

**Aioi Nissay Dowa Insurance UK
Limited**

Turo Power Host “Off-App” UK

Policy Wording

Version 33

WELCOME

Thank you for choosing Aioi Nissay Dowa Insurance. This booklet contains details of your cover. It should be read along with your Policy Schedule (including any Endorsements on it) and Certificate of Motor Insurance.

Please take time to read all sections within this booklet along with your Policy Schedule to make sure your information is correct, the insurance meets your needs, and you understand the terms, exclusions and conditions.

Please contact your insurance broker if any information is incorrect or if there is anything you do not understand. If anything changes, please contact your insurance broker. If any information is incorrect this could affect the validity of this Policy or the extent to which a claim is covered.

Throughout this booklet we refer to Aioi Nissay Dowa Insurance UK Limited as the Insurer. This insurance policy is managed by Apollo MGA Limited, on behalf of Aioi Nissay Dowa Insurance UK Limited.

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DISCLAIMER

This insurance policy is written by Aioi Nissay Dowa Insurance UK Limited and is managed by Apollo MGA Limited.

Aioi Nissay Dowa Insurance UK Ltd, who is registered in England and Wales number 11105895 at 52-56 Leadenhall Street, London EC3A 2BJ, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 816870.

Apollo MGA Limited (FRN 946200 / Company Number 13079112) is an Appointed Representative and is authorised to act on behalf of Davies MGA Services Limited (FRN 597301 / Company Number 07834776) (the "Principal"), which is authorised by the Financial Conduct Authority (FCA) to carry out certain insurance services. Please see the Financial Services Register for further information: <https://register.fca.org.uk/s/>

Apollo MGA and Apollo MGA Limited are trading names of Apollo MGA Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Apollo MGA Limited is registered in England and Wales with company number 13079112. Registered office at 1 Bishopsgate, London, England, EC2N 3AQ.

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is and is not covered.

POLICY DEFINITIONS

The following definitions apply to this Policy and are denoted by a capital first letter throughout this Policy.

Unless specified elsewhere in the contract the defined words and phrases listed below have the same meaning wherever they appear within this Policy.

Accessories

The part(s) of an Insured Vehicle which are permanently integrated in or removable from a housing unit within the Insured Vehicle and designed to be operated only by the power of the vehicle: including a radio, in-vehicle entertainment and global positioning system (GPS).

Certificate of Motor Insurance

Evidence of the existence of motor insurance as required by law. It contains details of who may drive the Insured Vehicle subject to any clause(s) specified on the Policy Schedule and describes the purposes for which the Insured Vehicle may be used.

Cyber Act

A malicious or criminal act affecting any computer system of a motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.

Cyber Incident

An error, failure or unavailability affecting any computer system used by a motor vehicle.

Endorsement

A contract amendment formally changing the terms of this Policy, as shown in the Policy Schedule.

Excess

The amount the Named Insured pays towards the agreed cost of any claim under this Policy. This amount applies to each Insured Vehicle.

Hazardous Goods

Means goods of a generally hazardous or dangerous nature and/or quantity that require carriage in accordance with:

- a) The Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992; and /or
- b) The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009; and/or

- c) The Carriage of Dangerous Goods Manual published by the Health and Safety Executive or in any other equivalent Acts or publications of a similar name or nature.

Insured Vehicle

Means each motor vehicle that has been selected by the Named Insured via the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com//> which meets the following criteria:

1. Has an ABI Group Rating less than or equal to 40;
2. Has a Market Value less than or equal to £70,000;
3. Is owned by the Named Insured;
4. Is registered within the Territory; and
5. Is listed on Turo UK Ltd.'s platform;

And is covered under the terms and conditions of this Policy, as confirmed by the Policy Schedule and the relevant Certificate of Motor Insurance:

1. Other than during the Rental Period; and
2. For a maximum of 600 miles per annum, per Insured Vehicle. The Named Insured has can increase this by 150 miles to 750 miles per annum, per Insured Vehicle for an additional payment per extra mile. This additional cost for surpassing the mileage cap of 600 miles for an Insured Vehicle can be checked via the website portal operated by Shepherd Compello (<https://powerhost.shepherdcompello.com/>)

Each Insured Vehicle does not include any motor vehicle that is registered outside of the Territory and/or those listed in General Exclusion 3.8 Vehicle Categories. Section 1, Insuring Agreement includes use whilst towing a trailer or broken-down motor vehicle whilst attached to the Insured Vehicle.

Insurer

Aioi Nissay Dowa Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 816870. Aioi Nissay Dowa Insurance UK Limited is registered in England and Wales (Company Number: 11105895), registered office: 52-56 Leadenhall Street, London, EC3A 2BJ.

Legal Costs

Fees, costs, disbursements and/or expenses of any Legal Representative appointed to act with the Insurer's consent, reasonably incurred to defend or represent the Named Insured in accordance with the terms of this Policy.

Legal Representative

A solicitor, barrister or any other appropriately qualified person appointed in the name of and on behalf of the Named Insured with the Insurer's agreement to act for the Named Insured in accordance with the terms of this Policy.

Limit of Indemnity per claim

The applicable limit stated in the Policy Schedule per claim or series of claims arising out of one originating event during the Period of Insurance. Irrespective of the number of persons

who may be legally liable and regardless of the number of claims made, all claims and losses which arise from the same original event will be regarded as one claim.

Limit of Indemnity in total

The limit stated in the Policy Schedule and is the maximum amount payable by the Insurer under this Policy during the Period of Insurance irrespective of the number of claims made and/or the number of claimants and/or the number Named Insureds.

