

Financial Services

Finance. Insurance. Fleet. Mobility.



Commercial
Vehicles

Your Volkswagen Commercial Vehicle Insurance Policy Wording



Contents

Your policy cover

- Our insurance contract with you
- The Law applicable to this contract
- How to make a claim

Part 1 – Loss or Damage inc. Windscreen cover

Part 2 – Liability to Others

Part 3 – Personal Belongings

Part 4 – Personal Accident

Part 5 – No Claim Bonus

Part 6 – Foreign Use

General Exceptions

Conditions

Notes for your information



Welcome

Thank you for choosing Volkswagen Commercial Vehicle Insurance, underwritten by U K Insurance Limited.

Annual Insurance

If this cover does not meet your requirements, please contact us within 14 days of receipt. We will return any premium paid less a pro rata charge for the number of days for which cover has been given. The full annual premium is due if a total loss claim has been made.

For other Cancellation and administration charges please refer to Condition 3 and Notes for your information sections of this policy booklet found on page 12.

Drive Away Insurance

You can cancel this policy at any time by telling us either over the phone or in writing. There is no return premium following cancellation.



Important information

Making a Claim

In the event of a claim please call our claims helpline on **0345 877 6355**. Alternatively you can call our 24 hours a day Recovery After Accident Helpline on **0800 085 8148** or **0141 349 0201** if abroad.

You can write to us at the following address:

Commercial Claims Department
PO Box 1151
Bromley
BR1 9WB

Autoglass 24 Hour Windscreen claim line number:
0800 328 9150.

How to make a complaint

If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation. For all other complaints please call us on our priority number **0800 032 7515** from the UK or **0141 349 0040** from Europe. Our staff will attempt to resolve your complaint immediately.

If this is not possible, we promise to acknowledge your complaint within five business days of receipt. In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between us, we will issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service (FOS) which, once contacted, will liaise with us on your behalf. The FOS will then inform you directly of its decision. Referral to the FOS will not prejudice your right to take subsequent legal proceedings.

Their address is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (telephone number **0300 123 9123** or **0800 023 4567**)

Details of our Regulator

Volkswagen Commercial Vehicle policies are underwritten by U K Insurance Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810.

Volkswagen Commercial Vehicle Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales No. 2835230 (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR). Volkswagen Insurance Service (Great Britain) Limited is an appointed representative of VWFS UK. VWFS UK is authorised and regulated by the FCA, registration number 311988. Authorisation details for both organisations can be checked on the Financial Services Register by visiting fca.org.uk or by calling the FCA on **0800 111 6768**. VWFS UK and U K Insurance Limited are not part of the same corporate group.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, and the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, and the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Your policy cover

Please read this policy booklet, your certificate of insurance and your schedule carefully to make sure you have all the cover you need. You should keep all these documents in a safe place.

Our insurance contract with you

This policy is a contract between us and you. Nobody else has any rights they can enforce under this contract, and the Contracts (Rights of Third Parties) Act 1999 shall not apply (except as set out in the Road Traffic Acts).

The proposal and declaration you made form the basis of this policy.

We will provide insurance as shown in:

- this policy, as amended by the schedule, which shows any changes to the policy; and
- the certificate of motor insurance, which is evidence of the motor insurance you need by law.

The insurance applies throughout the United Kingdom except where we say otherwise.

Your Volkswagen Commercial Vehicle Insurance policy is underwritten by U K Insurance limited and will expire on the date shown on your schedule.

Territorial Limits

This policy provides the cover described in the schedule in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places.

The Law applicable to this contract

Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

How to make a claim

You must report all accidents and losses immediately. Phone our Claims Helpline on **0345 877 6355**. The Autoglass Windscreen Claims number is **0800 328 9150** Both telephone numbers are 24 hours.

Part 1 – Loss or damage

What is insured

Your vehicle if it is damaged, stolen or taken without your permission.

Accessories and spare parts fitted to your vehicle or in your private garage if they are damaged, stolen or taken without your permission.

