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Gadget Insurance



Terms and Conditions

**Protect your
bubble.com**
by Assurant®

Protect Your Bubble monthly gadget insurance

This is your gadget insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then call Protect Your Bubble on 1890 818 040. This insurance is arranged and sold by Protect Your Bubble, which is a trading name of Assurant Direct Limited, and underwritten and administered by Assurant Europe Insurance N.V. References to 'we/us/our' relates to Assurant Europe Insurance N.V.

The benefits, conditions and exclusions of this policy apply to the individual or family member who owns the gadget. A family member is defined as a relative or partner who permanently lives at the same address as you (as well as sons or daughters living away from home for some of the year whilst at college or university).

If the gadget is owned by a business the benefits, conditions and exclusions of this policy apply to the business and any employees of that business who use the insured gadget primarily for business purposes.

Policy Document

Who is this cover designed for?

Summary	Description
For many of us, gadgets are playing more of a role in our everyday lives and it is important to us that we ensure that we can continue to use them as frequently as we do	<p>This policy is designed for people who do not have their gadget insured elsewhere, or wish to cover them separately, and who want to cover the costs of repair or replacement should the item breakdown outside of the manufacturers' warranty, be damaged, lost or stolen. This insurance is subject to an excess and the terms and conditions, including exclusions, are set out in this document.</p> <p>This cover is provided on the condition that you are an Ireland resident and over 18 years of age.</p>
It is important to note that gadget insurance is offered on the understanding that you will take care of your gadget.	<p>Having insurance does not mean that you can take risks with your gadget which you would not take if your gadget was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.</p>

The cover you receive

Risks you are covered for	Benefits you receive
<p>Your registered gadget is covered for:</p> <ul style="list-style-type: none"> • Theft • Damage • Breakdown (including faults) • Loss (where you have chosen to pay an additional premium for this cover) <p>occurring anywhere in the world</p>	<p>Insurance cover for the gadget detailed on your policy documents and as specified in your schedule of insurance which must be owned by you or a family member, or in the case of a business owned by the business and used by any employees.</p> <p>If your gadget is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> 1) repair the gadget (where possible) or 2) replace it with a gadget of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification <p>If you are unable to provide the damaged gadget to support your claim for a damage or breakdown incident, then this will be classified as a lost gadget.</p> <p>If your gadget is lost or stolen we will replace it with a gadget of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p>Loss of your gadget is only available where you have chosen to pay the additional premium and will be detailed on your schedule of insurance. Loss cover is not available for Laptops , MacBooks, TVs, desktop PCs or PC monitors.</p> <p>Replacements</p> <ol style="list-style-type: none"> 1) Where we replace the mobile device the replacement may be a remanufactured (not brand new) device 2) We will attempt to replace your device with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile devices 3) Where we send you a replacement or repaired item, this will only be sent to an Ireland address
<p>If you make a successful claim for theft and discover you have been charged for calls, texts or data as a result of someone else using your gadget. These unauthorised network charges are covered up to a maximum of €100</p> <p>If you have taken the additional loss cover then this benefit also applies in the event you make a successful claim for loss</p>	<p>In the event that your gadget is a mobile phone and it has been used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <ul style="list-style-type: none"> • The moment the loss or theft occurred until 24 hours after you discovered it missing. For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to a maximum of €100 <p>We will require itemised bills in order for us to pay any claim for unauthorised network charges.</p> <p>The SIM card will also need to be registered to you or your family member, or to the business or an employee in order for these charges to be covered.</p>

What you are NOT covered for

Cover for loss is only applicable if you have selected this additional level of cover

