

**PLEASE READ THIS POLICY (AND THE SCHEDULE WHICH
FORMS AN INTEGRAL PART OF THE POLICY) TO ENSURE
THAT IT MEETS YOUR REQUIREMENTS**

Great Lakes Reinsurance (UK) PLC (the insurer), FirstAssist Insurance Services Limited and the insured agree that:

- This policy, the schedule (including any schedule issued in substitution) and any Endorsements shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears. Any information supplied by the Insured is incorporated into this contract of insurance.
- This Policy is evidence of the contract of insurance between You (the Insured) and the Insurer (Great Lakes Reinsurance (UK) PLC).
- The proposal or any information supplied by the Insured will form the basis of the contract.
- The Insurer will provide the insurance described in this policy subject to the terms and conditions for the period of insurance shown in the schedule and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept the premium.



For and on behalf of
FirstAssist Insurance Services Limited

This is a "claims made" insurance It covers only claims notified to Us during the Period of Insurance

**ENGLAND & WALES CRICKET BOARD LIMITED
LEGAL PROCEEDINGS INSURANCE**

DEFINITIONS

INSURER

Great Lakes Reinsurance (UK) PLC.

WE/US/OUR

FirstAssist Insurance Services Limited which administers the insurance on the Insurer's behalf and to which any notification of claim must be addressed via the Agent at:

Legal Expenses Claims Department
FirstAssist Insurance Services Limited
Marshall's Court
Marshall's Road
Sutton
Surrey SM1 4DU
Tel: 020 8652 1313
Fax: 020 8661 7604

INSURED

The club named in the schedule - solely involved with the recreational game - and at the request of the Insured any officer official trustee or duly authorised member acting on behalf of the club in the ordinary course of the club's recreational cricketing activities.

AGENT

Marshall Wooldridge Limited.

APPOINTED REPRESENTATIVE

A solicitor or any appropriately qualified person appointed to act in a professional capacity for the Insured in accordance with the terms of this insurance.

ANY ONE CLAIM

All claims or legal proceedings including any appeal against judgment consequent upon the same original cause event or circumstance shall be regarded as one claim.

TERRITORIAL LIMITS

Great Britain and Northern Ireland the Isle of Man and the Channel Islands.

COURT

A court or other competent authority.

LEGAL EXPENSES

a) Fees

- i) Any fees expenses and other disbursements reasonably and properly incurred by the Appointed Representative in connection with any claim or legal proceedings including costs and expenses of expert witnesses.
- ii) Any fees expenses and other disbursements reasonably and properly incurred by the Appointed Representative in appealing or resisting an appeal against the judgment of a Court in connection with any claim or legal proceedings.

b) Costs

Any costs payable by the Insured following an award of costs by any Court and any costs payable following an out of court settlement made in connection with any claim or legal proceedings, but excluding any costs which the Insured may be ordered to pay by a Court of Criminal Jurisdiction.

c) Witness Attendance Allowance

Witness Attendance Allowance as specified in the schedule payable when the Insured is absent from work consequent upon attending as a witness for the Insured at the Appointed Representative's request.

d) Awards of Compensation

All Basic and Compensatory awards made against the Insured under the following Legislation by Employment Tribunals Employment Appeal Tribunals, or Superior Courts or settlements thereof, agreed as a result of conciliation proceedings and to which Our prior consent has been given.

LEGISLATION

- i) Sex Discrimination Act 1975
- ii) Fair Employment (Northern Ireland) Act 1976 & 1989
- iii) Race Relations Act 1976
- iv) Employment Rights Act 1996
- v) Transfer of Undertakings (Protection of Employment) Regulations 1981
- vi) Industrial Training Act 1982
- vii) Data Protection Act 1998
- viii) Sex Discrimination Act 1986
- ix) Employment Relations Act 1999
- x) Trade Union and Labour Relations (Consolidation) Act 1992
- xi) Trade Union Reform and Employment Rights Act 1993

- xii) Disability Discrimination Act 1995
- xiii) Working Time Regulations 1998
- xiv) National Minimum Wage Act 1998
- xv) Public Interest Disclosure Act 1999

together with all related statutory instruments and regulations (including relevant codes of practice issued by the Secretary of State for Employment or by the Health and Safety Commission) in force at the commencement of the period of insurance including the Employment Rights (Northern Ireland) Order 1996 and the Sex Discrimination (Northern Ireland) Order 1976

