OPINION
Mining Searches UK considers the property to be acceptably free from coal mining related risk.
No further action is required with regards to past coal mining.

1. PAST UNDERGROUND COAL MINING
The property does not lie within the potential zone of influence of any recorded underground coal workings.

2. PRESENT UNDERGROUND COAL MINING
The property does not lie within the boundary of an underground site from which coal is being removed by underground methods.

3. FUTURE UNDERGROUND COAL MINING
The property does not lie within the boundary of an underground site for which a licence to remove coal by underground methods has been granted.
No notices have been given, under Section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.

4. SHAFTS AND ADITS (MINE ENTRIES)
No coal mine entries are recorded to lie within 20 metres of the property.

5. COAL MINING GEOLOGY
No damage arising from geological faults or other lines of weakness activated by coal mining are recorded within the property.

6. PAST OPENCAST COAL MINING
The property does not lie within the boundary of a site from which coal was removed by opencast methods under licence from The Coal Authority.

7. PRESENT OPENCAST COAL MINING
The property does not lie within, or within 200 metres of the boundary of current opencast site.

8. FUTURE OPENCAST COAL MINING
The property does not lie within, or within 800 metres of the boundary of a future site for which a licence to remove coal by opencast methods has been granted.

9. COAL MINING SUBSIDENCE CLAIMS
Mining Searches UK have no evidence of a damage notice or subsidence claim for the property since 31st October 1994.

Mining Searches UK have no evidence of damage notices or subsidence claims within 50 meters of the property boundary since 31st October 1994.

There are no current Stop Notices delaying the start of remedial works or repairs to the property.

Records of damage notices or subsidence claims before 31st October 1994 are excluded from The Coal Authority data from which this search is compiled.

10. MINE GAS EMISSIONS
No mine gas emissions are recorded within the property.

11. EMERGENCY SURFACE HAZARD CALL OUT INCIDENTS
No Emergency Surface Hazard Call Out procedures are recorded against the property.

12. WITHDRAWAL OF SUPPORT
The property does not lie in an area where the right to withdraw support has been granted.

13. WORKING FACILITIES ORDERS
The property is not in an area where a court order has been issued.

14. PAYMENTS TO OWNERS OF FORMER COPYHOLD LAND
The property does not lie within Former Copyhold Land.

NOTES AND GUIDANCE
This search is based on, and limited to, the data supplied by the Coal Authority at the time of production.

These enquiries are the Law Society’s CON29M Coal Mining search enquiries and are used with permission of the Law Society.

The Law Society’s CON29M Coal Mining search enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London, WC2A 1PL.

The Law Society has no responsibility for information provided in response to CON29M Coal Mining search enquiries within this report or otherwise.

As with all mining records there is no guarantee or assurance of reliability or accuracy. Mining Searches UK cannot be held responsible for any omissions or errors in the information upon which our interpretation has been based.

Mining records vary in document age, reliability, reproduction, quality of the original record, the reason for the production of the original document, skill of the original surveyor and accounting for the accuracy of the available surveying equipment at the time of production. It must be accepted that the information is subject to interpretation. Alternative interpretations may be possible.

In any area, sporadic, un-surveyed and ancient mine workings can exist, and unrecorded mine workings can never be ruled out. Mining Searches UK cannot be held responsible for any settlement or subsidence problems as a result of a property being affected by unrecorded mining features.

If the property is subject to future development it would be prudent to seek appropriate technical advice concerning past coal mining activity before any works are undertaken.

The Coal Authority should be consulted before any work is undertaken that intersects, disturbs or in any other way interferes with any coal, coal mines or coal mine entries.

Developers should be aware that the investigation or disturbance of coal seams, coal mine entries or former coal mines has the potential to generate and/or displace underground gasses and these present a risk both under and adjacent to the development.

The Coal Authority should be consulted before any work is undertaken that intersects, disturbs or in
any other way interferes with any coal, coal mines or coal mine entries.

Developers should be aware that the investigation or disturbance of coal seams, coal mine entries or former coal mines has the potential to generate and/or displace underground gasses and these present a risk both under and adjacent to the development.

If the property is subject to development, a suitable mining investigation may be required to satisfy planning or building regulation conditions. If development is being considered, contact Mining Searches UK for further advice.

This report is suitable for conveyancing purposes and is undertaken on behalf of the client, their mortgagees and legal advisers.

