





## StoneGuard 'All-Risks' cover

### Protecting the memory of your loved one

We understand the importance of making sure that your loved one's memorial is protected against damage. That's why we offer our clients an Insurance Policy designed to safeguard their loved one's memorial against the most common accidents and damage.

StoneGuard 'All Risks' Insurance is arranged exclusively by Bridge Insurance Brokers Ltd ('Bridge') a leading, independent insurance broker, and the Policy is solely underwritten by Royal & Sun Alliance Insurance plc ('RSA').

Bridge Insurance Brokers Ltd is a leading independent insurance broker, providing high quality service to customers since 1970. They are authorised and regulated by the Financial Conduct Authority.

Royal & Sun Alliance Insurance plc is a long established UK insurance company.

### Safeguarding your memorial for the years to come

Many people choose to purchase a memorial for a loved one to provide a special place for family and friends to visit, lay flowers and spend time remembering.

Whilst it is impossible to prevent any damage happening to a memorial stone it is important to safeguard the memorial to ensure it can be repaired or replaced if any damage should occur.

#### Common damage to memorials:

Subsidence	Vandalism
Theft	Storm damage
Accidental damage	Graffiti
Damage from falling trees	Impact damage

Purchasing a high quality memorial stone for a loved one can be a considerable investment. Furthermore, the cost



## StoneGuard 'All risks' Policy Wording

### How to contact Us

On payment of a small fee You are entitled to receive a copy of the information We hold about You.

If You have any questions or You would like to find out more about this notice You can write to,  
Data Protection Liaison Officer,  
Customer Relations Office,  
RSA, Bowling Mill, Dean Clough Industrial Estate,  
Halifax, HX3 5WA.



## StoneGuard 'All Risks' Application Form

### HOW TO ARRANGE COVER

**Please write in BLOCK letters.**

Please complete the form below and return to:  
Dept SG, Bridge Insurance Brokers Limited  
Cobac House, 14-16 Charlotte Street, Manchester M1 4FL

**Your Name** \_\_\_\_\_

**Your Address** \_\_\_\_\_

\_\_\_\_\_ **Postcode** \_\_\_\_\_

**Name of Deceased** \_\_\_\_\_

**Cemetery** \_\_\_\_\_

**Memorial value** (incl VAT) **£** \_\_\_\_\_

The premium cheque/postal order \* for £..... is enclosed, made payable to **Bridge Insurance Brokers Limited**. Please show your name and address on the back. \* **Please do not send cash by post**

If you wish to pay by credit/debit card please see overleaf.

I/we hereby declare that at the time of signing this application I/we am/are aged 18 years or above and that the stone or memorial to be insured is in good repair.

I/we declare to the best of my/our knowledge and belief that the above statements are true and complete and will form part of the contract between me/us and the Insurer.

I/we understand that cover will commence with immediate effect upon receipt of the premium and this application form.

**Contact Tel No** \_\_\_\_\_

**email** \_\_\_\_\_

**Date of Birth** \_\_\_\_\_

Details of Memorial Mason where stone was purchased

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

**Your Signature** \_\_\_\_\_

**Date** \_\_\_\_\_



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for repairing or replacing a damaged memorial can reach into thousands of pounds. We provide some examples of recent memorial damage claims below:

Falling tree damage, Surrey	£2,034
Accidental damage, Sunderland	£560
Stolen statue, Manchester	£1,382
Subsidence, Devon	£615
Vandalism, Chingford	£6,093

StoneGuard 'All Risks' Insurance can provide peace of mind about your memorial for **as little as £5.80 a year**. The Policy ensures that any damage is quickly rectified – from minor repairs to total replacement of the memorial.

### **Peace of mind that your loved one's memorial is covered**

StoneGuard 'All Risks' Insurance is a five year Policy during which time you will be covered for 'All Risks' of loss or damage to your memorial up to the replacement cost. An overview of what is covered by the Policy is provided below. The full details, terms, conditions and exclusions of the StoneGuard 'All Risks' Policy are shown later in this booklet.