The Insurer will not pay

- i) Special Awards as defined in section 125 of the Employment Rights Act 1996.
- ii) Protective Awards payable under section 189 of the Trade Union and Labour Relations(Consolidation) Act 1992.
- iii) Interim Relief as defined in section 128 and 129 of the Employment Rights Act 1996.
- iv) A statutory or contractual redundancy payment or an Award made against the Insured which the Insured has incurred by deliberately avoiding liability for a redundancy payment.
- v) Money due under a contract of employment.
- vi) Any award of pay specified in a reinstatement or re-engagement order.
- vii) Any award of pay where the Insured has failed to provide written reasons for dismissal or fails to allow an internal appeal.

ACTS OF PARLIAMENT

All Acts of Parliament referred to in this insurance shall be deemed to include any subsequent amendments or re-enactments thereof and equivalent legislation (if any) enforceable within the Territorial Limits.

LIMITS OF INDEMNITY

The maximum liability of the Insurer under this insurance during any one Period of Insurance in respect of each of:

- a) Any One Claim under Scheme A of the Cover.
- b) Any One Claim under Scheme B of the Cover.
- c) The aggregate amount for all claims or legal proceedings.
- d) The daily amount of Witness Attendance Allowance.
- e) The maximum amount of Witness Attendance Allowance in respect of Any One Claim shall be limited to the amounts specified in the Schedule.

COVER

i) **Scheme A**

The Insurer will indemnify the Insured in respect of Legal Expenses which relate to the pursuit or defence of any claim or legal proceedings in connection with the recreational cricketing affairs of the Club (other than in respect of employment claims) made or brought by or against the Insured within the jurisdiction of a Court within the Territorial Limits and notified to Us during the Period of Insurance.

ii) **Scheme B**

The Insurer will indemnify the Insured in respect of Legal Expenses which relate to the pursuit or defence of any claim or legal proceedings in connection with the recreational cricketing affairs of the Club made or brought by or against the Insured within the jurisdiction of a Court within the Territorial Limits and notified to Us during the Period of Insurance.

provided that:

- i) the Insured has consulted and adheres to the recommendations of Our approved consultants before dismissing an Employee,
- ii) the Insured agrees to appoint Our approved consultant to appear before an Employment Tribunal as the Insured's Appointed Representative.

Exclusion – Scheme B

The insurer will not pay Legal Expenses arising from or relating to any employment claim where the Insured does not appoint our approved consultant as appointed representative.

GENERAL EXCLUSIONS

This insurance does not cover:

1. The defence of any civil claim or legal proceedings made or brought against the Insured arising from or relating to:
 - i) bodily injury to or death disease or illness of any person,
 - ii) loss destruction or damage of or to any property including loss of use thereof,
 - iii) the breach or alleged breach of any professional duty,
 - iv) the breach or alleged breach of any duty owed in the capacity of director or officer of the Insured.
2. Legal Expenses incurred in relation to non-contentious matters.
3. Any claim or legal proceedings made commenced brought or transferred outside the Territorial Limits or Legal Expenses incurred outside the Territorial Limits.
4. Any claim or legal proceedings in respect of which the Insured is or but for the existence of this insurance would be entitled to indemnity under any other insurance.
5. Any act omission or dispute alleged or actual occurring prior to or existing at inception of this insurance and which the Insured knew or ought reasonably to have known was likely to give rise to a claim or legal proceedings by or against the Insured.
6. Any claim or legal proceedings arising from any act committed deliberately recklessly or with wilful intent by the Insured.
7. Any claim or legal proceedings not arising out of the recreational cricketing activities of the Club.
8. Damages fines or penalties of any nature.
9. The defence of any claim or legal proceedings arising from any actual or alleged dishonesty fraud or malicious conduct of the Insured If and to the extent that such claim or legal proceedings are successfully defended the Insurer agrees to indemnify the Insured for Legal Expenses incurred.
10. Disputes concerning:
 - i) goods in transit,
 - ii) goods lent or hired to third parties,
 - iii) goods at premises other than those occupied by the Insured unless they are at such premises for the purpose of repair or installation or use in work to be carried out by the Insured or unless such goods are the subject of an attempted recovery under a Retention of Title Clause by the Insured.
11. Any claim or legal proceedings arising from or relating to: the ownership, possession, hiring or use of a motor vehicle, aircraft or watercraft.
12. Disputes concerning property which relate to: mining, subsidence, heave or landslip.
13. The pursuit or defence of any action alleging defamation or malicious falsehood.
14. A dispute with a government or local authority department concerning the imposition of the Uniform Business Rate, except where an appeal is allowed within the regulations laid down at law.
15. Any dispute relating to: patents, copyrights, design rights, moral rights, trade or service