Limit(s) of Indemnity

The Limit of Indemnity per claim and the Limit of Indemnity in total, provided always that the indemnity under this Policy shall not fall below the minimum requirements of the laws relating to the compulsory insurance of motor vehicles within the Territory.

Market Value

The cost of replacing an Insured Vehicle, including any Accessories (at the time the loss occurred) with one of the same make, model, mileage, specification and condition as determined by reference to reputable vehicle value publications.

Named Insured

The person and/or their company whose name is shown on the Policy Schedule and the Certificate of Motor Insurance, meets the following eligibility criteria:

They must:

- 1) have had at least 3 active vehicles on Turo's UK Ltd platform during the past 365 days with at least one of these vehicles being rented by a Renter;
- 2) have received in payment from Turo UK Ltd more than £10,000 (ten thousand pounds) in the past 365 days;
- 3) meet the vehicle eligibility requirements (https://help.turo.com/en_us/meeting-vehicle-requirements-or-uk-Syu3iEgv9) as stated on Turo's UK Ltd platform
- 4) meet the hosting standards (https://help.turo.com/en_us/hosting-standards-and-tips-rJyaHVIEg) as stated on Turo's UK Ltd platform; and
- 5) comply with the terms of service (<https://turo.com/us/en/policies/terms>) as stated on Turo's UK Ltd platform.

And in addition to the above, the person must be between the ages of twenty-five (25) and sixty-five (65) years old.

Period of Insurance

The period of time covered by this Policy, as shown in the Policy Schedule.

Policy

The contract of insurance formed of the documents described herein, including the Policy Schedule (including any Endorsements on it) and Certificate of Motor Insurance. All of which must be read together as one contract.

Policy Schedule

Sets out details of the Named Insured and the insurance protection provided.

Rental Agreement

The rental agreement signed between Turo UK Ltd and the Renter.

Rental Period

The period under the Rental Agreement for which the Renter is contracted to remunerate Turo UK Ltd in exchange for the lease of an Insured Vehicle.

Renter

An individual who has fully completed and signed a Rental Agreement and who fulfils the eligibility criteria of the platform, Turo UK Ltd.

Territory

England, Wales, Scotland, Northern Ireland.

Terrorism

Terrorism is defined as follows:

- a) In the United Kingdom of Great Britain and Northern Ireland, including the Channel Islands and Isle of Man, "terrorism" shall follow the interpretation as set out in Part 1 of the Terrorism Act 2000 or as per any subsequent amendments thereto or successors thereof (as replicated hereunder).
- b) In any other territory which has equivalent legislation to the Terrorism Act 2000, "terrorism" will follow the definition in that legislation.
- c) In any other territory other than 1 and 2 above the UK Terrorism Act 2000 or subsequent amendments thereto or successors thereof will be deemed to be the applicable definition

Part 1 of the Terrorism Act 2000 contains the following definition-

- 1) *In this Act "terrorism" means the use or threat of action where -*
 - (a) *the action falls within subsection (2),*
 - (b) *the use or threat is designed to influence the government or an international governmental organisation or to intimidate the public or a section of the public, and*
 - (c) *the use or threat is made for the purpose of advancing a political, religious, racial or ideological cause.*
- 2) *Action falls within this subsection if it-*
 - (a) *involves serious violence against a person,*
 - (b) *involves serious damage to property,*
 - (c) *endangers a person's life, other than the person committing the action,*
 - (d) *creates a serious risk to the health or safety of the public or a section of the public or*
 - (e) *is designed seriously to interfere with or seriously to disrupt an electronic system.*
- 3) *The use or threat of action falling within the subsection (2) which involves the use of firearms or explosives is terrorism whether or not subsection 1 (b) is satisfied.*
- 4) *In this section –*
 - (a) *“action” includes action outside the United Kingdom,*

- (b) *a reference to any person or to property is a reference to any person, or to property, wherever situated,*
- (c) *a reference to the public includes a reference to the public of a country other than the United Kingdom, and*
- (d) *“the government” means the government of the United Kingdom, of a part of the United Kingdom or of a country other than the United Kingdom.*

5) *In this Act a reference to action taken for the purposes of terrorism includes a reference to action taken for the benefit of a proscribed organisation.”*

SECTION 1 – INSURING AGREEMENT

This Policy provides coverage to the Named Insured for the Insured Vehicles they have selected via a website portal (<https://powerhost.shepherdcompello.com/>) that is operated by Shepherd Compello Ltd to be covered under this Policy.

These Insured Vehicles are only covered when they are not available to a Renter via Turo's UK Ltd platform, in other words when the Insured Vehicle is "off-app". A Named Insured is covered when they are driving an Insured Vehicle to ensure that it is ready and available to a Renter. There is no coverage if an Insured Vehicle is being used for social, domestic, and pleasure use. Please refer to Section 3 – General Exclusions, for a full list of exclusions.

Please ensure that you read this Policy along with the following documents:

- Insurance Product Information Document (IPID);
- Your Certificate of Insurance;
- Your Policy Schedule; and
- Your Statement of Fact.

Please ensure that you read this section in conjunction with the other sections of the Policy – definitions, general conditions, and general exclusions.

1.1 Liability to Others

The Insurer will indemnify the Named Insured against all sums (including claimant's costs) which the Named Insured shall be legally liable to pay caused by, or arising out of the use of the Insured Vehicle within the Territory during the Period of Insurance resulting in:

1.1.1 Death of or bodily injury to any other persons; and/or

1.1.2 Damage to the property of any other persons subject to the Limit(s) of Indemnity.

Exclusions applicable to this Section 1.1

The Insurer will not indemnify the Named Insured against:

1.1.3 Death of or bodily injury to any person arising out of or in the course of their employment by the Named Insured (except as required by the Road Traffic Act 1988).