### **What damage is covered?**

By taking out StoneGuard 'All Risks' Insurance your loved one's memorial will be protected from the most common memorial stone damage. The Insurance Policy covers accidental damage to the memorial stone; this includes (but is not restricted to):

- Subsidence
- Vandalism
- Theft or attempted theft
- Impact damage
- Storm damage



## StoneGuard 'All-Risks' cover

### **What damage is not covered?**

StoneGuard 'All Risks' Insurance contains the normal policy exclusions shown below in respect of damage to your memorial stone and other exclusions apply – please see the policy wording for details:

- Depreciation
- Wear and tear
- Action of light or atmospheric conditions
- Process of cleaning, repair, restoration and re-siting (other than such costs involved following insured damage)
- Terrorism, nuclear risks or war

If you have any questions about types of damage which are covered by StoneGuard 'All Risks' Insurance, call the StoneGuard dedicated customer service team on **0500 820 420**.

### **Protecting your memorial**

If you are purchasing a memorial for a loved one StoneGuard 'All Risks' Insurance can help give you peace of mind that the memorial will be safeguarded against possible damage over the years to come.

StoneGuard 'All Risks' Insurance is available for the following:

- New memorials in cemeteries located within the UK
- Where a memorial mason has recently carried out work on an existing memorial (for example, adding a new inscription) in cemeteries located within the UK

### **Where can I find out whether my memorial stone can be covered ?**

If you have any questions about whether your memorial stone can be covered by StoneGuard 'All Risks' Insurance, please call the StoneGuard dedicated customer service team on **0500 820 420**.

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## StoneGuard 'All-Risks' cover

### StoneGuard 'All Risks' Insurance Premiums

StoneGuard 'All Risks' Insurance is a five year Policy. All the premiums shown below are for a five year period, inclusive of Insurance Premium Tax at the current rate. There are no additional initial arrangement fees but it is possible that other taxes or costs may exist that are not applied or imposed by Bridge Insurance Brokers Ltd.

Memorial Stone Value	Premium
Up to - £400	£30
£401 - £500	£37
£501 - £600	£42
£601 - £750	£51
£751 - £1,000	£62
£1,001 - £1,250	£75
£1,251 - £1,500	£90
£1,501 - £1,750	£106
£1,751 - £2,000	£122
£2,001 - £2,500	£148
£2,501 - £3,250	£174
£3,251 - £4,000	£220
£4,001 - £4,750	£263
£4,751 - £5,500	£304
£5,501 - £6,250	£344
£6,251 - £7,000	£386
£7,001 - £8,000	£440
£8,001 - £9,000	£496
£9,001 - £10,000	£551

**Over £10,000 - Contact the StoneGuard Customer Service Team on 0500 820 420**

**Further information about Bridge Insurance Brokers Ltd and Royal & Sun Alliance Insurance plc overleaf...**



## StoneGuard 'All-Risks' cover

### Bridge Insurance Brokers Ltd

(No. 996284) Registered in England and Wales at Cobac House, 14-16 Charlotte Street, Manchester M1 4FL.

Authorised and regulated by the Financial Conduct Authority (FCA). Permitted business includes arranging general insurance contracts. FCA Reference Number 308815.

### Ownership

Bridge Insurance Brokers Ltd is an independent insurance broker. No insurance undertaking has any shareholding in the business and in turn there is no shareholding in any insurance undertaking.

### Royal & Sun Alliance Insurance plc

(No. 93792) Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under FCA Reference Number 202323.

You can check this information on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on **0800 111 6768**.

### FREQUENTLY ASKED QUESTIONS

#### How does inflation affect the value of my memorial stone?

Once you have taken out StoneGuard 'All Risks' Insurance you will receive a Certificate of Insurance. The value shown on the Certificate of Insurance for your Memorial Stone shall, during the Period of Insurance, be increased each day by an amount of inflation agreed by

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## StoneGuard 'All-Risks' cover

the Insurer. Bridge recommends that you should review the adequacy of the sum insured at least once every year.

### **What happens to my personal data?**

All personal data that is collected from you when taking out StoneGuard 'All Risks' Insurance will be provided securely to Bridge in line with the Data Protection Act.

The Information will never be sold to third parties for marketing purposes, although Bridge may transfer Information to carefully selected organisations to keep you informed about their products. If you do not want to receive marketing information, please advise us.

Your personal data is confidential to Bridge and any party involved in providing your Insurance. Such data about you will not be released without your permission unless due to legal process or if required by Bridge's regulator. Under the Data Protection Act 1998 you have the right to request a copy of any data Bridge hold about you (in return for a small fee) and to correct any inaccuracies in the data held.

### **What happens to my premium?**

Bridge collect premiums on behalf of RSA and all premiums are held in trust for the insurer in a segregated account.