marks, registered designs, passing off or trade secrets and confidential information in so far as they relate to technical know how or any dispute in respect of the terms and conditions of a licence agreement for the exploitation of any form of intellectual property.

16. The defence of any claim or Legal Proceedings arising from or relating to seepage pollution or contamination of any kind.
17. Legal Expenses arising from or relating to the construction, alteration, demolition, repair, renovation or refurbishment of any freehold or leasehold property.
18. Any expense consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to or arising from:
 - i) ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - ii) radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
19. Legal Expenses arising directly or indirectly from:
 - i) equipment failing correctly to recognise data representing year 2000 or any other date in such a way that it does not work properly or at all,
 - ii) computer viruses,

but any claim for Legal Expenses to pursue compensation for personal injury is not excluded.

Equipment includes computers and anything else 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.

GENERAL CONDITIONS

1. Premiums

The premium payable hereunder may be calculated by reference to the Special Premium Structure agreed between Us and the Agent.

2. Record Keeping

The Insured must take all reasonable care in keeping business books records and accounts. Tax returns must be submitted without undue delay and accounts and related taxation computations are to be submitted to any appropriate government department within twelve months at the end of the relevant period of account.

3. Cancellation

This Master Policy including all insurances issued hereunder may be cancelled at any time at the request of the Agent in writing to Us, and premium shall be adjusted on the basis of the Insurer receiving or retaining the customary short-term premium.

This Master Policy may also be cancelled by the Insurer giving fourteen days' notice in writing to the Agent, and the premium in respect of all insurances issued under the Master Policy shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium. Notice of cancellation of the Master Policy shall be deemed to have been given to all Insureds once given to the Agent.

Cover provided to an Insured may be cancelled at any time at the Insured's request in writing to Us, and the premium in respect of that insurance shall be adjusted on the basis of the Insurer receiving or retaining the customary short-term premium. Provided no return of premium shall be allowed if the Insured has given notification of a claim under its insurance.

Cover provided to an Insured may also be cancelled by the Insurer giving fourteen days' notice in writing to the Agent, and the premium in respect of that insurance shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium. Provided no return of premium shall be allowed if the Insured has given notification of a claim under its insurance.

4. Renewal

If We are willing to continue to provide cover and We advise the Insured beforehand of Our renewal terms, the Insured authorises Us to renew this policy and any subsequent policy on expiry in accordance with Our renewal terms at that time unless the Insured advises Us otherwise before the renewal date.

CLAIMS SETTLEMENT CONDITIONS

1. Consent Precedent to the Insurer's Liability

Our consent to pay Legal Expenses must be obtained in writing. Legal Expenses incurred before such consent is given will not be covered. Consent will be given if the Insured can satisfy Us that:

- i) there are reasonable prospects of successfully pursuing or defending the Legal Proceedings;

and

- ii) it is reasonable in all the specific circumstances of the case for Legal Expenses to be provided.

In circumstances where the Insured is required to use our Employment Consultant as their chosen representative to act on the insured's behalf we will pay legal expenses incurred for providing the initial assessment of the claim irrespective of the prospects of success or whether the claim is covered under this Policy.

In all other circumstances where the insured has chosen their own representative any legal expenses incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the legal proceedings and the claim is covered under all other terms and conditions of the Policy.

The decision to grant consent will take into account the advice of the insured's appointed representative as well as that of our own advisers. We may require, at the insured's expense, an opinion of Counsel on the merits of the legal proceedings. If the claim is

subsequently admitted the insured's costs in obtaining such an opinion and providing such advice will be covered under this insurance.

If the insured decides to commence or continue legal proceedings for which we have denied support under Claims Settlement Condition 1i) and is successful, we will pay legal expenses as if we had given our consent in the first instance.

2. Minimising Claims or Legal Proceedings

The Insured must take all reasonable measures to minimise the cost of claims or legal proceedings.