1.2 Other persons

The Insurer will extend the indemnity in Section 1.1 to the following persons in accordance with this Policy within the Territory:

1.2.1 Any passenger whilst travelling in, getting into or out of the Insured Vehicle.

The maximum the Insurer will pay out on a claim for damage to the property of any Third Party under 1.2 is subject to the Limit(s) of Indemnity. The payment of any claim or any Legal Costs

in respect of any one Driver and/or passenger, shall reduce the applicable Limit(s) of Indemnity available in respect of any other claim made under this Policy.

Exclusions applicable to this Section 1.2

The Insurer will not indemnify under this Section 1.2 for any accidents or claims involving:

- 1.2.2 Death or bodily injury to any person arising out of or in the course of their employment by a Driver (except as required by the Road Traffic Act 1988);
- 1.2.3 Any liability to a Driver (except as required by the Road Traffic Act 1988).

1.3 Emergency Treatment

If there is an accident within the Territory which is covered by this Policy, the Insurer will pay the cost of any emergency treatment or hospital treatment as required by the relevant road traffic legislation for emergency treatment.

1.4 Legal Costs

If there is an accident within the Territory which is covered by this Policy, the Insurer has the option (entirely at its discretion) to also pay Legal Costs to represent the Named Insured:

- 1.4.1 In defending a claim brought against the Named Insured which the Insurer has confirmed is covered under Section 1.1;
- 1.4.2 At a coroner's inquest or fatal accident enquiry; and/or
- 1.4.3 In criminal proceedings arising out of an accident.

Legal costs must be agreed by the Insurer in advance. The Insurer shall choose a Legal Representative to represent the Named Insured, unless agreed expressly in writing due to exceptional circumstances such as conflict of interest. In accepting payment of Legal Costs under this Policy, the Named Insured is agreeing to the appointment of a Legal Representative, the Named Insured agrees to cooperate with the Legal Representative and provide the Legal Representative any information as it requires, in a timely manner.

Exclusions applicable to this Section 1.4

The Insurer shall not pay under this section for:

- 1.4.4 Any exemplary, aggravated or punitive damages or fixed penalties, fines or any costs arising from the acts or omissions of the Named Insured or for the cost of implementing any remedial order or publicity order;
- 1.4.5 Legal Costs in proceedings resulting from any deliberate or intentional criminal act or omission by the Named Insured;
- 1.4.6 Legal Costs under sub-section 1.4.2 and 1.4.3 if the criminal proceedings arise out of an accident, occurrence, loss or damage caused directly or indirectly whilst the Named Insured has a blood alcohol level exceeding the prescribed limit as decreed by the Road Traffic Act 1988 or any other relevant legislation or is under the influence of

drugs, whether prescribed or not, to a level which would be a driving offence or any illegal substance.

1.5 Loss of or Damage to the Insured Vehicle

This sub-section of the Policy only applies if the Policy Schedule confirms that the Named Insured is entitled to this cover.

If this sub-section applies, the Insurer will indemnify the Named Insured for loss of or physical damage to the Insured Vehicle and its Accessories, caused by an occurrence, explosion, fire, lightning, malicious damage, vandalism, theft or attempted theft, up to:

- 1.5.1 The Market Value of the Insured Vehicle at the time of the loss or damage; or
- 1.5.2 The Market Value last declared to the Insurer;

whichever is less.

Subject always to the Limit(s) of Indemnity within the Policy Schedule.

If the Insurer agrees to pay for damage to be repaired, the Insurer may decide to use suitable parts which are not supplied by the original manufacturer.

In the event of a total loss payment in respect of an Insured Vehicle, the Insurer is entitled to possession and ownership of the Insured Vehicle.

Conditions applicable to this Section 1.5

- 1.5.3 The Insurer may at the Insurer's option repair, reinstate, replace or make good by payment of money for any loss or damage. If to the Insurer's knowledge the Insured Vehicle is the subject of a hire purchase, leasing or contract hire agreement, such payment shall be made to the owner described therein whose receipt shall be a full and final discharge to the Insurer in respect of such loss or damage. The Insurer's liability for any part or Accessory shall be for the value of the part or Accessory at the time of the accident not exceeding the manufacturer's last list price.

Exclusions specific to this Section 1.5

In addition to the Exclusions set out at Section 3, with respect to this sub-section 1.5, the Insurer shall not be liable to pay for:

- 1.5.4 Wear and tear, depreciation, reduction in Market Value following or because of repair, or any repairs which increase the Market Value;
- 1.5.5 More than the manufacturer's latest list price of any part or accessory as at the date of repair or replacement;
- 1.5.6 Loss of use of the Insured Vehicle or any other indirect loss;
- 1.5.7 Loss of or damage to the Insured Vehicle arising from theft or attempted theft whilst the ignition key or other removable ignition device has been left in or on the Insured Vehicle;

- 1.5.8 Loss of or damage arising from deception and or fraud by a purported purchaser or hirer;
- 1.5.9 Loss of or damage to the Insured Vehicle directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- 1.5.10 Loss of or damage to the Insured Vehicle caused by any government, public or local authority legally removing, keeping or destroying it;
- 1.5.11 Loss of or damage to the Insured Vehicle by a family member of the Named Insured unless reported to the police;
- 1.5.12 Personal effects;
- 1.5.13 Personalised registration plate;
- 1.5.14 Goods being carried within the Insured Vehicle;
- 1.5.15 Tool of trade (special types/plant forming part of the Insured Vehicle);
- 1.5.16 Loss of fuel;
- 1.5.17 Mechanical, electrical, electronic or computer failures, breakdowns or breakages including as a result of the use of incorrect fuel;
- 1.5.18 Damage to tyres caused by braking, punctures, cuts or bursts;
- 1.5.19 Loss or damage as a result of driving whilst not in full control of the Insured Vehicle including, but not limited to driving whilst using a mobile phone.

