by contacting **us** in writing to:

Direct Group Customer Relations
PO Box 1193
Doncaster
DN1 9PW

By email to:
customer.relations@directgroup.co.uk

By telephone:
0800 0726 350

If **you** cannot settle **your** complaint with **Us**, **you** may be entitled to refer it to the Financial Ombudsman Service (FOS). Please refer to the 'Contact the Financial Ombudsman Service' section on page 8 for further details on when and how to do this.

Complaints regarding claims

If **you** have a complaint about a claim, call **our** claim helpline first on 0800 072 8092.

We will try to resolve **your** complaint by the end of the next business day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- 1 Tell **you** what **we** have done to resolve the problem; or
- 2 Acknowledge **your** complaint and let **you** know when **you** can expect a full response.

We will also let **you** know who is dealing with the matter.

Please contact

Direct Group Customer Relations
PO Box 1193
Doncaster
DN1 9PW

Telephone 0800 072 8092

Email claims@directgroup.co.uk

We will always aim to resolve **your** complaint within eight weeks of its receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response. If for any reason **you** remain dissatisfied with **our** final response, **you** should escalate the matter as outlined below.

Contact the Financial Ombudsman Service

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **Your** complaint once **you**'ve tried to resolve it with **us** first.

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh
Wall London
E14 9SR

FOS can also be contacted by telephone on **0800 023 4567** or **0300 123 9123**.

See website at:

<http://www.financialombudsman.org.uk>

Following this complaints procedure does not affect **your** right to take legal proceedings.

Regulatory information

Shop Direct Finance Company Limited is Registered in England No.4660974.
Registered office: Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL.
Authorised and regulated by the Financial Conduct Authority.

Littlewoods Essential Contents Insurance is sold and administered by Direct Group Limited. Direct Group is authorised and regulated by the Financial Conduct Authority. Registered No. 2461657. Registered Office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.

Essential Contents Insurance policies are underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

All companies can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the Financial Services Authority on 0800 111 6768, or the Prudential Regulation Authority on 020 7601 4878.

Royal & Sun Alliance Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS (**www.fscs.org.uk**) or telephone **0800 678 1100** or **0207 741 4100**

How to make a claim

Claims procedure & conditions for claims

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

Should you suffer loss or damage **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from any further damage, such as switching off the gas, electricity or water.

If **you** wish to make a claim please contact:

Direct Group Claims Department
PO Box 800
Halifax
HX1 9ET

Tel:
 0800 072 8092

Email:
 theclaimsteam@directgroup.co.uk

Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide us with further information and/or **we** may wish to arrange a visit and inspection.

To help us deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 16 to 19.

Important Note

If **you** do need to make a claim under this **policy**, **you** must do the following:

- a Provide **us** with full details of **your** claim as soon as possible after the event and always within 30 days.
- b Immediately notify the Police following loss or damage by theft or attempted theft and obtain a Crime Reference Number.
- c Take all steps necessary to reduce further loss, damage or injury.
- d Provide **us** with all information and evidence, including written estimates and proof of ownership and value that **we** may request.
- e Do not under any circumstances effect full repairs without **our** prior consent.
- f Under no circumstances admit, negotiate or settle any claim without **our** permission in writing.

On receipt of a notification of a claim, **we** may do the following:

- a Enter any **building** following loss or damage.
- b Negotiate, defend or settle any claim made against **you**.
- c Prosecute in **your** name for **our** benefit, any other person in respect of any claim **we** may have to pay.
- d Appoint a loss adjuster to handle the claim on **our** behalf.

Preferred Suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The insurance contract

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.

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

- for the **insurance period** set out on the same **schedule**.

Your part of the contract is:

- **you** must pay the premium as shown on **your schedule** for each **insurance period**;
- **you** must comply with all the conditions set out in this policy.

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.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws.

Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live.

The language used in this policy and any communications relating to it will be in English.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Renewing your policy

At least 21 days before each renewal date, **we** will tell **you** the premium and terms and conditions that will apply for the following year. If **you** wish to change or cancel the cover then please tell **us** before the renewal date.

If **you** pay by direct debit, **we** will renew the policy automatically and continue collecting monthly premiums unless **you** notify **us** that you wish to cancel the policy.

For payments by credit or debit card or payment on account **we** will renew the policy and collect the annual premium unless **you** notify **us** that **you** wish to cancel the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Cancelling the policy' on page 14.

Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

Company/our/us/we

Royal & Sun Alliance Insurance plc.

Home

The house or flat at the address shown on **your schedule** all used for domestic business purposes only.

The home does not include garages, greenhouses, outbuildings or gardens. .

Insurance period

The period shown on **your schedule** and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

Contents

Household goods and personal belongings all owned by **your family**.

Contents does not include:

- motor vehicles and children's motor vehicles, motorised pedal cycles,
- caravans, trailers or parts or accessories
- animals;
- anything used for trade, professional or business purposes except clerical business equipment;
- fixtures and fittings
- money, credit cards, securities and documents of any kind
- trees, shrubs and plants

Policy Schedule/Schedule

The document which shows details of you and this insurance and is attached to and forms part of this policy.

Unoccupied

When **your home** has not been lived in by **your family** or by anyone who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

We/company/our/us

Royal & Sun Alliance Insurance plc.

You/your/policyholder

The person(s) named as **policyholder** on **your schedule**.

Your family

You or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
 - children (including foster children);
 - **your** relatives.
-

Conditions and exclusions

Policy Conditions

These are the conditions of the insurance **you** and **your family** will need to meet as 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 invalid.

Taking care

Your family 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 property insured in good condition and in good repair.