We will at our option:

- pay for the damage to be repaired; or
- repair or replace what is stolen or damaged; or
- pay the amount of the loss or damage.

If you are registered for VAT you are required to minimise your loss by recovering VAT on the cost of repairs and replacement goods to the extent allowed by law.

We will not pay more than the market value of your vehicle at the time the loss or damage happened. This will not be more than the amount you paid for it. We will not pay any costs which increase the market value of your vehicle.

Where we have agreed to pay the market value of your vehicle and payment is made to you the vehicle will become our property.

If your vehicle is under a hire-purchase or leasing agreement, we will make any payment for the total loss of your vehicle to the hire-purchase or leasing company.

We will also pay the reasonable cost of taking your vehicle to the nearest repairer and returning it to your address after the repairs have been carried out.

Provided that the policy is still current, we will also temporarily insure any motor vehicle supplied to you by the Volkswagen Commercial Vehicle authorised

repairer whilst your vehicle is being repaired as a direct result of damage covered by this policy. The cover for a vehicle supplied under this paragraph will be comprehensive. Repairs carried out by our approved repairers are guaranteed for 3 years.

If the vehicle is still in your possession at the time this insurance expires, you must renew this insurance to maintain cover for the temporary vehicle

If we cannot get a replacement part or accessory, we will pay the manufacturer's last list price.

You may authorise repairs if the estimated cost is not more than £250, but you must send us a detailed estimate immediately.

If you have comprehensive cover and you claim for broken glass in your vehicle windscreen or windows or scratched bodywork caused by the broken glass, it will not reduce your No Claim Bonus.

If your vehicle keys are stolen we will pay the cost of replacing the:

- affected locks,
- lock transmitter and central locking interface,
- affected parts of the alarm and/or immobiliser,

if it can be established to our reasonable satisfaction that the identity or garaging address of your vehicle is known to any person who is in possession of your keys.

What is not insured

- a Loss of use, loss of market value for any reason, deterioration or wear and tear.
- b Mechanical, electrical, electronic or computer faults, failures, malfunctions or breakdowns.

- c Damage to tyres from braking or by road punctures, cuts or bursts.
- d Loss of, or damage to, your vehicle as a result of it being stolen or taken without your permission unless you make a report to the police and get a crime reference number.
- e Loss of, or damage to, your vehicle as a result of someone getting it by fraud or trickery while pretending to be a buyer.
- f Loss of, or damage to, your vehicle as a result of it being stolen or taken without your permission at any time if:
 - an ignition key or any similar device is left in or on the vehicle; and/or
 - all doors, roofs, windows and all other openings have not been closed and locked; and/or
 - any security or tracking device, which you have told us is fitted to your vehicle, has not been set or is not in working order:
- g Loss of your vehicle resulting from it being repossessed and returned to its rightful owner.
- h Confiscation or destruction of your vehicle by, or under the order of, any government or public or local authority.
- i More than £500 for permanently-fitted audio, television, video, computer or computer games, telecommunication and navigational equipment unless it is standard equipment for your vehicle when built and your policy cover is comprehensive.
- j More than £500 for accessories and spare parts in your private garage.

Part 1 – Loss or damage (continued)

- k Loss of, or damage to, any trailer or caravan, whether attached to or detached from your vehicle.
- l The cost of replacing vehicle locks or reprogramming or replacing any vehicle theft device as a result of the loss of the vehicle keys.
- m The first amount you must pay shown under endorsements added to the schedule.
- n Loss of, or damage to, your vehicle as a result of its tipping mechanism in operation.
- o Loss or damage if an accident occurs whilst your vehicle is being driven, or is in the charge of, any person covered by this Policy and that person is convicted of an offence involving drink or drugs.
- p Any amount greater than £125 if you do not use our approved windscreen supplier Autoglass.



