

NOTICE TO POLICY HOLDERS – Sampo Canopus My Home Elite Policy

We are writing to let you know about changes to your policy.

With effect from 9th March 2018 Sampo Canopus changed its brand name to “Canopus”. The following amendments have been made to **your** policy documents:

Reference to the brand name of “Sampo Canopus” or “Sampo Canopus” logos contained in **your** policy is replaced by “Canopus”

This does not affect **your** insurance in any way and **your** Insurance cover will continue to be underwritten as before by:

Lloyd’s Syndicate 4444 managed by Canopus Managing Agents Limited.
KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847.
Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

With effect from 25th May 2018 The Data protection Notice is deleted and replaced by the following:

Data Protection Notice – Sections One, Two & Three

Your Insurers are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **Your** personal information.

For full details of what data **We** collect about **You**, how **We** use it, who **We** share it with, how long **We** keep it and **Your** rights relating to **Your** personal data, please refer to our [Privacy Notice](#) which will be available on **Our** website during May 2018 www.canopus.com.

If **You** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **Your** address and a copy will be sent to **You** in the post.

In Summary:

To enable **Us** to take the necessary steps to enter into a contract with **You** to provide the appropriate insurance products and services, **Your Insurers** may collect the following personal information about **You**, including:

Name, date of birth, address, other contact details, occupation, financial information such as bank details, details of insured items or cover required including the location of those items where applicable, details of additional people who **you** are including on the proposal or policy, claims history excluding details of personal injuries or medical conditions

We may also collect the following sensitive personal information about **You** and additional people who **You** are including on the proposal or policy, where the provision of this type of insurance is in the substantial public interest:

Medical details, criminal convictions and County Court Judgments, claims history including details of personal injuries or medical conditions

Your Insurers collect and process **Your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **Us** or which process information on **Our** behalf (for example, premium collection, claims validation or for communication purposes related to **Your** cover). **We** will ensure that third parties keep **your** information secure and do not use it for purposes other than those that **We** have specified in the [Privacy Notice](#).

Some third parties that process **Your** data on **Our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We will keep **Your** personal information only for as long as **We** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **We** are required to by law. **We** may share **Your** information to enforcement authorities if they ask **us** to, or to a third party in the context of actual or threatened legal proceedings, provided **We** can do so without breaching data protection laws.

If You have any concerns about how **Your** personal data is being collected and processed, or wish to exercise any of **Your** rights detailed in the [Privacy Notice](#), please contact;

Group Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London EC3M 7HA
UK
privacy@canopus.com
T + 44 20 7337 3700

The Complaints Procedure now reads as follows:

OUR SERVICE COMMITMENT TO YOU

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times they are committed to providing **you** with the highest standard of service.

In the first instance, if your complaint refers to the handling of a claim **you** have submitted under **your** policy please contact;

**Davies Group
PO Box 2801
Stoke on Trent
ST4 9DN
Tel: 0303 366 9000**

For all other complaints, please contact:

**KGM Underwriting Services Limited
Household Dept
2, Birch Court
Blackpole East
Worcester
WR8 8SG
Tel: 0333 7773086
E Mail: broker.services@kgmus.co.uk**

Should **you** remain dissatisfied with the response that **you** receive, **you** may if **you** wish, refer **your** complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

**Complaints
Lloyd's
One Lime Street
London EC3M 7HA
Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: 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 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 the Financial Ombudsman Service (FOS). The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email

complaint.info@financial-ombudsman.org.uk. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

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/consumers/odr/>.

This does not affect **Your** right to submit **Your** complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service detailed above.

Your Insurance Adviser will continue to be your primary contact, should You have any questions about your policy or you need to make any changes, including changes in cover or cancellations you should contact them. All other contact information in regards to making a claim, complaint or requesting a cancellation are contained within your policy document or amendments above.

Data Protection – Section Four

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of **you** or others involved in **your** home emergency, in order to provide the services described in this policy, By using **our** services, **you** consent to **us** using such information for these purposes,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your property** which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide us with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if you think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer

The Quadrangle

106-118 Station Road

Redhill

RH1 1PR

UK

Email: [HYPERLINK "mailto:dataprotectionenquiries@axa-assistance.co.uk"](mailto:dataprotectionenquiries@axa-assistance.co.uk)

dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk Alternatively, a hard copy is available from **us** on request.