Changes in your circumstances

Using the address on the front of **your schedule**, **you** must tell **us** as soon as possible but always within 30 days about any of the following changes in circumstances:

- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday **home**;
- **your home** is going to be unoccupied for more than 60 days in a row;
- **you** or any member of **your family** has received a conviction for any offence except for minor driving offences;
- any part of **your home** is going to be used for any trade, professional or business use other than just clerical business use with no staff, visitors or stock;
- if **you** wish to cover more essential **contents** as well as those shown on **your schedule**.

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** will be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

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**.

Transferring your interest in the policy

You cannot transfer **your** interest in this policy to anyone else without **our** written permission.

Cancelling the policy

If **you** wish to cancel **your policy** please contact **us** by using the contact details shown on **your schedule**. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium in full provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date **you** receive **your** policy documents, **we** will refund the premium on a pro-rata basis, provided no claim has been made during the current **insurance period**.

When we cancel your policy

Please also refer to the Fraud condition of this policy and to the Changes in Circumstances condition both on page 13 of this policy.

We may also cancel the policy where we have identified serious grounds, such as:

- failure to provide **us** with information we have requested that is directly relevant to the cover provided under this policy or any claim
- the use of threat, violence or aggressive behaviour against **our** staff, contractors or property
- the use of foul or abusive language
- nuisance or disruptive behaviour

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between us, **we** may cancel the policy by giving you 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

We also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

If **you** want to cancel **your** linked loan agreement but not **your** policy, **you** must contact us at the address given on the front of **your** schedule. **We** can then tell **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in **our** reply to **you**, then all cover under **your** policy will be cancelled from this date.

Financial sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **insurance period** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund any premium already paid on a pro-rata basis, provided no claim has been made during this period.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 16 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to 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 invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened.

The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 9.

You should also check the information on 'How **we** settle claims'.

What you must do

If **you** or **your family** are the victims of theft, the police must be notified immediately upon discovery, and a crime reference number obtained before contacting **us** shortly after. For all other claims, **you** must tell **us** as soon as possible but always within 30 days.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do 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.

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;
 - purchase dates of lost or damaged items;
 - for damaged items, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.
-

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to reduce the possibility of any further damage occurring. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us** at **your** expense, with any information and assistance **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us**, at **our** option **we** will:

- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
 - arrange for the repair or a replacement as quickly as possible.
-

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy exclusions

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

Radioactive contamination

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

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

Date change and computer viruses

Any direct or indirect loss or damage caused:

- 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
- by computer viruses.

Legal expenses, legal benefits and /or liability arising directly or indirectly from:

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

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

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.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and which was not the result of an intentional act,

and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Existing and deliberate damage

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

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.

Wear and tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Cover

This part of the policy explains the cover **we** provide for the **contents** in **your home**.

✓ What is covered

✗ What is not covered

Theft or damage to **contents** in **your home** caused by the following:

1 Fire, lightning, explosion, earthquake or smoke

Damage by smoke from air pollution.

2 Storm or flood.

Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).

3 Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.

Loss or damage while **your home** is **unoccupied**.

Damage to the appliance or system which the water escapes from.

4 Theft or attempted theft using force and violence to get into or out of **your home**.

Loss or damage while **your home** is **unoccupied**.

5 Theft or attempted theft not using force and violence to get into or out of **your home**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**.

Loss or damage while **your home** is used to receive visitors or paying guests in connection with **your** business.

How we settle claims

If **you** wish to claim please follow the steps detailed in the 'How to make a claim' section (page 9). **You** should also read the 'Claims conditions' and 'Policy exclusions' on pages 16 to 19.

How we settle claims

- 1a** where the damage can be economically repaired **we** will pay the cost of repair.
 - b** where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
 - c** where **we** are unable economically to repair or replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
 - d** where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
- 2** **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
 - 3** **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
 - 4** The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the total sum insured as shown on **your schedule**.



How we use your information

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

Littlewoods Essential Contents Insurance is sold and administered by Direct Group Limited and is underwritten by Royal Sun Alliance Insurance plc. Littlewoods is a registered trademark and is used under license by Shop Direct Home Shopping Limited and Shop Direct Finance Company Limited. Shop Direct Finance Company Limited acts as an introducer of Littlewoods Essential Contents Insurance.

For the purpose of the Data Protection Act 1998 (the "Act"), the data controller is Direct Group Limited, Direct House, QuayPoint, Lakeside Boulevard, Doncaster, DN4 5PL. Registered in England & Wales No. 2461657.

This product is underwritten by Royal & Sun Alliance Insurance plc. **You** are giving **your** information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated..

How your information will be used and who we share it with

Your information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties.

If **you** contact **us** electronically, **we** may collect **your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

We may use and share **your** information with other members of the Group to help **us** and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop **our** services, systems and relationships with **you**;
- Understand **our** customers' requirements;
- Develop and test products and services.

We do not disclose **your** information to anyone outside the Group except:

- Where **we** have **your** permission; or
- Where **we** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to **us**, **our** partners or **you**; or
- Where **we** may transfer rights and obligations under this agreement.

We may transfer **your** information to other countries on the basis that anyone **we** pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**.

If **you** do not object, **you** will consent to that change. **We** will not keep **your** information for longer than is necessary.

Sensitive Information

Some of the information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to carry out the services described in **your** policy documents. Please ensure that **you** only provide **us** with sensitive information about other people with their agreement.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use 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 or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **your** policy, **you** must tell **us** about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

Subject Access Request

You have the right to see the data / information **we** hold about **you** by carrying out a 'Subject Access Request'. To do this, please write to:

Data Protection Liaison Officer, Customer Relations Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

A small fee may be payable for carrying out a subject access request.

Important numbers

Customer Service Helpline 0800 0726 350

Claims Helpline 0800 072 8092