3. Arbitration

Any dispute between the Insured and the Insurer shall be referred to a single arbitrator who shall be either a solicitor or barrister agreed upon by both parties or failing agreement one who is nominated by the President of the appropriate Law Society or by the Bar Council or appropriate professional body within the Territorial Limits.

All costs of the arbitration shall be met in full by the party against whom the decision is made. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of the Insurer the Insured's costs shall not be recoverable under this insurance. This procedure is designed to

expedite the pursuit or defence of a particular claim, and does not prejudice any right of the Insured to have recourse to any other complaints procedure to which the Insurer subscribes or to the courts.

4. Due Observance

The due observance of and compliance with the terms provisions and conditions of this insurance insofar as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Insurer to make any payment hereunder.

5. Insolvency of Insured

If the Insured is insolvent when a claim is notified to Us or becomes insolvent during the course of any claim or legal proceedings to which the Insurer has given support, the Insurer shall thereupon reserve the right to refuse to admit a claim or withdraw their support of a claim. The Insured shall be deemed insolvent upon the appointment in relation to that Insured of an office-holder within the meaning given by section 233 (1) or 372 (1) of the Insolvency Act 1986.

6. Notification of Claims

It is a condition precedent to the Insurer's liability that We must be notified in writing immediately the Insured is aware of any actual or alleged act, omission or dispute which has given or may give rise to any claim or legal proceedings involving the Insured as soon as the same comes to the Insured's attention. If the Insured fails to notify Us immediately of such act, omission or dispute during the Period of Insurance, any claim arising from such act omission or dispute will not be admitted.

Where such notification has been given, the Insurer agree to treat any subsequent claim or legal proceedings in respect of the circumstances notified as though the claim or legal proceedings had been made or brought during the Period of Insurance.

SPECIAL PROCEDURE

If a Form ET1 (Originating Application) is received from an Employment Tribunal, the

Insured must immediately forward to Us Form ET1 and Form ET3 (Notice of Appearance By Respondent) which should be left blank.

In view of the 21 days' statutory time limit this must be done immediately.

7. Appeal Procedure

If the Insured wishes to appeal against the judgment of a Court, reasons must be submitted to Us and Our consent obtained. This application must be sent by recorded delivery at least ten working days before the final date for lodging the appeal. We will inform the Insured of Our decision.

If We so require, it the Insured must co-operate in an appeal against the decision of a Court.

8. Conduct of Legal Proceedings

a) Nomination of Appointed Representative

- i) In respect of any claims which, if they were to proceed to a hearing, would be heard in the Employment Tribunal, then:

The Insured must use Our approved consultant as the Appointed Representative.

- ii) In respect of all other claims covered by the Policy, the Insured is free to choose an Appointed Representative (by sending Us a suitably qualified person's name and address) If the Insured asks Us, We may assist the Insured in choosing a suitable representative.

In selecting a representative, the Insured has a duty to ensure that the fees charged by the representative are reasonable having regard to the nature of the work required, its complexity and value, and the level of experience appropriate to the matter.

We may choose not to accept a representative chosen by the Insured. If this occurs We will explain why. If there is a disagreement over the choice of representative in these circumstances, the Insured may choose another suitably qualified person and submit the name of that person to Us for approval.

b) All information to be given to the Appointed Representative

The Appointed Representative must be given all information and assistance required. This must include a complete and truthful account of the facts of the case and all relevant documentary or other evidence in the Insured's possession. The Insured must obtain or execute all documents as may be necessary and attend any meetings or conferences when requested. The Insured owes the same obligations to us as to the Appointed Representative.

c) Access to the Appointed Representative

We are entitled to obtain from the Insured's Appointed Representative any information document or advice relating to a claim or legal proceedings whether or not privileged. On request the Insured will give any instructions necessary to ensure such access.

If the Appointed Representative refuses to grant such access because in doing so the Insured's interest in the conduct of the claim or legal proceedings may be prejudiced, a request for Legal Expenses will not be affected.

The provision of indemnity for any Legal Expenses does not imply that all Legal Expenses will be paid. If the Insured is in doubt, We should be consulted.

The Insured must not, without Our written consent, enter into any agreement with the Appointed Representative as to the payment of Legal Expenses. Any consent given may be withdrawn at any time.

- d) Appointed Representative's bills to be submitted.