Summary	Description
Any incident prior to the start date of your insurance	<p>This insurance policy begins on the start date as detailed on your schedule of insurance.</p> <p>Any incident which would result in you needing to make a claim that happens before this date is not covered.</p> <p>If your gadget is a mobile phone we may ask for evidence or contact the network directly in order to verify that the mobile phone was being used after the start date of this policy. If we are unable to validate the mobile phone was being used then we may decline your claim.</p>
Any gadget not registered on your policy	<p>This policy only covers the gadgets detailed on your schedule of insurance.</p> <p>If you want to insure any new gadgets you have then you need to take out additional insurance to cover those items. It is important to check your schedule of insurance regularly and advise us of any changes.</p>
Loss of your gadget where you have not selected this level of cover	<p>All of our policies have the option to select additional cover for loss for an increase in cost, unless you are looking to insure a laptop, Macbook, TV, Desktop PC or PC Monitor.</p> <p>If you have a one of these gadgets or have not selected to cover the loss of your gadget then this is not covered under any circumstances.</p> <p>Loss means the gadget has been accidentally left behind by you and you are permanently deprived of its use and unable to locate the gadget. If you have not selected loss cover then you will not be able to claim for this type of incident.</p>
Breakdown covered by the manufacturer's warranty	<p>This policy does not provide cover for problems with your gadget that are covered by the manufacturer warranty.</p> <p>If your gadget does develop a fault whilst still under warranty you should follow the warranty returns process as specified by the manufacturer.</p>

Summary	Description
<p>Excess</p>	<p>You need to pay a contribution every time you make a successful claim</p> <p>Your excess amount will vary depending on the type of gadget, the make, model and specifications and also on what type of claim you are making.</p> <p>The amount you will be required to pay will be confirmed when you obtain a quote for insuring a gadget, and can also be found;</p> <ul style="list-style-type: none"> • On your certificate of insurance • By logging in to MyBubble our online portal at protectyourbubble.com or; • Visiting the Help & Support section of our website <p>Your excess will need to be paid before we will settle your claim.</p>
<p>More than 2 loss or theft claims in a 12 month period for each insured item</p>	<p>There is a limit of 2 successful claims for loss or theft for each insured item in any twelve month period, beginning from the start date detailed on your certificate of insurance.</p> <p>For example if you purchase your insurance on the 1st January, you are limited to only two successful claims for loss or theft up until 1st January the following year.</p> <p>There is no limitation on claims for damage or breakdown.</p>

Summary	Description
<p>Loss, theft, damage or breakdown as a result of not taking care of your gadget</p>	<p>We know how important your gadget is to you and we expect that you will take care of your gadget. If you don't take care of your gadget then we may not pay your claim.</p> <p>Taking care of your gadget means –</p> <ul style="list-style-type: none"> • Not knowingly leaving your gadget somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there? • If you need to leave your gadget somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place. • Making reasonable enquiries to find your gadget if you think you have lost it. • Not intentionally damaging your gadget <p>If you knowingly leave your gadget where others can see it but you cannot and your gadget is then lost or stolen we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your device. If we believe you have not taken care of your gadget, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your gadget somewhere you can't see it but others can, we may decline your claim for not taking care of your gadget – for example:</p> <ul style="list-style-type: none"> • in a cafe or pub you leave your gadget on the table when you go to the bar to pick up your drink instead of taking it with you • leaving your gadget on display in your car • leaving your gadget in the care of someone you don't know well • if you are at the gym and you leave your gadget on a bench in the changing rooms rather than taking it with you or locking it in a locker <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>