### **What advice is provided?**

No advice is provided. This product meets the normal demands and needs of a person wishing to insure against loss of or damage to a memorial stone – subject to the details of cover shown in the policy wording. Cover is provided solely by Royal & Sun Alliance Insurance plc

### **What if I change my mind?** (cooling off period)

If having received and examined your policy document you decide not to proceed with the insurance you may cancel it within 14 days starting on the day you receive



## StoneGuard 'All-Risks' cover

the policy document. On receipt of your notice a premium refund will be made – except when you have already made a claim under the policy. To cancel cover please write to Bridge at the address shown in the policy or telephone the StoneGuard dedicated customer service team on **0500 820 420**

### **What law applies?**

This depends on where you live in the UK. The policy document provides full details.

### **Customer Service**

We aim to provide you with a high standard of service. If this level of service is not provided we would like the opportunity to put things right.

If you wish to register a complaint about the insurance cover please contact Bridge :

...in writing - Write to StoneGuard, Bridge Insurance Brokers Ltd, Cobac House, 14-16 Charlotte Street, Manchester M1 4FL

... by phone - Telephone **0500 820420**

If you are unable to settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

### **How are claims dealt with?**

Bridge settles claims on behalf of the insurer. Normally this means claims for damage are paid directly to the memorial mason effecting repairs, not leaving you out of pocket. You do not have to pay the first amount of any claim.

### **Does the Financial Services Compensation Scheme (FSCS) apply?**

Both Bridge and RSA are covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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## WELCOME TO STONEGUARD INSURANCE

Thank you for taking out a policy with Bridge Insurance Brokers Ltd. We hope you will not ever need to make a claim. However, should you ever have to, you can rest assured that you will enjoy excellent service from our team of claims specialists.

Please read this Policy Wording booklet and your Certificate of Insurance carefully as they tell you everything you need to know about the protection your policy offers.

Should you have any questions about your cover, or wish to make any changes to the policy, please contact:

Bridge Insurance Brokers Ltd.,  
Cobac House, 14-16 Charlotte Street,  
Manchester M1 4FL  
Telephone: 0500 820 420  
e-mail: [stoneguard@bridgeinsurance.co.uk](mailto:stoneguard@bridgeinsurance.co.uk)

## IMPORTANT INFORMATION

### Your Right to Cancel the Policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your Certificate of Insurance. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

### Financial or Trade Sanctions

We shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any prohibition or restriction imposed by law or regulation.





## StoneGuard 'All Risks' Policy Wording

If any such prohibition or restriction takes effect during the Policy period We or You may cancel this Policy with immediate effect by giving written notice to the other at their last known address.

If the Policy is cancelled We will give You a full refund of premium for any unexpired period of cover We will do this only if You have not made a claim during the Period of Insurance.

### **Claims**

Should you wish to make a claim under your policy you should call the claims team on 0161 234 9393.

Loss, damage, accident or claim must be reported in writing as soon as reasonably practicable to: Bridge Insurance Brokers Ltd., Cobac House, 14-16 Charlotte Street, Manchester M1 4FL.

Full details on what you must do in the event of a claim are detailed under "Making a Claim" in the Claims Conditions section of this policy.

### **Compensation**

Bridge Insurance Brokers Ltd and Royal & Sun Alliance Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

### **Premiums and payments**

Premiums are inclusive of Insurance Premium Tax.

### **Arranged by:**

Bridge Insurance Brokers Ltd.



## StoneGuard 'All Risks' Policy Wording

### **Underwritten by:**

Royal & Sun Alliance Insurance plc, which is authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323.

You can check this on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0800 111 6768.

**This policy (and the certificate of insurance which forms an integral part of the policy) is a legal contract. It needs to be examined thoroughly to ensure it meets your requirements.**

**If it does not meet your requirements you must contact your broker without undue delay. Any facts which we have taken into account in the assessment or acceptance of this policy, and any subsequent changes to those facts, need to be declared. Failure to do so may invalidate the policy or result in certain covers not operating fully.**

### **About Your Insurance Policy**

Your insurance policy is made up of this Policy Wording and the Certificate of Insurance which shows the sums insured, the premium You will pay, and any other terms which apply to Your policy.

You should read the Certificate of Insurance and the Policy Wording together, to tell You what is covered and what is not covered, how We settle claims and other important information.