Part 2 – Liability to others

What is insured

We will insure you for all amounts (subject to the limits set out below) you legally have to pay for causing the death of, or injury to, any person or damage to their property as a result of an accident caused by any vehicle which your certificate of motor insurance allows you to drive or use. This includes towing a trailer, caravan or broken-down motor vehicle if your certificate of motor insurance allows it. This towing must be allowed by law and the vehicle being towed must be properly attached to your vehicle.

We will provide the same insurance to the following people:

- Anyone you allow to drive your vehicle if they are allowed by your certificate of motor insurance.
- The employer of anyone you allow to drive your vehicle if they are allowed by your certificate of motor insurance.

If you ask, we will provide the same insurance to the following people in the event of an accident:

- Anyone you allow to use (but not drive) your vehicle for social, domestic and pleasure purposes.
- Anyone travelling in or getting into or out of your vehicle.

We will insure the estate of anyone insured by this policy against any liability covered by this policy that they may previously have had if they die.

As long as the claim is insured by this policy, we will, with our prior agreement, pay for a solicitor or barrister to:

- represent anyone insured under this policy at a coroner's inquest or fatal accident inquiry; or
- defend anyone insured under this policy in a court.

If there is an accident insured by this policy, we will pay for emergency medical treatment that must be provided under the Road Traffic Acts. This will not reduce your No Claim Bonus.

What is not insured

- a Liability for death of, or injury caused to, any person while they are working with or for anyone insured by this policy (except as set out in the Road Traffic Acts).
- b Anyone who has other insurance covering the same liability.
- c Liability for loss of, or damage to, property which belongs to, or is in the charge of, any person who is insured by this policy.
- d Liability for more than £2,000,000 other than that which is required by the Road Traffic Acts for causing death or bodily injury.
- e Liability in connection with loading or unloading your vehicle when it is off the road.
- f Liability for loss or damage caused in a place where aircraft land, park or move, including the associated service roads, refuelling areas, and ground equipment parking areas.
- g Liability for pollution or contamination unless it is caused by a sudden and identifiable event which is accidental and unexpected.
- h Liability caused by acts of terrorism as defined in the Terrorism Act 2000 unless we have to provide cover under the Road Traffic Acts.

- i Any injury, legal liability, loss or destruction of or damage to any property or any associated loss or expense that arises directly or indirectly as a result of:
 - a grinding, cutting, welding or soldering operations and/or
 - b use of blow lamps or torches, on or in your vehicle



Part 3 – Personal belongings

We will pay up to £250 for personal belongings in your vehicle if they are lost or damaged by an accident, fire, theft or attempted theft.

We will not cover loss of or damage to:

- money, stamps, tickets, documents, cheques or share or bond certificates; or
- goods, samples or equipment you or anyone insured by this policy carry in connection with any trade or business.



Part 4 – Personal Accident

What is Covered

We will pay you or your legal representatives £5,000 if you or your spouse/civil partner are accidentally injured while travelling in or getting into or out of your vehicle, and this injury alone results, within three calendar months of the date of the accident, in:

- death;
- total irrecoverable loss of sight in one or both eyes; or
- loss of any limb.

What is not covered

We will not cover:

- any injury or death resulting from suicide or attempted suicide;
- anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident; or
- an injured person under this policy if we insure them against personal accident under any other motor insurance policy.

The most we will pay in any period of insurance is £5,000.

Part 5 – No claim bonus

If no claim is made under this policy, we will reduce the premium you pay when you renew it according to our current scale of No Claim Bonus. You cannot transfer this bonus to another person.

If you have not paid all the premiums you owe, we will not issue proof of your No Claim Bonus.

In the event of a claim being made the No Claim Bonus will be stepped back in accordance with the following scale:

No. of years bonus at the start of the period of insurance	No. of years bonus at the next renewal date following:		
	1 claim	2 claims	3 claims or more
7 or more	3 years	1 year	Nil
4 to 6 years	2 years	Nil	Nil
3 years	1 year	Nil	Nil
2 years	Nil	Nil	Nil
1 year	Nil	Nil	Nil

Your No Claim Bonus will not be reduced as long as we have got back all that we have paid from those who are responsible.