Summary	Description															
<p>Gadgets which were not brand new or refurbished to manufacturer standards at the time of purchase</p>	<p>We can insure gadgets which have been purchased as brand new directly from a manufacturer, a network provider and a retail store (high street or online).</p> <p>We also cover gadgets purchased as refurbished if they have been purchased through a manufacturer, a network provider or an Assurant approved retailer. We cannot insure gadgets which have been purchased as used or refurbished from other online outlets or high street retail stores. Details of Assurant approved retailers can be found on our website ie.protectyourbubble.com/gadget-insurance/approved-retailers or calling us on 1890 818 040.</p> <table border="1" data-bbox="378 448 1033 829"> <thead> <tr> <th></th> <th>Purchased as brand new</th> <th>Purchased as refurbished</th> </tr> </thead> <tbody> <tr> <td>Manufacturer (e.g Apple, Samsung etc.)</td> <td>✓ (can be insured)</td> <td>✓</td> </tr> <tr> <td>Network (e.g. Meteor, Eircom, Vodafone, O2)</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Assurant approved retail store</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Other retail store (High street or online)</td> <td>✓</td> <td>x (unable to insure)</td> </tr> </tbody> </table> <p>Second-hand or used phones cannot be covered under this insurance policy, regardless of where they have been purchased.</p> <p>Gadgets purchased from any other source not detailed above cannot be covered under this insurance policy. If you are not sure if your device is eligible for insurance please contact us on 1890 818 040.</p>		Purchased as brand new	Purchased as refurbished	Manufacturer (e.g Apple, Samsung etc.)	✓ (can be insured)	✓	Network (e.g. Meteor, Eircom, Vodafone, O2)	✓	✓	Assurant approved retail store	✓	✓	Other retail store (High street or online)	✓	x (unable to insure)
	Purchased as brand new	Purchased as refurbished														
Manufacturer (e.g Apple, Samsung etc.)	✓ (can be insured)	✓														
Network (e.g. Meteor, Eircom, Vodafone, O2)	✓	✓														
Assurant approved retail store	✓	✓														
Other retail store (High street or online)	✓	x (unable to insure)														
<p>Cosmetic damage</p>	<p>We only cover damage if it stops the normal functioning of your gadget. If it is just a scratch or dent, and your gadget still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your gadget aren't nice but we are here to fix your gadget when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>															

Summary	Description
<p>Unauthorised repairs</p>	<p>Making sure that your gadget is repaired to a high standard enables us to continue to provide this insurance cover.</p> <p>We want your gadget to continue functioning which is why we only use our approved repairers.</p> <p>We also want the ability for us to assess the damage to your gadget in order to best decide whether to repair or replace the gadget.</p> <p>If you have your gadget repaired without our opportunity to do this then we may not pay your claim.</p> <p>In the event you have had your mobile device repaired prior to taking out this insurance and that repairer has not been authorised by the manufacturer, we will not pay for any future breakdown of the device.</p>
<p>Contents of your gadget</p>	<p>We only cover the gadget, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</p> <p>This also means that if any of the data or information stored on your gadget is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts.</p> <p>There are lots of ways to back up the contents of your gadget and we suggest you do this regularly so if you have a claim and you lose your gadget's contents as a result, you can download it on to your replacement gadget and be up and running again in no time.</p>
<p>Accessories</p>	<p>We only cover the gadget we do not cover any accessories</p> <p>Items which connect to your gadget are not covered by this insurance policy (e.g. chargers, cases, SIM cards, memory cards, headphones etc.)</p>
<p>Other losses</p>	<p>Any cost or losses that can't be resolved by the repair or replacement of your gadget.</p> <p>We don't cover any loss of profit, opportunity, subscription fees, line rental, goodwill or similar losses. We just cover the gadget and any unauthorised network charges.</p>
<p>Modifications</p>	<p>If your gadget has been modified in any way we will only replace the gadget, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your gadget looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your gadget from a network.</p>

<p>Proof of ownership</p>	<p>We need to know that the gadget you are claiming for is yours or a family members (or owned by the business if this is a business policy). Therefore you will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your gadget. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model or serial number (IMEI number for mobile phones) and memory size (where relevant) of your gadget. If the serial number or IMEI number on the gadget has been tampered with and we are unable to verify this we will decline your claim.</p> <p>For mobile phones the IMEI number is the unique serial number. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you. Proof of ownership could include a till receipt or documentation from any online purchase, or in the case of mobile phones documentation from your network provider. If you don't have any proof of ownership we may decline your claim.</p>
<p>Counterfeit devices</p>	<p>We do not cover any mobile devices that are manufactured in a way to resemble devices made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.</p> <p>Where we receive a claim for any devices that fall into this category we will return the mobile device to you unrepaired and the claim will be declined.</p>
<p>Losses incurred as a result of the sale of your gadget</p>	<p>We do not cover any loss of your gadget or any loss of money expected from any transaction, from the sale or trade your device. This is because the gadget will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your gadget, such as;</p> <ul style="list-style-type: none"> • waiting for payment (including waiting for cheques to clear) before releasing your gadget, • using a secure payment service, • not accepting cash payments from people you don't know (who could be using forged banknotes), and; • ensuring your gadget is sent using a reliable and suitably insured delivery service.

