

# ANGLERS FIRST INSURANCE POLICY DOCUMENT 2020/2021

BENEFITS	STANDARD Worldwide	BRONZE Worldwide	SILVER Worldwide	GOLD Worldwide	PLATINUM Worldwide	EXCESS
Public liability	£5 million	£5 million	£5 million	£5 million	£5 million	Nil
Personal Accident -Loss of limb(s) eye(s) Reimbursement of subscription and paid fee	£2,500 Nil	£5,000 Nil	£7,500 £250	£10,000 £500	£12,500 £750	Nil
Theft of or Accidental Damage to fishing Equipment -maximum claim from a shed -bait cover - Tackle Box and Contents	£2,000 £1,500 £100 £200	£4,000 £3,000 £200 £400	£8,000 £6,000 £400 £800	£12,000 £9,000 £600 £1,200	£16,000 £12,000 £800 £1,600	£50
Record Catch	£1,000	£1,000	£2,000	£3,000	£3,000	Nil
ANNUAL PREMIUMS Including Insurance Premium Tax	£79	£99	£199	£299	£399	Nil

**FULL TERMS OF POLICY NUMBER: B1307C200067**

## INTRODUCTION

In return for payment of the premium, **we** agree to insure **you**, as detailed in **the schedule**, subject to the terms and conditions contained in or endorsed on this insurance, where requested against property theft or damage, injury and death if **you** have an **accident** whilst fishing during the **period of insurance**.

Anglers First Insurance is underwritten by **us** and arranged through Golfguard Limited in accordance with the authority granted under the Binding Authority Unique Market Reference Number quoted above.

**You** and **we** are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

### Important information

This document, **the schedule** and any endorsement(s) attached form **your** insurance and are to be read as one contract. This document sets out the conditions of the insurance between **you** and **us**. Please read the whole document carefully and keep it in a safe place. Please check that it meets **your** needs and that **you** understand it. If **you** have any questions about this document, please contact Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone : 0800 0355842, who will be pleased to help **you**.

It is important that:

- **you** check that the information contained in **the schedule** is accurate and that **the schedule** reflects the coverage **you** have requested (see the "Information you have given us" section below);
- **you** notify **us** of any inaccuracies in the information contained in **the schedule**, or of any changes to that information (see the "Notifying us of any changes or inaccuracies" section);
- **you** take all reasonable steps to prevent theft, damage or an **accident**; and
- **you** comply with the terms of the policy and **your** duties under the insurance as a whole.

Failure to comply with the above could adversely affect **your** insurance or any claim **you** make.

### INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**;  
or
- cancel **your** policy in accordance with the cancellation condition as set out in this policy

**We** or **your** insurance intermediary/broker will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** policy.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform Anglers First Insurance as soon as practicable.

### Notifying us of any changes or inaccuracies

**You** must notify Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone -: 0800 0355842

- without delay if **you** become aware that information **you** have given **us** is inaccurate;
- within fourteen (14) days of **you** becoming aware about any changes in the information **you** have provided to **us** which happens before or during the **period of insurance**;

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example, **we** may amend the terms of **your** insurance or require **you** to pay more for **your** insurance or cancel **your** insurance in accordance with the “Cancellation” condition of this policy.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

### How to make a complaint

In the event that **you** wish to make a complaint, **you** can do so at any time by referring the matter to either Anglers First Insurance, or to the Complaints team at Lloyd’s.

Contact details are as follows:

Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone -: 0800 0355842; E-mail: [info@golfguard.com](mailto:info@golfguard.com)

or

#### Complaints

Lloyd’s, One Lime Street, London, EC3M 7HA

Tel No: 020 7327 5693 Fax No: 020 7327 5225

e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint - How We Can Help” available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If **you** remain dissatisfied after Lloyd’s has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution body.

If **you** live in the United Kingdom or the Isle of Man, the contact information is:

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

Tel: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK)

Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG.

Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.

Fax +44 1534 747629

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

If **you** have purchased **your** policy online **you** can also make a complaint via the EU’s online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

-(These procedures do not affect **your** rights to take legal action if necessary).

### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations to **you** under this policy. If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

### Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### WORLDWIDE COVER

This policy is extended to include cover anywhere in the world subject to the terms and conditions stated within this document for up to a total of 60 days in any one **period of insurance**.

We will not be liable for any claim unless any action for damages is brought against **you** in a Court of Law within the United Kingdom.

## Definitions

Words in bold type are definitions and have the same meaning wherever they appear in bold throughout this policy. The definitions listed below apply to all sections of this policy unless otherwise stated.

**Accident** – a sudden, unexpected, specific event which happens during the **period of insurance**.

**Anglers First Insurance** is a trading name of Golfguard Ltd.

**Bodily injury** – physical injury resulting solely and directly from an **accident** during the **period of insurance** caused by violent and external means whilst **You** are fishing at a **Fishing Venue** within the **territorial limits** of the policy.