All bills or other communications relating to any claim or Legal Proceedings which the Insured receives from the Appointed Representative should be forwarded to Us without delay. If requested, the Insured must ask the Appointed Representative to submit the bill of costs for taxation or certification by the appropriate Law Society or Court.

- e) Instruction of Counsel

If in the course of any claim or Legal Proceedings the Appointed Representative wishes to instruct Counsel, Counsel's name must be submitted to Us together with an explanation of the necessity for such action. We will not withhold Our consent unreasonably to such instruction.

- f) Offer of settlement

As a condition precedent to Insurer's liability hereunder, the Insured must inform Us in writing as soon as an offer to settle a claim or Legal Proceedings is received or made or an offer of payment into Court is received. The Insured must not enter into any agreement to settle without Our prior written consent.

- g) Payment of Legal Expenses

Although the Insured is responsible for payment of all Legal Expenses, We will settle these direct if requested, provided that bills are certified to the effect that such charges have been properly incurred and that We are authorised to settle on the Insured's behalf.

- h) Recovery of costs and expenses

The Insured, through its Appointed Representative, shall be responsible for the repayment to the Insurer of any award of costs in favour of the Insured or any costs agreed to be paid to the Insured as part of any settlement.

- i) Where a Claim for Legal Expenses is unlikely to exceed the current Small Claims Court Track Limit.

Where a Claim for Legal Expenses is unlikely to exceed the Small Claims Track Limit, We may carry out Our own investigation and may attempt to negotiate a settlement. Such settlement will be subject to agreement which the Insured will not unreasonably withhold.

9. Law Applicable to the Contract

The law applicable to this contract is subject to agreement between the parties. Unless a special endorsement to the contrary has been requested by you and agreed by us the law applying to this insurance contract will be as follows:

- a) if You are applying for insurance protection as a private individual the law applicable to that part of the United Kingdom Channel Islands or Isle of Man, in which you or the first named policyholder normally resides,
- b) if You are applying for insurance protection in your capacity as a sole trader the law applicable to that part of the United Kingdom Channel Islands or Isle of Man in which you have your principle place of business,
or
- c) if neither of the above applies the Law of England & Wales.

This insurance is issued in the United Kingdom by FirstAssist Insurance Services Limited, and underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at Plantation Place, 30 Fenchurch Street London EC3M 3AJ.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's web site www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

FSCS Information

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by telephone on 0207 892 7300.

10. Complaints Procedure

As a customer of FirstAssist, you have the right to expect the best possible service and support. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

In our experience many problems can be resolved by speaking to the staff directly responsible for the handling of your policy or claim. They will do their best to address the problem and in our experience most issues can be resolved satisfactorily at this stage.

When you contact us we promise to;

- fully investigate your complaint
- keep you informed of progress
- do everything possible to resolve your complaint
- learn from our mistakes
- use the information from your complaint to proactively improve our service in the future.

If your complaint is not resolved or if you are unhappy with our response, then you can progress your complaint with our Customer Relations Team.

They will carry out a separate investigation and full review that will be concluded by us issuing a final response letter. We will issue our final response within eight weeks of your original complaint. If it is not possible to issue our response within this timescale we will write to you explaining why.

Customer Relations Office

FirstAssist Insurance Services Limited
Marshall's Court
Marshall's Road
Sutton
Surrey
SM1 4DU
Telephone: 020 8652 1313
Fax: 020 8661 7604
Email: corporate.info@firstassistinsurance.co.uk

What to do if you are still not satisfied.

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Financial Ombudsman Service

(Insurance Division)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Your rights

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Please note that the Financial Ombudsman Service will only consider complaints if you are a private policyholder, an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2M, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

11. Data Protection Notice – How we protect your personal data

Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

The Data Controller

The Data Controller will be FirstAssist Insurance Services Limited.

Protection of your personal data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be held by us for the purpose of providing and administering our

products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within the FirstAssist Group) or our agents. Your personal & sensitive data may also be shared with the underwriter of our insurance products.

It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

Telephone calls

Please note that for our mutual protection telephone calls to FirstAssist may be monitored and/or recorded.

Fraud prevention, detection & claims history

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 accounts or 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.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by FirstAssist but in some circumstances we will use an external firm. Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Marketing

We would like to keep you informed (by telephone, post or email) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information, please let us know when you call or write.

March 2011