Protected bonus

If this is shown in your schedule, your No Claim Bonus is protected. You will keep your No Claim Bonus protection unless you have;

- more than one claim in a period of cover; or
- more than two claims in any three periods of cover in a row.

If we have to reduce No Claim Bonus we will do so as follows.

Number of claims in a period of insurance	No. of years bonus at the next renewal date following:	
	5 or more years	4 years
2 claims	2 years	1 year
3 or more claims	Nil	Nil
Number of claims in three periods of insurance in a row	No. of years bonus at the next renewal date following:	
	5 or more years	4 years
3 claims	2 years	1 year
4 or more claims	Nil	Nil

Part 6 – Foreign use

Compulsory cover for annual insurance and drive away insurance

This policy also provides the minimum cover you need by law to use your vehicle in:

- any country which is a member of the European Union; and
- Jersey, Guernsey, the Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.

Full policy cover only applicable for annual insurance policies

The insurance is extended, for a period of 90 days, to provide the same cover shown in your policy schedule in any of the countries shown above. You must call us prior to travel with associated dates of travel. This will cover your car while it is in and being transported between any countries to which the insurance applies. Cover in these countries is conditional that your main permanent residence being in the United Kingdom.

If you cannot drive the car because of loss or damage covered by this policy, we will also pay the reasonable cost of delivering it to your address in the United Kingdom.

We will also pay the amount of customs duty you have to pay as a result of the loss or damage.



General exceptions

- 1 This policy does not provide insurance when any vehicle covered is:
 - a being driven by, or in the charge of, anyone not covered in your certificate of motor insurance or schedule;
 - b being used for purposes that are not shown in your certificate of motor insurance;
 - c being driven with your permission by anyone who you know has not got a driving licence or who you know is disqualified from holding or getting a licence; or
 - d being driven by or in the charge of anyone who does not keep to the conditions of their driving licence

Any cover you have for loss of, or damage to, your vehicle continues while the vehicle is being repaired or serviced by a member of the motor trade.
- 2 This policy does not insure liability which anyone covered by this policy has as a result of an agreement or contract unless they would have had that liability if the agreement or contract did not exist.
- 3 This policy does not insure any loss or damage caused by war, revolution or any similar event.
- 4 This policy does not provide insurance except under part 2 (Liability to Others) for any accident, injury, loss or damage caused by:
 - a an earthquake; or
 - b riot or civil commotion if it happens outside Great Britain, the Isle of Man or the Channel Islands.
- 5 This policy does not provide insurance for any loss, damage or liability caused directly or indirectly by:
 - ionising radiation or contamination by radiation from any irradiated nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 6 We will not insure legal proceedings or court judgements unless they result from the use of your vehicle and the proceedings are brought in a country which we have agreed this policy will cover. Any other legal proceedings must be brought in an English or Welsh court.

If you live in the Isle of Man or the Channel Islands, any legal disputes will be dealt with by the courts and under the laws of those islands.

Conditions

1 The insurance described in this policy will apply only if you and any person claiming to be covered by this policy have kept to all the conditions and endorsements.

2a You must immediately contact us, quoting your policy number, if there is an event which could lead to a claim being made against you or by you under this policy. You must do this even if you do not plan to claim personally under this policy or if damage to your own vehicle is not covered by this policy. You must also send us any letter, notice, claim form, court proceedings, summons, writ or communication connected with any claim arising out of any event. We will contact the people who wrote to you.

If you know about any possible future prosecution, inquest or fatal accident enquiry, you must write and tell us immediately. Our address is:

Commercial Claims Department, PO Box 1151,
Bromley, BR1 9WB.

Claims helpline 0345 877 6355.

You must not pay or agree to settle any claim without our written permission.

2b We are entitled to:

- a take over and carry out the defence or settlement of any claim in your name, or in the name of any other person insured by this policy;
- b take proceedings in your name, or in the name of any other person insured by this policy, to get back any money we have paid under this policy; and

c any information and help we need from you or any other person insured by this policy.