1.6 No Claim Discount

If the Named Insured has earned a No Claim Discount, and they wish to apply it to this Policy for an Insured Vehicle, they must send us proof of this No Claim Discount within 30 days of purchasing this Policy. If additional Insured Vehicles are added to this Policy, then a No Claim Discount proof must be provided within 30 days of the Insured Vehicle being covered under this Policy. This proof can be provided either:

- 1) by emailing Shepherd Compello at: turosupport@shepherdcompello.com; or
- 2) by visiting the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com>

The No Claim Discount must:

- 1) not be currently used to insure another vehicle;
- 2) have been earned in your name as the Named Insured;
- 3) be issued by a Financial Conduct Authority approved motor insurer who is licensed to trade in the UK;
- 4) be earned in the UK (not abroad) on a private motor car insurance policy. Please note that we do not accept proof from company car, company insured car, motor trade, motorcycle, van or classic car policies: and
- 5) be less than twenty-four (24) months old.

Failure to provide adequate proof of the No Claim Discount that has been declared may affect any claim made under this Policy and could result in this insurance being invalid.

If a Named Insured makes one or more claims during the Policy period (or a claim is made against them), at their next renewal their No Claim Discount will be reduced to the number of years specified below:

No. of years of No Claim Discount on an Insured Vehicle at purchase/renewal date of the Policy	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months
0	Nil years	Nil years	Nil years
1	Nil years	Nil years	Nil years
2	1 year	Nil years	Nil years
3	2 years	1 year	Nil years
4	3 years	2 years	1 years
5	4 years	3 years	2 years

In the event of no claim being made during the Policy period the Named Insured will be eligible for a No Claim Discount, or for an increase in their No Claim Discount by one year, when they renew this, Policy.

The Named Insured cannot transfer any No Claim Discount to anyone else. If more than one Insured Vehicle is insured under this Policy, the No Claim Discount is earned separately for each Insured Vehicle.

The application of a No Claim Discount may not necessarily result in a decrease in premium.

SECTION 2 – GENERAL CONDITIONS

To be read in conjunction with all Policy provisions, General Conditions and General Exclusions.

2.1 Payment of Premium

The Named Insured shall pay the premium in full for each Insured Vehicle as stated by the website portal (<https://powerhost.shepherdcompello.com/>) that is operated by Shepherd Compello in order to effect coverage under this Policy. This premium will also be shown in the Schedule.

If a Named Insured exceeds the cap of 600 miles per annum for an Insured Vehicle, they will have a further 150 miles they can utilise up to a maximum of 750 miles per annum. The Named Insured will be charged an additional proportional premium for each extra mile travelled.

The website portal (<https://powerhost.shepherdcompello.com/>) that is operated by Shepherd Compello will state the additional proportional premium that will be due for each extra mile for an Insured Vehicle. Such premium will need to be paid by the Named Insured within 7 days after the end of each week that the Named Insured utilises these extra miles per an Insured Vehicle.

Where the Named Insured has failed to pay this premium for any given period of cover then the Insurer will be entitled to decline any claims arising from accidents occurring during that period unless and until the outstanding premium is paid in full. For the avoidance of doubt, in the event of such failure the Insurer reserves the Right of Recovery set out in Section 2 and also reserves the right to cancel this Policy as set out in Section 2, Clause 2.10.16.

2.2 Supply of Vehicle Data

2.2.1 Shepherd Compello will list each Insured Vehicle via a website portal (<https://powerhost.shepherdcompello.com/>) that a Named Insured can select to be covered under this Policy.

2.2.2 Shepherd Compello will then provide the selected Insured Vehicle details to Motor Data Solutions within 7 calendar days of the commencement of the Policy or within 7 days of an additional Insured Vehicle being added to the Policy, so they can enter the details onto the Motor Insurance Database.

2.2.3 The Named Insured must inform the Insurer of the odometer readings of each Insured Vehicle covered under this Policy. This can be done via the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com> or by emailing: turosupport@shepherdcompello.com. Both such readings shall be supplied within 7 calendar days of the inception and expiry of the Policy. If an additional Insured Vehicle is added during the Policy Period, then the odometer reading must be supplied within 7 days of the additional Insured Vehicle being added.

2.2.4 If the Named Insured wishes to apply a No Claim Discount to an Insured Vehicle covered under this Policy then this must be furnished within 30 days of the start of the Policy either via the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com> or by emailing:

turosupport@shepherdcompello.com. If additional Insured Vehicles are added to this Policy, then a No Claim Discount proof must be provided within 30 days of the Insured Vehicle being covered under this Policy.