Some words in this policy have a special meaning. They start with a capital letter whenever they appear in the policy, and are listed under "Definitions" in the subsequent pages.

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### **The Insurance Contract**

This insurance policy is a legal contract between You and Us. The contract is based on the information You gave Us when You applied for the insurance and any subsequent information which You have supplied.

We will provide cover for the insurance described in this policy subject to all the terms, conditions and exclusions for the Period of Insurance shown in the Certificate of Insurance. You must pay the premium for the Period of Insurance and comply with all of the Policy Conditions.

If You do not meet Your part of the contract, We may turn down a claim or reduce the amount We pay for a claim. This Policy has been issued by Royal & Sun Alliance Insurance plc.

### DEFINITIONS

#### **British Isles**

England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

#### **Broker**

Bridge Insurance Brokers Ltd.

#### **Certificate of Insurance**

The evidence of insurance issued to You.

#### **Damage**

Loss, destruction or damage.

#### **Endorsement**

Any alteration made to the policy, which has been agreed by Us in writing.

#### **Memorial Stone**

The memorial stone identified in the Certificate of Insurance.

#### **Period of Insurance**

60 months from the commencement date shown on the Certificate of Insurance.



### **We/Us/Our/Company**

Royal & Sun Alliance Insurance plc.

### **You/Your**

The Insured Person shown in the Certificate of Insurance.

### PROPERTY DAMAGE INSURANCE

#### **What is Covered**

Accidental Damage to the Memorial Stone.

Damage to or re-fixing and realignment of the Memorial Stone directly arising from faulty or defective workmanship by any Stonemason whose business has ceased trading, been wound up or carried on by a liquidator or receiver.

#### **What is Not Covered**

Depreciation, wear and tear or other gradually operating cause or any process of cleaning, repair, restoration and re-siting other than such costs involved following insured Damage.

Damage arising from confiscation or detention by Customs or Government officials.

Damage arising through theft from an unattended or unlocked vehicle.

Losses that are not directly associated with the incident that caused You to claim.

Damage occurring or arising from an event which occurred prior to the inception of this policy.

#### **Pollution or Contamination**

Damage caused by or arising out of pollution or contamination which

- i) was the result of an intentional act
- ii) was expected or should have been expected
- iii) did not occur during any Period of Insurance.

#### **Radioactive Contamination**





## StoneGuard 'All Risks' Policy Wording

Damage or any loss or expense whatsoever resulting or arising therefrom or any loss directly or indirectly caused by or contributed to by or arising from

i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### **Sonic Bangs**

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

### **Terrorism**

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### **War Risks**

Damage arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

### **HOW WE SETTLE CLAIMS FOR PROPERTY DAMAGE**

If the Memorial Stone suffers accidental Damage within the British Isles by any cause not excluded under "What is not covered" We will pay You the amount of loss or at



## StoneGuard 'All Risks' Policy Wording

Our option reinstate or replace such property provided that Our liability shall not exceed:

i) the Memorial Stone Value shown in the Certificate of Insurance

ii) five times the Memorial Stone Value shown in the Certificate of Insurance in any one Period of Insurance.

### **Index Linking**

The value shown in the Certificate of Insurance for the Memorial Stone shall, during the Period of Insurance, be increased by an amount of inflation agreed by Us.

### **Replacement or Repair**

We may at Our own option repair or replace any property destroyed or damaged but only as circumstances permit and in a reasonably sufficient manner.

### **Reinstatement of value**

Requests for reinstatement of value following exhaustion of the total amount payable as defined within will be considered and, if granted, the following endorsement will apply and an additional premium may be required:

In the event of loss covered by this Insurance and in the absence of written notice by Us or You to the contrary within 30 days, the amount of the loss will be reinstated automatically and totally as from the date of the loss and You undertake to pay such additional premium as may be required.

### **CLAIMS CONDITIONS**

#### **Making a Claim**

Where an event which could give rise to a claim under this policy happens You must

i) tell Us as soon as reasonably practicable and provide Us with all information or help that We may reasonably ask for

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ii) pass to Us immediately, unanswered, any letter, writ or document relating to the claim

iii) not admit or deny liability, offer, reject, negotiate or agree to pay any claim without Our written consent.

**Our Control of Claims**

We will be entitled to take over and conduct in Your name the defence or settlement of any claim.

We may also start legal action in Your name (but at Our expense and for Our own benefit) to recover from others compensation in respect of anything covered by this policy.