This mining search only considers the coal extraction risk. It is not considered to be an environmental, ecological, contaminated land, archaeological survey or natural ground hazard assessment.

Property owners have the benefit of statutory protection (under the Coal Mining Subsidence Act 1991). This contains provision for the making good, to the reasonable satisfaction of the owner, of physical damage from disused coal mine workings including disused coal mine entries. A DTI leaflet setting out the rights and obligations of either the Coal Authority or other responsible persons under the 1991 Act can be obtained by telephoning 0845 762 6848.

The Coal Authority, regardless of responsibility and in conjunction with other public bodies, provide an emergency call out facility in coalfield areas to assess the public safety implications of mining features (including disused mine entries).

The Coal Authority emergency telephone number at all times is 01623 646333
Search Information
Reference: SO132853
Author:
Date:

Legend:
- Property

Coal Mining Data
- Subsidence claim
- Indicated shallow underground coal workings
- Recorded shallow underground coal workings
- Coal crop

Mine entries
- Adit
- Shaft

Background OS:
- Road
- Building
- Woodland
- Landform

Contains Ordnance Survey data © Crown copyright and database right 2018
CONSUMER INFORMATION WITH COMPLAINTS PROCEDURE

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Cornwall Mining Services Limited, trading as Mining Searches UK, Highburrow Lane, Wilson Way, Pool Industrial Estate, Redruth, Cornwall, TR15 3RN, 01209 218861, search@miningsearchesuk.com which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information
- included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

COMPLAINTS

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP
Tel: 01722 333306
Fax: 01722 332296
Email: admin@tpos.co.uk
You can get more information about the PCCB from www.propertycodes.org.uk.
PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE COMPLAINTS PROCEDURE.

If you want to make a complaint, we will:

- Acknowledge it within 5 working days of receipt.
- Normally deal with it fully and provide a final response, in writing, within 20 working days of receipt.
- Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time.
- Provide a final response, in writing, at the latest within 40 working days of receipt.
- Liaise, at your request, with anyone acting formally on your behalf.

Complaints should be sent to: Paul Raglan, Managing Director, Mining Searches UK, Highburrow Lane, Wilson Way, Pool Industrial Estate, Redruth, Cornwall, TR15 3RN, Tel: 01209 218861, Email: search@miningsearchesuk.com.

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk.

We will co-operate fully with the Ombudsman during an investigation and comply with his final decision. Highburrow Lane, Wilson Way, Pool Industrial Estate, Redruth, Cornwall, TR15 3RN, 01209 218861, search@miningsearchesuk.com.
Coal Mining Report Insurance Policy

The Schedule

Policy Number: Z1810039

Premium: £1.40 inclusive of Insurance Premium Tax at 12%

Property: The property which is the subject of the attached Coal Mining Report

Limit of Indemnity: £100,000 increasing by 10% compound per annum on each anniversary of and for the first 10 years following the Commencement Date

Commencement Date:

You/Your: 1. A purchaser of the Property
2. A lender providing a Mortgage in connection with a purchase of the Property
3. A lender providing a Mortgage by way of a re-mortgage of the Property

Definitions

Where a word is defined below or in the schedule it shall carry the same meaning wherever it appears in bold text in this policy.

Insured Use: The continued use of the Property as a single house or flat or a single commercial premises

Market Value: the value as determined by a surveyor appointed by agreement between You and Us or (in default of agreement) the President for the time being of the Royal Institution of Chartered Surveyors.

Mortgage: a mortgage or charge secured on the Property by an institutional mortgage lender.

Coal Mining Report: the coal mining report attached to this policy

Search: an official search comprising a search in form CON29M (or other officially substituted forms) being mining searches relating to coal and brine in the area in which the Property is situated.

We/Our/Us: Zurich Insurance plc
A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7IZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

Your Policy

This is a legal document and should be kept in a safe place.
This policy is an agreement between You and Us and cover is provided subject to the payment of the Premium.
You must read this policy and its conditions, exclusions, schedule and any endorsements as one contract. Please read all of them to make sure that they provide the cover You require. If they do not, please contact Us or Your insurance adviser who arranged the policy for You.