- 2.2.5 The Named Insured must tell the Insurer at the agreed frequency and in the agreed format of any change to an Insured Vehicle, deletion of an Insured Vehicle or acquisition of an additional Insured Vehicle, whether permanent or temporary, this can be done via by visiting the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com>. The cover for any new Insured Vehicle or change or deletion of an Insured Vehicle shall be subject to such terms and adjustment of premium as the Insurer may require

2.3 Additional Insured Vehicles

- 2.3.1 The Named Insured via a website portal (<https://powerhost.shepherdcompello.com/>) can select additional Insured Vehicles to be covered under this Policy.
- 2.3.2 In such event, each selected Insured Vehicle must be covered for at least 30 days.
- 2.3.3 A proportional premium will be charged for the time period each additional Insured Vehicle is covered under this Policy.
- 2.3.4 In addition, the 600 mile cap per annum per Insured Vehicle will also be proportionally adjusted for the time period that each additional Insured Vehicle is covered under this Policy.

2.4 Reasonable Precautions

- 2.4.1 The Named Insured shall abide by the terms, conditions, General Conditions, exclusions and General Exclusions of this Policy and shall take all reasonable precautions to prevent the occurrence of loss, damage and/or liability.
- 2.4.2 The Named Insured shall take all reasonable steps to:
- 2.4.2.1 Ensure they maintain a valid Driver's Licence for driving within the Territory which is appropriate for the Insured Vehicle;
- 2.4.2.2 Ensure that the Insured Vehicle remains in an efficient and roadworthy condition, and in keeping with the requirements of the Named Insured and the Road Traffic Act 1988;
- 2.4.2.3 Ensure that an Insured Vehicle's software is kept up to date and only downloaded from a source approved by the Insured Vehicle's manufacturer, and not alter the software against the manufacturer's instructions;
- 2.4.2.4 Ensure that the Insured Vehicle is not altered, changed or modified in any way (including cosmetic changes) from the manufacturer's standard specification (excluding manufacturer's options fitted at the time of original purchase, or adaptations for disabilities, or Motor Homes which have installed Solar Panels);
- 2.4.2.5 Keep the full service history and any other maintenance records of the Insured Vehicle;
- 2.4.2.6 Drive the Insured Vehicle in a safe manner and in keeping with the Road Traffic Act 1988.

2.5 Claims Procedure

If the Named Insured becomes aware of any occurrence or loss involving the Insured Vehicle and a third party or any other occurrence which may lead to a claim by the Named Insured or a third party, the Named Insured must:

- 2.5.1 As soon as reasonably possible inform the police, and at least within 24 hours of discovery of the occurrence, if an Insured Vehicle is stolen, deliberately set on fire or maliciously damaged, and provide the Insurer with the crime reference number;
- 2.5.2 As soon as reasonably possible notify the Insurer of any accident or claim, and with all reasonable speed provide such information as the Insurer requires including but not limited to potential witness details;
- 2.5.3 As soon as reasonably possible inform the Insurer of the address to which the Insured Vehicle has been recovered, or the Named Insured may be liable for any storage charges incurred;
- 2.5.4 At the Insurer's request, provide any documents or information that the Insurer may reasonably require. -Examples of documents or information that may be requested include driving licences, vehicle registration documents or proof of M.O.T.
- 2.5.5 Send to the Insurer immediately on receipt any correspondence or document relating to a claim made by a third party, to include a letter of claim, claim notification form, writ, summons or any other document received;
- 2.5.6 Send to the Insurer immediately on receipt any notice of prosecution, inquest or fatal accident enquiry involving the Insured Vehicle;
- 2.5.7 Not pay or offer to pay any money or make any admission of liability without the Insurer's previous consent;
- 2.5.8 Allow the Insurer in the Named Insured's name to take over and, during such periods as the Insurer thinks proper, to have the absolute conduct and control of, all negotiations and proceedings which may arise in respect of any claim and the settlement thereof and the Named Insured shall give the Insurer all necessary assistance for that purpose;
- 2.5.9 Allow access to the Insured Vehicle at all reasonable times for inspection by the Insurer's authorised representative;
- 2.5.10 Follow the Legal Representative's advice and provide any information they request.

Subject to the above, in order to claim under this Policy, the Named Insured and/or Driver must contact AIOI care of Proficient at:

AIOI c/o Proficient
Deakins Park
Deakins Mill Way
Egerton
Bolton
BL79RW

Email: claims@theclaimscentre.net
Phone Number: 01204 600 389 (the operating hours of the telephone service are 24/7)

Please provide the following information when giving notice of an accident or claim:

- Your policy number.
- Your Vehicle Registration Number.
- The driver's name, address, and date of birth.

- Date and exact time, location and description of the accident, event, damage, or loss.
- Whether any third parties were involved and their names, addresses, contact numbers, email addresses and insurance details.
- Vehicle Registration Number of any other vehicles involved, if applicable.
- Details of any injuries to any person involved in an accident.
- Name and contact details of any witnesses to an accident.
- Any evidence such as photographs, video footage or GPS tracking data, if available.

2.6 Other Insurance

If at the time of any accident which results in a claim under this Policy there is any other insurance covering the same liability, loss, damage or bodily injury, cover or indemnity under this Policy will be in excess of and contingent upon the cover under such other insurance first being exhausted.

2.7 Fraud

The Insurer shares information with other insurers, law enforcement and fraud prevention agencies for the purposes of preventing and/or prosecuting fraud and money laundering.

If the Named Insured or anyone acting on their behalf:

- 2.6.1 Makes any false or fraudulent claim;
- 2.6.2 Makes any exaggerated claim;
- 2.6.3 Makes a claim for loss or damage which the Named Insured or anyone acting on the Named Insured's behalf deliberately caused; the Insurer will:
 - 2.6.3.1 Refuse to pay the whole of the claim; and
 - 2.6.3.2 Recover from the Named Insured any sums that the Insurer has already paid in respect of the claim.
- 2.6.4 The Insurer may also notify the Named Insured that the Insurer will be treating the Policy as having terminated with effect from the date of the earliest of any of the acts set out in 2.6.1 to 2.6.4 above. In that event, the Named Insured will:
 - 2.6.4.1 Have no cover under the Policy from the date of the termination; and
 - 2.6.4.2 Not be entitled to any refund of premium.