You will give Us all the help and information We may reasonably need to settle or defend any claim or to start legal proceedings.

**Fraud**

You will lose all benefit under this policy if

i) any claim is fraudulent or

ii) You or anyone acting for You is dishonest in claiming any benefit under the policy or

iii) any Damage is deliberately caused by You or with Your knowledge.

**Other Insurances**

If at the time of any incident which results in a claim under this policy there is any other insurance covering the same loss, damage or liability or any part of it, We will only pay Our proportionate share of the claim.

**POLICY CONDITIONS**

**Cancelling the Policy**

You may cancel the contract by giving Us at least 30 days notice in writing. If You cancel the policy, You may be entitled to a refund of premium if no claim has been made during the current Period of Insurance.

We may cancel this policy by giving You at least 14 days



notice at your last known address. If We cancel the policy, We will refund premium paid for the remainder of the Period of Insurance.

**Law Applicable**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both You and We may choose the law which applies to this contract, to the extent permitted by those laws.

Unless You and We agree otherwise in writing, We have agreed with You that the law which applies to this contract is the law which applies to the part of the United Kingdom in which You are based, or, if You are based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which You are based.

We and You have agreed that any legal proceedings between You and Us in connection with this contract will only take place in the courts of the part of the United Kingdom in which You are based, or, if You are based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which You are based.

**Transfer of Interest**

You may not transfer Your interest in the policy without Our written approval.

**Your duty to prevent loss or damage**

You must take all reasonable steps to prevent Damage to the Memorial Stone and to maintain it in a sound condition.

**COMPLAINTS PROCEDURE**

**Our commitment to customer service**

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

We take all complaints seriously and following the steps



below will help us understand your concerns and give you a fair response.

#### **Step 1**

If your complaint relates to your policy then please contact your usual business contact.

#### **Stoneguard Insurance**

Customer Relations  
Bridge Insurance Brokers Ltd., Cobac House, 14 -16  
Charlotte Street, Manchester M1 4FL  
Telephone: 0500 820 420  
e-mail: [compliance@bridgeinsurance.co.uk](mailto:compliance@bridgeinsurance.co.uk)

If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns by close of the next business day.

Experience tells us that most difficulties can be sorted out within this time.

#### **Step 2**

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post:  
RSA Customer Relations Team, P O Box 255  
Wyndham NR18 8DP  
Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

#### **Our promise to you**

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress



- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

#### **If you are still not happy**

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

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

Telephone:  
0800 0234567 (free from standard landline, mobiles may be charged)  
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)  
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)

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

#### **Thank you for your feedback**

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at



all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

#### HOW WE USE YOUR INFORMATION

Please read the following carefully as it contains important information relating to the details that You have given Us.

You should show this notice to any other party related to this insurance.

#### Who We are

StoneGuard Property Damage Insurance is underwritten by Royal & Sun Alliance Insurance plc.

You are giving Your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group).

In this information statement 'We' 'Us' and 'Our' refers to the Group unless otherwise stated.

#### How Your information will be used and who We share it with

Your information comprises of all the details We hold about You and Your transactions and includes information obtained from third parties.

If You contact Us electronically, We may collect Your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by Your service provider.

We may use and share Your information with other members of the Group to help Us and them

- Assess financial and insurance risks
- Recover debt
- Prevent and detect crime
- Develop Our services, systems and relationships with You
- Understand Our customers' requirements



- Develop and test products and services.

We do not disclose Your information to anyone outside the Group except

- Where We have Your permission, or
- Where We are required or permitted to do so by law, or
- To credit reference and fraud prevention agencies and other companies that provide a service to Us, Our partners or You, or
- Where We may transfer rights and obligations under this agreement.

We may transfer Your information to other countries on the basis that anyone We pass it to provides an adequate level of protection.

In such cases the Group will ensure it is kept securely and used only for the purpose for which You provided it.

Details of the companies and countries involved can be provided on request.

From time to time We may change the way We use Your information. Where We believe You may not reasonably expect such a change We shall write to You. If You do not object, You will consent to that change. We will not keep Your information for longer than is necessary.

#### Sensitive Information

Some of the information We ask You for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions).

We will not use such sensitive personal data about You or others except for the specific purpose for which You provide it and to carry out the services described in Your Policy documents. Please ensure that You only provide Us with sensitive information about other people with their agreement.