Actions you will need to take on loss, theft, breakdown or damage to your gadget

Cover for loss is only applicable if you have selected this additional level of cover

Summary	Description
<p>Tell your network provider if your gadget is lost or stolen as soon as you can</p>	<p>If you have a network enabled gadget (e.g. mobile phone, tablet, pda) then it is important to contact the network provider as soon as possible.</p> <p>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your gadget is lost or stolen up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further changes.</p> <p>It is important to contact your network to block your device and SIM card as soon as possible if your device is lost or stolen. We may ask for evidence of this to support any claim for the loss or theft of your gadget.</p>
<p>If your gadget is lost or stolen report it to the Gardaí</p>	<p>Tell the Gardaí about any lost or stolen gadget as soon as you can, we will ask you to provide the Gardaí reference number before we will pay any claim for loss and theft.</p> <p>If you have difficulty reporting your incident to the Gardaí please contact us and we can help to guide you.</p> <p>If you are outside of Ireland when the gadget is lost or stolen, please contact the relevant local authorities to report the incident and obtain a reference number from them.</p>
<p>Report any loss or theft to the place you believe it has been lost or stolen from</p>	<p>We expect you to report your gadget as lost or stolen to the place you think it has been lost or stolen from.</p> <p>Often gadgets are found and handed in to the place they were found at. We expect you to report the loss or theft of your gadget to the place you think it was lost or stolen from or is most likely to be handed back to. We may ask you to provide the details of where your gadget was lost or stolen from and actions you have taken to try to recover it.</p>
<p>Report your claim to us as soon as you can</p>	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this it we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your gadget if it is lost or stolen or stop any further damage to your gadget. You can log your claim online, by telephone, by email or in writing, it is really simple.</p>

How to make a claim

Summary	Description
Step One:	<p>Please make sure you have read the "Actions you will need to take on loss, theft, breakdown or damage to your gadget" section as this tells you what we may need from you in order to settle your claim.</p> <p>If your Mobile Device has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device.</p>
Step Two:	<p>You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us by either:</p> <ul style="list-style-type: none">a) Registering and logging in to MyBubble - your online account portal at protectyourbubble.com and submitting your claim or;b) Calling our customer services team on 1890 818 040c) Emailing our customer services team at customerservicesire@protectyourbubble.comd) Writing to us at Protect Your Bubble, PO Box 1216 West Park Industrial Park, Park West Road, Dublin 12
Step Three:	<p>We will walk you through the simple claims process and tell you what information and documents you will need to provide for us to assess your claim.</p>
Step Four:	<p>You will need to pay your excess for every accepted claim. Your excess will need to be paid before we settle your claim.</p>
Step Five:	<p>We will either repair your gadget or send you a replacement.</p> <p>Following a successful claim for the loss or theft of your device we will blacklist the handset in order to prevent it from being used. It is still important for you to bar your SIM card with the network as soon as possible.</p> <p>If you are sending you're damaged device to us for repair you must remove any locking mechanism (e.g. Find My iPhone) before we receive it. If this is not done it will delay your claim and your mobile device may be returned to you unrepaired in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.</p>