3a Cancellation by us

We may cancel this policy by sending you seven days' notice by recorded delivery to your last known address. Valid reasons may include but are not limited to:

- where you are required in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy;
- where there are changes to your circumstances which mean you no longer meet our criteria for providing motor insurance;
- where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers

We will refund the unused part of your premium. There is no return premium for Drive Away Insurance.

3b Cancellation by you

If you wish to cancel your policy outside of the first 14 days (shown on page 2 of this policy) you can contact us. If you or others have not made a claim in the current insurance year, we will refund any premium paid less a pro rata charge for the number of days for which cover has been given plus an administration charge will be made of £25 (excluding Insurance Premium Tax). Insurance Premium Tax where applicable is charged on the net refund.

There is no return premium for Drive Away Insurance.

4 You and any other person who is covered by this policy must do everything possible to:

- a keep your vehicle in an efficient, safe and roadworthy condition; and
- b protect it from loss or damage.

5 If a claim is made under this policy and there is another policy that covers the claim, we will pay only our share of the claim.

6 You must be honest and truthful in your dealings with us at all times.

If you, any person insured under this policy or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to cancel your policy, refuse claims and retain any premium paid. We may recover from you any costs we have incurred, including the costs of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated.

We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, we have the right to cancel any other products you hold with us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

7 You must allow us to examine your vehicle at any reasonable time.

Conditions (continued)

- 8 If under the laws of any country where this policy applies, we have to make a payment which we would not otherwise have paid under this policy, you or the person who caused the accident must repay that amount to us.
- 9 If more than one company or person is named as the insured in the schedule, the insurance will apply to them together and separately.



Notes for your information

1 Accidents and losses

You must report all accidents and losses immediately. Call the claims helpline on **0345 877 6355** or **0141 349 0040** if abroad
Autoglass Windscreen claim line number:
0800 328 9150.

Legal procedures now make it vital that you report any accident at once. Strict time scales have been set for dealing with claims, in particular those involving bodily injury. Heavy financial penalties may be imposed by the courts if you do not keep to these. This may affect our ability, as your insurer, to mount the best defence on your behalf.

Delay can involve us in higher costs which may go against your driving record. If the delay is extreme, we may refuse to cover you.

If your vehicle is damaged in a way which is insured under the policy, ask for details of the nearest recommended repairers so that you can get your vehicle back on the road as soon as possible.

Please do not admit that any accident was your fault.

Please try to get the names and addresses of witnesses.

Please take photographs of the accident scene if at all possible.

Please send us immediately any letters, summonses, writs or notices you receive and do not answer them.

2 Changes to the insurance

You must tell us about the following before you need cover, and receive a cover note or certificate of motor insurance:

- if the owner of your vehicle changes;
- if you replace your vehicle or modify it;
- if the drivers or how you use your vehicle change.

Please tell us about changes of address or occupation as soon as you can. When you tell us of any change during the period of insurance and this results in an additional or return premium an administration charge will be made of £15 (excluding Insurance Premium Tax). Administration charge does not apply to Drive Away Insurance.

You must tell us about the following before the next renewal date:

- accidents, thefts or losses (whether covered by insurance or not and regardless of blame) where these have not been previously reported to us.
- motoring convictions (including fixed penalty offences) or prosecutions you expect or outstanding police enquiries. Criminal convictions or charges for a criminal offence. Physical or mental impairments.

3 Travel abroad

If you are going abroad, please:

- give us 14 days' notice whenever possible; and
- read carefully 'Information for travellers abroad' which we will send you with your International Motor Insurance Card (Green Card) if requested;
- check that the countries you are driving in (listed on page 10) are covered by this policy and that the cover matches that which is shown in your schedule

Important Note

The Road Traffic Acts state that it is an offence to make a false statement, or to withhold information to obtain a Certificate of Motor Car Insurance.

It is a condition of your policy that you agree to us using your personal data in the way set out in the data protection notice.

Please check that this policy meets your needs, it is based upon information provided to us by you at the time of quotation. You must take reasonable care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details.