The Insurer will not invoke the remedies which might otherwise have been available to the Insurer under this Condition 2.6 (Fraud) as against the Named Insured, if an act of fraud relates to a particular person who is not the Named Insured. However, if the person concerned or the Named Insured on their behalf commits a fraudulent act, the Insurer may invoke the remedies available against the Named Insured under this General Condition as against that particular person, as if a separate insurance contract had been issued to such person, leaving the remainder of the Policy unaffected.

2.8 Fair Presentation of the Risk

- 2.8.1 The Named Insured must make a fair presentation of the risk to the Insurer at inception, renewal and variation of the Policy;
- 2.8.2 If any failure to make a fair presentation of the risk is deliberate or reckless, the Insurer may treat this Policy as having been terminated from inception and retain the premium;
- 2.8.3 If any failure to make a fair presentation is not deliberate or reckless, however the Insurer would not have issued this Policy had a fair presentation been made, the

Insurer may treat this Policy as having been terminated from inception and shall return the premium to the Named Insured;

2.8.4 In cases of any other failure to make a fair presentation, if the Insurer would have issued this Policy but:

2.8.4.1 On different terms (other than terms relating to the premium), the Insurer may require that this Policy is treated as if it had been entered into on those different terms from the outset; or

2.8.4.2 Would have charged a higher premium, the Insurer may reduce the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims) in the same proportion that the premium actually charged represents as a percentage of the premium we would have charged but for the breach.

2.9 The Named Insured's Cooling-Off Period

The Named Insured will have a 14 day 'cooling-off' period from receipt of their documentation where during such time, should the Named Insured decide the terms and conditions of this Policy do not meet their needs, and provided they have not claimed under the Policy and no claim has been made against them, then they will be entitled to a full refund.

2.10 The Named Insured's Cancellation Rights

The Named Insured may cancel the Policy by:

- 1) providing 14 calendar days' notice in writing to the Insurer; or
- 2) by emailing Shepherd Compello at: turosupport@shepherdcompello.com; or
- 3) by visiting the website portal hosted by Shepherd Compello at: <https://powerhost.shepherdcompello.com/>

and subject to paying any outstanding premium.

Provided the Named Insured has not made a claim under this Policy and confirms, in writing, that there is no pending claim they will then receive a refund of premium less a charge on a proportionate basis for the period of policy cover that you have already received, or the miles you have used, whichever amount is higher.

2.11 The Insurer's Cancellation Rights

Other than where Condition 2.6 (Fraud) applies, the Insurer may cancel the Named Insured's Policy if there are serious grounds to do so, such as:

- exceeding the maximum number of miles permissible per annum, or proportionate equivalent for per Insured Vehicle;
- failure to provide requested documents (proof of your No Claim Discount etc.);
- failure to provide odometer readings for an Insured Vehicle;
- following a fraud or deliberate or reckless misrepresentation or if you have withheld information;
- use of threatening or abusive behaviour or language, or intimidation or bullying of our staff and/or suppliers; or
- failure to pay any premiums that are due

by sending 14 calendar days' notice in writing to the Named Insured at the Named Insured's last known address. If the premium has been paid in full, the Named Insured shall be entitled

to receive a refund of premium less a charge on a proportionate basis for the period of policy cover that you have already received, or the miles you have used, whichever amount is higher.

For those premiums for this Policy which are due for the additional miles for each Insured Vehicle that exceeds the 600 mile per annum cap, if the Named Insured fails to pay such premium due within the 7 days after each week of use, whether in full or in part, the Insurer may cancel this Policy by sending 14 calendar days' notice in writing to the Named Insured at the Named Insured's last known address. In this event, no refund in premium will be due following the cancellation of cover on the vehicle which has exceeded the 600 mile cap.

2.12 Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being admitted), the matter shall be referred to an Arbitrator to be appointed by the parties concerned in accordance with the Insurance and Reinsurance Arbitration Society (ARIAS) (UK) Arbitration Rules (or any subsequently amending authority or rules), and there will be no right of action against the Insurer unless an award is made. The seat of Arbitration shall be London.

2.13 Law Applicable to this Policy

Unless the Insurer agrees otherwise:

2.13.1 The language of the Policy and all communications relating to it will be English; and

2.13.2 All aspects of the Policy including negotiation and performance are subject to the Laws of England and Wales and the decisions of the Courts of England and Wales.

2.14 Rights of Third Parties

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

2.15 Agreements with Others

The Insurer will not be bound by any agreement between the Named Insured and the Legal Representative or the Named Insured and any other person or organisation, other than with Axiom Ince as agreed by the Insurer.

2.16 Motor Insurance Database

Information relating to the Named Insured's insurance policy may be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

2.16.1 Electronic Licensing;

2.16.2 Continuous Insurance Enforcement;

2.16.3 Law enforcement (prevention, detection, apprehension and or prosecution of offenders);

2.16.4 The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

2.17 Notices

Any notices which need to be given under this Policy must be given in writing. The Named Insured must give notice to the Insurer at:

Name: Head of Apollo MGA Ltd
Address: 1 Bishopsgate, London, EC2N 3AQ
Telephone: +44 (0)20 3169 1969

If the Insurer needs to give notice to the Named Insured, the Insurer must send it to the Named Insured's last known address.