When You take out and make changes to the cover provided by this policy, You must take reasonable care to ensure that You accurately answer any questions which We ask of You and that any information You give Us is accurate. If You are taking out this policy for purposes which are mainly related to Your trade, business or profession, You must also let Us know about all facts which are material to Our decision to provide You with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

Fair presentation of the risk

a) At inception of this policy and also whenever changes are made to it at Your request You must:
   i) where You have taken out this policy for purposes which are wholly or mainly related to Your trade, business or profession, disclose to Us all material facts in a clear and accessible manner and not misrepresent any material facts, and
   ii) where You have taken out this policy for purposes which are wholly or mainly unrelated to Your trade, business or profession, take reasonable care not to misrepresent any material facts.

b) If You do not comply with clause a) of this condition We may:
   i) avoid this policy which means that We will treat it as if it had never existed and refuse all claims where any non-disclosure or misrepresentation by You is proven by Us to be deliberate or reckless in which case We will not return the premium paid by You; and
   ii) recover from You any amount We have already paid for any claims including costs or expenses We have incurred.

c) If You do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what We would have done if We had known about the facts which You failed to disclose or misrepresented:
   i) if We would not have provided You with any cover We will have the option to:
      1) avoid the policy which means that We will treat it as if it had never existed and repay the premium paid; and
      2) recover from You any amount We have already paid for any claims including costs or expenses We have incurred
   ii) if We would have applied different terms to the cover We will have the option to treat this policy as if those different terms apply. We may recover any payments made by Us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
   iii) if We would have charged You a higher premium for providing the cover We will charge You the additional premium which You must pay in full.

d) If any insured person, other than You, is responsible for a misrepresentation or failure to make a fair presentation of the risk, We will invoke the remedies available to Us under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

Cover

1. You are in the process of purchasing the Property relying on the Coal Mining Report and/or
2. You (being a lender) have agreed to provide a Mortgage in connection with Your borrower’s purchase or re-mortgage of the Property relying on the Coal Mining Report.

We will pay the following losses sustained by You arising out of the Property being affected by any matter which would have been revealed by a Search had one been carried out on the date of the Coal Mining Report but which was not revealed by the Coal Mining Report:

1. any reduction in Market Value of the Property calculated at the date You become aware of the matter(s) and/or loss in connection with a Mortgage as a result of such reduction.
2. all other costs and expenses including out of court settlement costs incurred by Us or by You with Our prior written agreement.

Our Right to Cancel for Non Payment of Premium

If the Premium due under this policy has not been paid in accordance with the premium payment and settlement terms notified to You or the insurance adviser who arranged the policy for You We will have the right to cancel this policy by notifying You in writing either directly or via such insurance adviser. In the event of cancellation, premium equal to 50% of the full policy
Premium will be due to Us for the period that We are on risk. However, in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy, the full policy Premium will be payable to Us and we will not pay any claims until the full policy Premium has been paid to Us.

Waiver of Breach of Policy Condition

We will not exercise Our right to avoid Our liability to You in respect of loss where You have inadvertently breached any term or condition of the policy provided that such breach does not prejudice Our rights and remedies under the policy or otherwise directly or indirectly result in or increase the amount of any loss.

Protection for Mortgagees and Successors in Title

We will not avoid Our liability to make a payment to You solely because another person breaches the terms and conditions of this policy, provided such breach was not committed on Your behalf or with Your agreement, and We will invoke the remedies available to Us under the Policy as against that other person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

Joint Insured

Any party insured under this policy standing in the relation of parent company, subsidiary company, associated company, branch office or joint venture partner to each other will be deemed to be joint insured for the purposes of this policy and jointly liable and responsible for any breach of any terms and conditions of this policy. If there is any inconsistency between this clause and any other term of this policy, this clause shall prevail.

Exclusions

We will not pay for any:
1. amount in excess of the Limit of Indemnity.
2. loss which would be recoverable under a household buildings insurance policy.
3. loss arising from any matter that You were aware of at the Commencement Date.
4. loss if the Property is used for any purpose other than the Insured Use.