Providing inaccurate information could adversely affect your policy, including invalidating your policy and claims being rejected or not fully paid.

Please note that the statement of fact or the proposal form, policy booklet, schedule and any additional information on the insurance provided by you will be the basis of the contract between us.

Privacy Notice

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as "customers" or "you" in this notice.

1. Who "we" are

We are U K Insurance Limited ("we", "us" or "our"). We underwrite this Volkswagen Commercial Vehicle Insurance policy, which is introduced by Volkswagen Financial Services (UK) Limited (VWFS).

2. What information do we collect about you?

Information collected from you & cookies policy

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others

We can collect information about you from others. This includes information from:

- **Joint policyholders or policy beneficiaries.** Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- **Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide**

details to us about criminal convictions or offences.

- **HM Treasury and other authorities in relation to regulatory issues** e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- **Credit reference agencies** e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 below.
- **External sources such as no claims discount databases**, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy **and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income** to help us work out which information we should provide to you about our other products and services.

Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a driving application e.g. Telematics. We obtain this from your mobile

devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3. What do we do with information we collect about you and why may we do this?

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

Privacy Notice (continued)

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment – see section 9 below);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. To inform you about and promote products (marketing)

At the time when your personal information was collected, we asked you to indicate your marketing preferences. These preferences can be revisited at any time by contacting our Data Protection Officer. Please see section 10 for contact details.

We may use your personal information to offer you suggestions about Volkswagen Commercial Vehicle Insurance products and services you might want to buy. We can use your personal information in this way because it is in our legitimate interests to provide you with the right information at the right time, so that we may look at ways of extending our relationship that we have with you. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to meet this legitimate interest.

If you have chosen not to opt out of marketing we will send you information about Volkswagen Commercial Vehicle Insurance products and services by email, post, telephone or SMS unless you tell us not to. If your information has been provided to us by a third party for marketing purposes we will rely on the consent you have provided to them to conduct direct marketing.

If at any time you do not wish us to use your personal information for this purpose, you may ask us not to do so, see section 10 below for how to contact us. However, we will keep a note of your earlier marketing preferences for 6 years. We will not contact you unless you change your mind and tell us that you would like to receive marketing again.

Privacy Notice (continued)

F. Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

G. To administer and improve our services

To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost-effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4. Who do we share your personal information with and why do we do it?

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- **VWFS**, we will provide them with general information about your insurance policy in order to satisfy their regulatory oversight and governance requirements.
- **Fraud prevention agencies that provide databases and services**, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
 - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.

- Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.
- If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and/or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- **Law enforcement or government agencies** we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- **Credit reference agencies** help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and

Privacy Notice (continued)

share personal information are explained in more detail at www.experian.co.uk/CRAIN. Alternatively, you can call us and we will send you a copy.

- **Your spouse or partner** who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
- **Other insurance companies** to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer).
- **Insurance industry bodies** such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- **Insurance industry databases**, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers' Liability Tracing Office.
- **Government bodies**, such as the Driver and Vehicle Licensing Agency.

5. Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as "privacy shield" in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6. How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 above.

As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should

you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

7. When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about our Commercial Vehicle insurance products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

Privacy Notice (continued)

8. What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

9. When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- **In providing insurance services** it helps us decide what price you should pay for your policy and understand any risks associated with that policy;

- **In identity verification** it helps us to check that you are who you say you are and to prevent others from imitating you;
- **In selling you other products** it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

10. How to contact UKI about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

1. To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so-called "Right to be Forgotten").
2. To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.

3. To tell us to stop using your personal information to tell you about products or services that may be of interest to you (direct marketing).
4. A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.
5. A "data portability" right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation's software can understand that information.
6. To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Privacy Notice (continued)

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner's Office ("ICO"). The ICO can be contacted at:

ICO website: <https://ico.org.uk/global/contact-us/>

ICO telephone: 0303 123 1113

ICO textphone: 01625 545860

If you would like a Braille, large print or audio version of your documents, please let us know.

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