2.18 Right of Recovery

If the Insurer has to settle a claim under this Policy only by virtue of the provisions of the Road Traffic Act 1988 and other Laws of the Territory in which this Policy operates, the Named Insured must repay to the Insurer all sums the Insurer has paid which the Insurer would not have been liable to pay but for the provisions of the Law.

If the Insurer indemnifies the Named Insured under this Policy for loss or damage to the Insured Vehicle under this Policy, and an Exclusion applies due to the actions and/or omissions of the Named Insured, the Insurer may indemnify the Named Insured and may subsequently seek recovery of all payments made, including recovery of any legal and/or enforcement costs the Insurer incurs in doing so.

SECTION 3 – GENERAL EXCLUSIONS

To be read in conjunction with all Policy provisions, General Conditions and General Exclusions.

The Insurer shall not be liable in respect of

3.1 Excess

The amount of any Excess stated on the Policy Schedule.

3.2 Driving and Use

Any accident, loss or damage arising whilst the Insured Vehicle is being driven by or used:

- 3.2.1 For purposes not permitted by the Named Insured's Certificate of Motor Insurance, or if a certificate is not required by law, for purposes not agreed by the Insurer;
- 3.2.2 By a driver not permitted by the Certificate of Motor Insurance, or if a certificate is not required by law, by drivers not agreed by the Named Insured or Insurer;
- 3.2.3 For social, domestic and pleasure use;
- 3.2.4 For purposes other than business use solely relating to the operation of peer to peer carsharing services through Turo UK Ltd.'s platform;
- 3.2.5 Where it is known by the Named Insured or any other person claiming indemnity that the person driving is disqualified from driving or has not held a licence to drive the Insured Vehicle or is prevented by law from obtaining one;
- 3.2.6 During the Rental Period for any hire of an Insured Vehicle;
- 3.2.7 By a driver who is excluded by this Policy.

3.3 Other Insurance

Any liability, loss, damage or bodily injury to the extent covered by any other insurance policy.

3.4 Unsafe Load and/or Number of Passengers

Loss or damage whilst carrying an excess load or a load in an unsafe manner and/or an excess number of passengers or in an unsafe manner.

3.5 Deliberate Acts and/or Omissions

Any accident, loss or damage directly or indirectly arising as a result of a deliberate act or intentional criminal act or omission caused by the Named Insured (including a person driving an Insured Vehicle with a blood alcohol level exceeding the prescribed limit as decreed by the Road Traffic Act 1988 or any other relevant legislation or is under the influence of any illegal substance), except in so far as is necessary to comply with the laws relating to compulsory insurance of motor vehicles in the Territory. For the avoidance of doubt, in such circumstances the Insurer reserves the Right of Recovery set out in Section 2.16.

3.6 Unlawful Use

Any loss or damage whilst the Insured Vehicle is being used for any criminal purposes (including avoiding lawful apprehension), or deliberately using your car:

- 3.6.1 To cause damage to other vehicles or property; and/or
- 3.6.2 To cause injury to any person and/or to put any person(s) in fear of injury

The Insurer reserves the right to withhold any claim settlement during the police investigation and/or criminal proceedings.

3.7 Racing and/or Rallies

- 3.7.1 Any accident, loss, damage or liability directly or indirectly arising as a result of the Insured Vehicle taking part in or preparing for racing, rallies, trials and/or speed tests, either on road or track;
- 3.7.2 Use in national or international rally or any track or circuit including the Nürburgring.

3.8 Vehicle Categories

Any accident, loss or damage to or involving the operation of a vehicle of the following kinds:

- 3.8.1 Heavy Goods Vehicles;
- 3.8.2 Motor coaches and buses with more than 10 passenger seats;
- 3.8.3 Tramways, trolleybuses or motor vehicles of any kind running on rails;
- 3.8.4 Modified vehicles, other than Motor Homes which have installed Solar Panels;
- 3.8.5 Vehicles used to run timetabled services;
- 3.8.6 Vehicles used to run courier services;
- 3.8.7 Any vehicle used for the carriage or transportation of Hazardous Goods;
- 3.8.8 Any vehicle for which the principal use is the transportation of high explosives, such as nitroglycerine, dynamite or any other similar explosive;
- 3.8.9 Any vehicle for which the principal use is the bulk transportation of liquefied petroleum or gasoline;
- 3.8.10 Any vehicle for which the principal use is the transportation of chemicals or gases in liquid, compressed or gaseous form;
- 3.8.11 Any vehicles not running on terra firma. -However, this exclusion shall not apply to vehicles transported by rail or waterborne ferries or planes.
- 3.8.12 Contractors' plant and equipment not on a public road.

3.9 Aircraft Operation

Any accident, loss or damage to any aircraft, any liability or injury arising as a result or any indirect loss in connection with any aircraft operation arising from the presence of the Insured Vehicle in any area to which aircraft ordinarily have access and to which the general public do not have free access.

3.10 Earthquake

Earthquake, volcanic eruption or meteorite shower outside of the Territory.

3.11 Radioactive Contamination

Radioactive Contamination and Explosive Nuclear Assemblies in accordance with the provisions of the Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause NMA 1622 as follows:

- 3.11.1 Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- 3.11.2 Any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from
 - 3.11.2.1 ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

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

3.12 Contractual liability

Any liability assumed by agreement which would not have attached in the absence of such agreement. In any event the Insurer will not provide indemnity in respect of liquidated damages or under any penalty clause.

3.13 Riot and/or Civil Commotion

Loss or damage arising during or in consequence of riot or civil commotion outside of England, Wales and Scotland.

