

Complaints, Compensation & Privacy

The following sections apply in place of the sections headed **COMPLAINTS**, **COMPENSATION**, **PRIVACY NOTICE** or **DATA PROTECTION**:

COMPLAINTS

If **You** have any questions or concerns about **Your Certificate** or the handling of a claim you should, in the first instance, contact **MUM** or the broker where applicable. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time. Making a complaint does not affect any of **Your** legal rights.

If there is Lloyd's participation stated in the Schedule of Insurers, and **Your** complaint cannot be resolved within two weeks or if **You** have not received a response within two weeks, **You** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a written final response.

Lloyd's contact details are:

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

Telephone: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date that **MUM** received your complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service who will independently consider **Your** complaint free of charge. Their contact details are:

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

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500 Fax: +44 (0)20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note:

- **You** must refer **Your** complaint to the Financial Ombudsman Service within six months of the date of the final response
- The Financial Ombudsman Service will normally only consider a complaint from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees.

COMPENSATION

(Financial Services Compensation Scheme)

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if any of **Us** is / are unable to meet **Our** obligations to you under this **Certificate**. If **You** were to be entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **Certificate**. 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.

PRIVACY NOTICE

The General Data Protection Regulation (GDPR) gives you rights over the processing of **Your** personal data by whoever and wherever it is held.

Manchester Underwriting Management Limited (MUM) is the data controller of any personal data which it holds about **You** or processes and MUM will process **Your** personal data in accordance with data protection laws. Details of who MUM is and where we can be contacted can be found on our website www.manchesterunderwriting.com. This personal data includes details such as **Your** name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include special categories of personal data such as information about your health and any criminal convictions **You** may have and may be obtained from **You**, **Your** representatives and public records (e.g. criminal records, regulatory records, anti-fraud databases).

MUM process **Your** personal data for the purposes of providing insurance related services to **You** and for business purposes such as fraud prevention, record management and general day to day business operations. As an underwriting agent for insurers MUM will collect and transfer **Your** personal data to various parties associated with the services MUM provides to **You**. The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector for example, our group companies, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. MUM will only disclose **Your** personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Details of what information MUM collects, its source, the legal basis for this, who MUM may pass it to and why MUM does this are set out in MUM's privacy notice which may be accessed on MUM's web site at <http://www.manchesterunderwriting.com/contact-us/privacy-notice/>. If **You** pass us personal data about any third party, **You** should ensure that they are aware of the content of this notice. MUM's policy is to keep any information obtained from you secure and confidential and only use it for the purposes of providing insurance, or as may be specifically agreed with **You**.