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your gadget ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your gadget, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty
- Where we replace the gadget the replacement may be a remanufactured (not brand new) device
- If we are unable to replace your device with the same make and model, we will contact you to discuss an alternative claim settlement
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged gadgets, parts and materials replaced by us shall become the property of the insurer
- Assurant Europe Insurance N.V. handle all claims
- Where possible, you should make a back-up and delete any data stored on the device as it will be wiped as part of the repair process, or in case we can't make a repair and need to send you another replacement phone

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

If your claim for a lost or stolen gadget has been rejected then insurance cover for that gadget will cease and no further insurance premiums will be collected for it. If you only have the one gadget insured with us this will result in your policy cancelling.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our fraud team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from the UK, Ireland and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover administration costs
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request

- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when –
 - Checking details on applications for credit and credit related accounts or facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

Please contact us at 1890 818 040 if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of device and is detailed within your schedule of insurance.

Duration of this Policy

This insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance
- You fail to pay the monthly premium
- Protect Your Bubble or the insurer cancel the insurance

Cancelling your insurance

You may cancel the insurance within the 14 days after you receive the insurance documents and you will receive a full refund of any premiums paid.

After the 14 day period you can cancel at any time by contacting us on 1890 818 040, emailing us at customerservicesire@protectyourbubble.com or writing to us at Protect Your Bubble, PO Box 12161 West Park Industrial Park, Park West Road, Dublin 12. We will cancel the policy at the end of the most recent policy period. For example if you have paid your latest monthly premium on the 1st January and contact us to cancel on the 15th January, we will set the policy to cancel on the 31st January and collect no further premiums. No refunds will be paid at cancellation.

The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent. Otherwise the insurer can cancel your insurance by giving you 30 days written notice to your last known address or an email to the email address you provided. The reasons that the insurer may cancel this insurance could be for: significant adverse claims experience, significant increase in the insurer's operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on 1890 818 040. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email complaints@protectyourbubble.com or write to: Quality Assurance Manager, Assurant Europe Insurance N.V. PO Box 12161, West Park Industrial Park, Park West Road, Dublin 12

Please quote your mobile phone number in any correspondence. Assurant Europe Insurance N.V. handle all queries and complaints.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, LONDON, E14 9SR Telephone: 0800 023 4567 / 0300 123 9123, Email: complaint.info@financial-ombudsman.org.uk,
Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

Choice of law

Irish law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address, or via email where you have provided us with a valid email address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

Financial Services Compensation scheme

Assurant Europe Insurance N.V. is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

Status disclosure

This insurance has been arranged and sold by Protect Your Bubble with a single insurer Assurant Europe Insurance N.V. whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN. Protect Your Bubble is a trading name of Assurant Direct Limited, a company registered in England and Wales (registration company number 5399683). Assurant Direct Limited is authorised and regulated by the Financial Conduct Authority under registration number 651412. Assurant Europe Insurance N.V. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202735. You can check these registrations on the Financial Services Register at www.fca.org.uk/

Data Privacy Policy

Assurant Europe Insurance N.V. are part of the Assurant, Inc. group of companies. The details here provide a summary of how we collect, use, share, transfer and store your information. For our full Data Privacy Policy please visit our website ie.protectyourbubble.com or contact our Data Protection Officer, Assurant Europe Insurance N.V. PO Box 12161, West Park Industrial Park, Park West Road, Dublin 12 or by emailing dataprotectionofficer@assurant.com

Information that we collect from you

We collect a variety of personal information about you including your name, address, contact details, date of birth, claims information and details of the device you are wanting to cover on this policy (e.g. Make, model IMEI/Serial number). We also collect information from a number of different sources for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; this will be in the process of handling a claim.

Using your information

The main reason we collect your personal information is to manage your policy such as handling a claim, administration or issuing documentation to you. You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the insurance cover under this agreement.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime ; collecting information regarding your past claims; carrying out research and analysis to improve our services; and recording and monitoring calls.

Sharing your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Where we send your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the company has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information.

For a full list of your rights please refer to the full Data Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

Contact details

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