

# Policy Changes Update Booklet – Home Shield

Reference: CHANGES/V6/UKMICRET

## Important changes you should know about your insurance policy

This document contains details of the changes we are making to your policy; these bring it up to date with new standard terms and conditions.

This document must be read in conjunction with your policy booklet, schedule and any other documentation we have issued.

By including changes to a particular section this does not mean that you have chosen to include that section; you will need to check with your current policy schedule to see which covers you have chosen to include.

**Before paying your premium please make sure that the cover provided meets your needs. By insuring with us you accept the changes. If you have any questions or concerns please contact us.**

# Change - Data Privacy notice

## Why are we making this change?

We take data protection seriously and your privacy is important to us. There have been recent changes to data protection legislation and we want to take this opportunity to clarify how we use your data. We have produced a new **How we use your data** notice which replaces any data privacy notice which we may have sent to you in other documentation.

## Clause 1 – effective from policy inception or renewal on or after 1 May 2018

The following notice replaces any privacy notice which is contained in your policy or in any other documentation we have sent you.

## How we use your data

Your privacy is important to us. We will process your personal data in accordance with the applicable data protection law.

The data controller in respect of any personal data which we may hold about you or process is Methodist Insurance PLC; who you can contact via the Data Protection Officer, at Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on **0345 6073274** or email [compliance@micmail.com](mailto:compliance@micmail.com)

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention and business management. This may involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, service providers, professional advisors, external independent financial advisers (IFAs) or business partners and our regulators. In some circumstances the processing may be carried on outside of the European Economic Area where suitable arrangements will be taken to ensure that your personal information is protected.

## Special categories of data

In order to provide your insurance policy or when making a claim, we may need to collect or process information relating to your or a dependant's health or criminal convictions. As this is 'sensitive personal data' we are required to obtain your consent to process this information. If you do not consent to us processing this information we may be unable to provide your insurance policy or process any claim. You are entitled to withdraw this consent at any time. However, withdrawing your consent may mean we are unable to continue providing your cover meaning your insurance policy may be cancelled. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

## Fraud Prevention

We may check your details with various fraud prevention and credit reference agencies. If you make a claim, we will share your information (where necessary) with other companies to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies including Claims and Underwriting Exchange, run by MIB and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

## Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at [www.methodistinsurance.co.uk/general/security-and-privacy](http://www.methodistinsurance.co.uk/general/security-and-privacy) or contact our Data Protection Officer.

# Change – Legal expenses

## Why are we making this change?

The changes will impact the Data Protection cover under the Legal Defence section of the policy wording. These modifications have been made to reflect the anticipated revised data privacy legislation in the UK and to remove specific reference to the Data Protection Act 1998.

### Clause 2 – effective from policy inception or renewal on or after 1 May 2018

Part (1) of the Cover for Legal defence is re-stated as follows:

#### What is covered

**Costs and expenses** to defend **your** legal rights if an event arising from **your** work as an employee leads to

- (a) **you** being prosecuted in a court of criminal jurisdiction
- (b) civil action being taken against **you** under
  - (i) discrimination legislation
  - (ii) data protection legislation

Subject otherwise to the terms of the policy.

This contract is underwritten by:  
Methodist Insurance plc.

Our FCA register number is 136423.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

If you would like this booklet in large print, braille,  
on audio tape or computer disc please call us on

**0345 606 1331**

You can also tell us if you would like to always  
receive literature in another format.



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