Claims Conditions and How to Claim

1. You must:
   i) give Us written notice as soon as possible of any potential or actual claim or any circumstances likely to result in a claim. Please provide the policy number, Your name, the full address of the Property and a brief description of the incident that has occurred. Notifications should be sent to: Speciality Lines Claims Team, Zurich Insurance, 8th Floor, 70 Mark Lane, London, EC3R 7NQ. Email: claims@uk.zurich.com, Enquiry line: telephone 0207 648 3523
   ii) pass all court documents and/or other communications to Us as soon as possible after receipt
   iii) not deal with, make any admission of liability or attempt to settle a claim without Our prior written agreement.
   iv) agree to and carry out at Our expense all things necessary to minimise any loss.
   v) provide all information and assistance that We may require to help defend and settle the claim.
2. We are entitled to:
   i) decide how to settle or defend a claim and may carry out proceedings in the name of any person insured under this policy, including proceedings for recovering any claim.
   ii) pay to You at any time, an amount equal to the Limit of Indemnity or any lower amount for which the claim can be settled, after deduction of any sum already paid. We may then give up control of and have no further liability in connection with the claim.
3. If We admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by You and Us in accordance with the law at the time. You may not take any legal action against Us over the dispute before the arbitrator has reached a decision.
4. If You or anyone acting on Your behalf:
   a) makes a fraudulent or exaggerated claim under this policy; or
   b) uses fraudulent means or devices including the submission of false or forged documents in support of a claim whether or not the claim is itself genuine; or
   c) makes a false statement in support of a claim whether or not the claim is itself genuine; or
   d) submits a claim under this policy for loss or damage which You or anyone acting on Your behalf or in connivance with You deliberately caused; or
e) realises after submitting what You reasonably believed was a genuine claim under this policy and then fails to tell Us that You have not suffered any loss or damage; or
f) suppresses information which You know would otherwise enable Us to refuse to pay a claim under this policy

We will be entitled to refuse to pay the whole of the claim and recover any sums that We have already paid in respect of the claim.

If any fraud is perpetrated by or on behalf of an insured person and not on behalf of You this condition should be read as if it applies only to that insured person’s claim and references to this policy should be read as if they were references to the cover effected for that person alone and not to the policy as a whole.

5. If any claim is covered by any other insurance, We will not pay for more than Our share of that claim.

6. The most We will pay for any loss (or all losses in the aggregate), including costs and expenses agreed by Us is the Limit of Indemnity. Once We have paid a loss or losses equal to the amount of the Limit of Indemnity, We will have no further liability under this policy.

General Conditions

1. Neither You (nor anyone acting on Your behalf) must disclose the existence of this policy to any other party except Your legal and other professional advisers, prospective purchasers, lessees and tenants of the Property, their respective mortgagees, legal and other professional advisers.

2. In the UK the law allows both You and Us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon the Property address stated in the Schedule. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.

3. Notwithstanding any other terms of this policy We will be deemed not to provide cover nor will We make any payment or provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of Yours would violate any applicable trade or economic sanctions law or regulation.

Cancellation Clause

If You have taken out this policy for purposes which are wholly or mainly unrelated to Your trade, business or profession, You may cancel this policy within 14 days of receiving the policy by writing to Us and in such event We may, at Our discretion, charge You for the time that You have been on cover. Any refund will be made to the party who paid the premium. If You do cancel, You may be in breach of the terms of Your mortgage or the terms of the contract for the sale of Your property. If You are in doubt, You may wish to seek legal advice prior to cancellation.

Fair Processing and Complaints Procedure

Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

ZCYP009.01
We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:
Telephone: 08000 234567 (free on mobile phones and landlines)
Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)
We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How we use your information

Who controls your personal information

This notice tells you how Zurich Insurance plc (‘Zurich’), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner’s Office. Their address is: First Contact Team, Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information we collect about you

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another’s behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the ‘How we use your personal information’ section.

How we use your personal information

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our “legitimate interests”. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that
we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who we share your personal information with

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- regulatory and legal bodies;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations; and
- other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- credit reference agencies; and
- other insurance companies

How we use your personal information for websites and email communications

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How we transfer your personal information to other countries

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data-Protection@uk.zurich.com.

How long we keep your personal information for

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

Your data protection rights

You have a number of rights under the data protection laws, namely:
• to access your data (by way of a subject access request);
• to have your data rectified if it is inaccurate or incomplete;
• in certain circumstances, to have your data deleted or removed;
• in certain circumstances, to restrict the processing of your data;
• a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
• to object to direct marketing;
• not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
• to claim compensation for damages caused by a breach of the data protection legislation.
• if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

What happens if you fail to provide your personal information to us

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

Fraud prevention and detection

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

• check your personal data against counter fraud systems
• use your information to search against various publicly available and third party resources
• use fraud prevention tools including undertaking credit searches and to review your claims history
• share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to any relevant database.
We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.