**Excess/Excesses** – the amount **you** will have to pay towards each separate claim.

**Fishing Equipment** - items necessary to fish but not including any item that cost £300 or more that has not been disclosed to **us** in writing and those items specifically excluded under Section 3 – Fishing Equipment.

**Fishing Venue** – The waters within the geographical area shown in **the schedule** where authorised fishing takes place. **We** do not include sea angling within any **fishing venue**.

**Period of insurance** – the period of time covered by this insurance (as shown in **the schedule**) and any further period **we** accept **your** premium for, or until cancelled.

### Punitive or exemplary damages

Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.

**Tackle Box** –includes the tackle box and contents necessary to fish including line, flies, floats lures, hooks, scales

**Territorial limits** – the United Kingdom including The Channel Islands and The Isle of Man. This insurance also includes cover while fishing at a **fishing venue** worldwide for a maximum period in total of 60 days in any one **period of insurance**.

**The schedule** – the document showing the cover and limits in respect of the **fishing equipment we** are insuring, and the **excess(es)** which apply.

**Us, We, Our** – AXIS Managing Agency Limited on behalf of Certain Underwriters at Lloyd's. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency is registered at Willkie & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

**You/Your** – the person named as 'the insured' in **the schedule** applying to this insurance.

## **SECTION 1 - PUBLIC LIABILITY**

We will insure **you** for all the amounts which **you** become legally liable to pay up to a maximum limit of £5,000,000 in respect of:

- (a) Death or injury to any person while **you** are at a **fishing venue** within the **territorial limits** of the policy during the **period of insurance**
- (b) Any number of claims arising out of one cause for damage to property not belonging to **you** or in **your** custody or control, caused by **your** use of **fishing equipment** for which **you** are legally liable, while fishing at a **fishing venue** within the **territorial limits** of the policy during the **period of insurance**.

This includes:

- (1) Costs and expenses incurred with **our** written consent.
- (2) Solicitor's fees for representation at any coroner's request, fatal inquiry or Court of Summary Jurisdiction.

In the event of **your** death, **we** will deal with any claim made against **your** estate, provided that the liability is covered by this insurance.

### **Exclusions to Section 1 (The General Exclusions also apply to this Section)**

**Your** insurance does not cover the following.

- 1. Any liability arising directly or indirectly due to the ownership or occupation of land or building by **you**, or any liability while **you** are engaged in any employment, business or profession.
- 2. Any liability in the USA & Canada for
  - (A) Personal or **bodily injury**, or loss of, damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
  - (B) The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
  - (C) Fines, penalties, **punitive or exemplary damages**.
- 3. Regardless of any other provision of this insurance, this insurance does not apply to **punitive or exemplary damages**.
- 4. **We** will not be liable for any claim unless any action for damages is brought against **you** in a Court of Law within the United Kingdom
- 5. **We** will not be liable for any compensation given in respect of any judgement, award, or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement, award or settlement either in whole or part).
- 6. **We** will not be liable directly or indirectly arising from the ownership, possession, maintenance or use by **you** or on **your** behalf of any aircraft or other aerial device, hovercraft, boat or any type of watercraft or any mechanically-propelled vehicles and their trailers.

## **SECTION 2 - PERSONAL ACCIDENT**

If **you** suffer accidental **bodily injury**, as defined in items A to D below, resulting solely and directly from an **accident** during the **period of insurance** caused by violent and external means while **you** are **fishing** at a **fishing venue** within the **territorial limits** of the policy, **we** will pay **you** or **your** personal representatives up to the total amount stated against such item. No payment will be made under more than one of items A, B, C, or D in respect of injuries arising out of the same occurrence.

### **Bodily injury benefits**

We will pay up to the amount shown on **the Schedule** in respect of;

- A) **Bodily injury** which is the sole cause of death within 12 months from the **accident**.
- B) **Bodily injury** which, within 12 months from the date of the **accident**, is the sole and direct cause of;
  - 1) Loss of one or more limbs by physical separation at or above the wrist or ankle.
  - 2) Permanent and total loss of use of one or both hands or legs.
  - 3) Total loss and irrecoverable loss of sight in one or both eyes
- C) **Bodily injury** (not giving rise to benefit under item B) which is the sole and direct cause of **you** being totally disabled and unable to engage in gainful business or occupation for a continuous period of two years, and which will in all probability, to **our** satisfaction, continue for the rest of **your** life.
- D) Pro Rata Reimbursement of subscription or fees pre-paid to the Fishing/Angling Club up to the limit shown on **the schedule** should **you** suffer an **accident** whilst fishing that prevents **you** from fishing for more than 60 days.

