

Data Protection Act

We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. This may involve the transfer of your information to countries that do not have data protection laws. We may also seek information from other insurance companies to check the answers you have provided.

You may have a right of access to, and correction of, information that we hold about you. Please contact Universal Provident Ltd if you would like to exercise either of these rights.

Some of the information we collect about you may be classified as 'sensitive' – that is, information about physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain your explicit consent before we process the information.

By signing a proposal form or purchasing a policy online you consent to the processing and transfer of information including sensitive information described in this notice. Without this consent we would not be able to consider your application.

Occasionally access may be granted to other companies within the Berkeley Morgan Group PLC to enable them to bring to your attention products and services complementary to Universal Provident's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to the minimum, non-sensitive, non-medical, information necessary for the purpose.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to. Full details of Universal Provident's use of personal data appear in the Data Protection Register.

Customer Satisfaction

If you are dissatisfied with any aspect of the service you have received from us, please write to:

The Customer Liaison Manager
Universal Provident Ltd
Phoenix Park
Blakewater Road
Blackburn
BB1 5SJ

Please quote either your policy number or claim number in all correspondence. We will acknowledge receipt of your complaint in writing within five working days and give you our response at this time, if possible. If we cannot reply at this time we will inform you of who is dealing with your complaint and endeavour to resolve matters within 20 days. If after 20 days we are still not in a position to reply we will write to tell you when you can expect a full response.

If you remain dissatisfied with any aspect of the administration of your insurance policy, please contact:

Claims Manager
Cassidy Davis Insurance Services Ltd
21 Perrymount Road
Haywards Heath
West Sussex
RH16 3TD

Telephone: 01444 450550

The Cassidy Davis Insurance Group has internal complaints handling procedures which are available upon request.

If you are not satisfied with the way in which your dissatisfaction has been dealt with and wish to make a complaint, you may do so at any time by referring the matter to:

Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA

Telephone: 020 7327 5693
Facsimile: 020 7327 5225

e-mail Lloyds-Regulatory-Complaints@Lloyds.com

Complaints that cannot be satisfied by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Making a complaint under this procedure will not affect your right to take legal action.

There is a choice of law applicable to this policy, but unless agreed otherwise by us, English Law will be used.