### **Exclusions to Section 2 (The General Exclusions also apply to this Section)**

**You** are not covered for any injury:

- A) Sustained while **you** are under the influence of intoxicants or drugs.
- B) Caused, contributed to or aggravated by any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery or any corrective treatment needed as a result of previous cosmetic surgery.
- C) Caused, contributed to or aggravated by any physical condition, defect, infirmity, disease or illness, whether diagnosed or not, existing prior to any **accident** to which this policy applies.
- D) Caused by an **accident** if not caused by violent and external means while **you** are fishing.

## **SECTION 3 – FISHING EQUIPMENT**

We will, at **our** option, repair or replace **fishing equipment** and/or clothing required specifically for fishing belonging to **you** in respect of theft or damage during the **period of insurance** while within **the territorial limits** of the insurance. If the item(s) which are the subject of the claim are no longer available **we** will, at our discretion, arrange for the replacement of the item(s) with the nearest equivalent.

If **we** can repair or replace an item but **we** agree to your request to make a cash settlement, **we** will only pay what it will cost us to repair or replace the item using **our** own suppliers.

Please note:

- A) The total amount payable by **us** during the **period of insurance** in respect of any number of claims will be paid only up to the maximum limit of the sum insured specified on **the Schedule**.
- B) **Excess**: An **excess** will apply to each and every claim under this Section as shown on **the Schedule**
- C) Shed Limit - A limit will apply in respect of **fishing equipment** kept in a shed which must be padlocked at the address shown on the Schedule unless otherwise agreed in writing by Golfguard Ltd. **The** limit is included in, and not in addition to, the sum insured for this section)
- D) Bait Limit – A limit will apply in respect of theft/damage to bait as shown on **the schedule** (this limit is included in, and not in addition to, the sum insured for this section)
- E) Tackle Box - A limit will apply in respect of theft/damage to your tackle box and contents as shown on the schedule (this limit is included in and not in addition to the sum insured for this Section). Tackle box contents includes line, flies, floats, lures, hooks, scales

### **Exclusions to Section 3 (The General Exclusions also apply to this Section)**

**Your** insurance does not cover the following:

1. the amount of the **excess(es)** as shown on **the Schedule**
2. **Fishing equipment** which is stolen:
  - a. Whilst left unattended in the open
  - b. From any building where all locks, padlocks and security devices have not been put into full and effective operation and there are no signs of forcible entry.
  - c. From an unattended vehicle while going to or from a fishing venue or while overnight at the venue unless:
    - i. **fishing equipment** is kept out of sight in a locked boot or locked compartment within the vehicle; and
    - ii. All locks and security devices of the vehicle have been put in to full and effective operation and there are signs of forcible entry to the vehicle.
  - d. From a river or lake bank when night fishing where **your fishing equipment** is not within 3 metres of **you** whilst **you** are asleep. or from any premises or vehicle which has been empty or not in use for more than 14 days
  - e. From a luggage container fitted to the exterior of any vehicle
3. Damage attributed to wear and tear
4. Loss, destruction or damage by vermin or other deterioration, electrical or mechanical breakdown, failure or any process of cleaning, renovation, repair or whilst being worked upon, faulty workmanship or design.
5. **Fishing equipment** in excess of £300 any one item unless included on the list of **fishing equipment** provided to **Us** on renewal or on application, with details of makes, models and price paid. In the event of a claim proof of ownership will be required for these items.
6. The theft of, or damage to, any type of camera, binoculars, fishing spectacles or sun glasses.
7. The theft of, or damage to any type of watercraft including engines and other ancillary items of boat equipment.
8. Theft of, or damage to, **fishing equipment** while in transit which is not reported to the carrier within 24 hours of discovery and an appropriate written report/claim reference obtained.
9. The theft of **fishing equipment** that is not reported to the police within 24 hours of discovery and an appropriate crime reference obtained.

## **SECTION 4 RECORD CATCH**

We will pay the amount stated in **the Schedule** in any one **period of insurance** upon **You** making a British Record Rod Catch at a **fishing venue**. We will only pay **Your** claim if **you** provide **us** with written confirmation of **your** British Record Rod Catch by The British Record (rod caught) Fish Committee and confirmed as being in line with their current procedures.

## **GENERAL CONDITIONS**

These are the terms and conditions which **you** will need to keep to as part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

- 1) **Duty of care - You** must at all times agree to do all things necessary to avoid or diminish a claim under this insurance. Additionally this insurance excludes any loss to which **you** and/or any other insured person(s) have contributed to by the lack of due care, diligence, or behaviour the result of which would increase the risk and/or likelihood of a claim under this insurance.
- 2) **Claims procedure** - In order for consideration to be given to any claim, including making a British Record Rod Catch at a **Fishing Venue** the matter must be reported to Anglers First Insurance within 14 days of the incident occurring. Their address is Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP and Telephone: 0800 0355842.

### 3) **Fraudulent Claims**

If **you** make a fraudulent claim under this insurance contract, then **we**:

- (a) Are not liable to pay the claim; and
- (b) May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- (c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under clause (c) above:

- (a) **We** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a claim, the making of a claim, or the notification of a potential claim); and,
  - (b) **We** need not return any of the premiums paid.
- 4) **Claims settlement – pairs and sets – We** will not pay the cost of replacing or repairing any undamaged part of **your fishing equipment/clothing** which forms part of a pair or set when the loss or damage is restricted to a single item or part of the set.
  - 5) **Damaged items - We** will not pay the cost of repairing or replacing damaged **fishing equipment** unless the damaged item(s) is retained by **you** and is made available for inspection if requested by **us**.
  - 6) **Insurers rights** - No admission, offer, promise, payment or reimbursement will be made by **you**, or given by anyone acting on **your** behalf, without **our** written consent. **We** will be entitled to conduct or settle any claim at **our** discretion and **you** must give **us** any reasonable information and assistance that **we** require. **We** will only request information in relation to **your** claim.
  - 7) **Other insurances** – If the, damage or injury which is the subject of a claim under this policy is covered by any other insurance, **we** will pay only **our** proportionate share of the claim.
  - 8) **Special provisions** - In the event of **bodily injury** which is covered by this insurance **you** must seek and act upon medical advice as soon as possible.
  - 9) **Cancellation:**

**You** can cancel this insurance at any time by contacting Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone: 0800 0355842

**We** can cancel this insurance by giving **you** thirty (30) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium (And **You** have not rectified this within the timescales allowed)
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-co-operation or failure to supply any information or documentation **we** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

### **REFUND OF PREMIUM**

If this insurance is cancelled then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

### **GENERAL EXCLUSIONS**

**Your** insurance does not cover the following;

- 1) **War and similar risks** - Any liability or damage caused by, contributed to or arising from war, riot, act of foreign enemy (whether

war is declared or not), civil war, revolution, power being seized unlawfully, terrorism, nuclear, chemical or biological materials being released or escaping, or any similar event.

- 2) **Pollution or contamination** - Any liability for death, injury, illness or damage to property arising directly or indirectly from pollution or contamination, unless it is caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**. All pollution or contamination which arises out of one incident will be deemed to have occurred at the time such incident takes place.

**Our** liability for compensation payable in respect of all pollution and contamination which is deemed to have occurred during the **period of insurance** will not exceed the amount specified in **the Schedule**.

For the purpose of this exclusion, pollution or contamination means;

- A) All pollution or contamination of buildings or other structures, or of water, land or the atmosphere.  
B) All damage or injury resulting directly or indirectly by pollution or contamination.
- 3) **Fishing professionals** - Any liability, theft or damage arising out of or in connection with the pursuit of the sport of fishing in a professional capacity
- 4) **UK residents – age limits** – This insurance is only available to UK residents who are aged between 18 and 89 years old (unless otherwise agreed in writing by Anglers First Insurance).
- 5) **Terrorism** - Any liability, loss or damage arising directly or indirectly from acts of terrorism (as defined in the UK Terrorism Act 2000) unless **we** need to provide the minimum insurance needed under the Road Traffic Act.
- 6) **Asbestos** - This Policy does not apply to or include legal liability for any loss, cost or expense directly or indirectly arising out of, as a result of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing Asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss. Subject otherwise to the Terms, Conditions and Exclusions of this Policy.
- 7) **Sanctions**  
**We** will not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
- 8) **Cyber**  
**We** will not pay for any loss, damage, expense or legal liability directly or indirectly caused by, contributed to by or arising from electronic means or devices.

Provided that this exclusion does not apply to physical loss or physical damage to property insured which arises solely from an act or event which occurs accidentally, and which is not intended to cause harm.

**For further information or assistance regarding Anglers First Insurance kindly contact:**

**Anglers First Insurance, PO Box 270, East Grinstead, West Sussex, RH19 3WP. Telephone: 0800 0355842.**

AFI/GG PW 01/010/2020

## DATA PROTECTION NOTICE

### Your personal information notice

#### Who we are

**We**, AXIS Managing Agency Ltd, are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

#### The basics

**We** collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations.

This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

#### Other people's details you provide to us

Where **you** provide **us** or **your** agent or broker with details about other people, **you** must provide this notice to them.

#### Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website(s) or in other formats on request. <http://www.axiscapital.com/corp/privacy-policy>

#### Contacting us and your rights

**You** have rights in relation to the information **we** hold about **you**, including the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use **your** information or request a copy of **our** full privacy notice(s), please contact **us**, or the agent or broker that arranged **your** insurance who will provide **you** with **our** contact details at:

Anglers First Insurance  
PO Box 270, East Grinstead, West Sussex, RH19 3WP  
T: 0800 0355842