3.14 War Risks and/or Military Action

3.14.1 Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;

3.14.2 Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any military, Government or public or local authority.

3.15 Terrorism

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

However, this exclusion will only apply in respect of cover provided in excess of the minimum Road Traffic Act 1988 requirements or as required under local legislation. There shall be no liability assumed by the Insurer in respect of any and all liability in so far as it has been assumed by the Motor Insurers' Bureau resulting from or in connection with an act of Terrorism (as defined in this Policy).

3.16 Public Authorities

Any loss or damage caused, or any expenses incurred by any government, public or local authority legally removing, keeping or destroying the Insured Vehicle

3.17 Cyber

Any loss or damage directly or indirectly caused by or contributed to by:

- a) A Cyber Act affecting an Insured Vehicle
- b) Loss of, corruption, or access to data due to a Cyber Incident or Cyber Act

COMPLAINTS PROCEDURE

Aioi Nissay Dowa Insurance UK Limited aim to provide a high level of service and we want you to tell us if we don't. We take all complaints we receive seriously and aim to resolve them promptly; we welcome your feedback. We will record and analyse your comments to make sure we continue to improve the service we offer.

Complaints about claims, potential claims or similar should be referred AIOI care of Proficient at:

AIOI c/o Proficient
Deakins Park
Deakins Mill Way
Egerton
Bolton
BL79RW

Email: claims@theclaimscentre.net
Phone Number: 01204 600 389 (the operating hours of the telephone service are 24/7)

In the event of any other complaint or purported complaint please contact:

Name: The Compliance Officer
Address: 1 Bishopsgate, London, EC2N 3AQ
Telephone: +44 (0)20 3169 1969
Email: complaints@apolllounderwriting.com

Please quote the policy number shown in the Policy Schedule and explain the nature of your complaint. We will then write to you with our final decision.

If you are not satisfied with the final decision regarding your complaint or you have not received the final decision within eight weeks **and** you are an enterprise with an annual turnover of less than £6.5 million (or its equivalent in any other currency); and that

- i) employs fewer than 50 persons; or
- ii) has a balance sheet total of less than £5 million (or its equivalent in any other currency),

you can contact the Financial Ombudsman Service at:

Address: The Financial Ombudsman Service, Exchange Tower, London,
E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9213

You must approach the Financial Ombudsman Service within 6 months of either our summary resolution or final response letter to your complaint. Please note that if you do not refer your complaint within 6 months, the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

FINANCIAL SERVICES COMPENSATION SCHEME

Aioi Nissay Dowa Insurance UK Limited are covered by the Financial Services Compensation Scheme ("FSCS").

You may be entitled to compensation from the scheme if Aioi Nissay Dowa Insurance UK Limited cannot meet its obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the:

FSCS website: www.fscs.org.uk

or by writing to:

Financial Services Compensation Scheme
15 St Botolph Street
London
EC3A 7QY

or by calling:

Telephone: + 44 (0) 800 678 1100

PRIVACY NOTICE

This privacy notice contains important information on who we are, how and why we collect, store, use and share personal information, your rights in relation to your personal information and on how to contact us and supervisory authorities in the event you have a complaint.

Who we are

AMGA (“the Company”) provides intermediation services to insurers. The Company collects, uses and is responsible for certain personal information about you. When we do so we are regulated under the UK General Data Protection Regulations which applies across the United Kingdom, and we are responsible as ‘controller’ of that personal information for the purposes of those laws.

The personal information we collect and use

Information collected by us

In the course of providing intermediation services to insurers we may collect a variety of personal information by phone, email, and postal correspondence, through the use of our website, and during our dealings with clients, regulators. Personal information we collect includes the following:

Type of Personal Information	Example
Individual details	<ul style="list-style-type: none">• Name and title• Home address, personal email address, telephone numbers• Date of birth• Nationality• Employer, job title, work email address and telephone numbers
Official identification details	<ul style="list-style-type: none">• National Insurance number• Passport• Driving licence
Financial information	<ul style="list-style-type: none">• Credit history and credit score
Risk details	<ul style="list-style-type: none">• criminal convictions or fraudulent activity• Directors’ disqualification orders and undertakings
Anti-fraud information	<ul style="list-style-type: none">• Information obtained through sanctions checks• Information received from various antifraud databases
Other	<ul style="list-style-type: none">• Information obtained through general correspondence• IP address and domain name, location data and other information collected if you visit our website• Information obtained by other electronic means if you visit our offices, such as door access cards and CCTV footage• Dietary information if you attend one of our events

Information collected from other sources

We also obtain personal information from other sources as follows:

- your employer
- broker and other insurance market participants such as coverholders, insurance agents, service providers, reinsurers, other insurers, third party agents, legal advisers, loss adjusters and claims handlers
- credit reference agencies and background reference agencies
- recruitment agencies
- antifraud databases, sanctions lists, court judgements and other databases
- government agencies and regulators
- publicly available information such as the electoral register and social media websites
- in the event of a claim, third parties including any other party to the claim (such as a claimant/defendant), witnesses, experts, medical experts, hospitals and other healthcare provider, loss adjusters, lawyers and solicitors, and third party claims handlers.

How we use your personal information

We use your personal information to:

- provide insurance services to our clients;
- monitoring our compliance with the laws and regulations that affect us
- business to business emails regarding information about our business, and invitations to events we hold
- for our own analysis so we can improve our business and ensure we are offering appropriate insurance products

We will share personal information with regulators including the Financial Conduct Authority, law enforcement or other authorities if required by applicable law.

We will not share your personal information with any other third party.

How long your personal information will be kept

We will hold personal information we collect for the period we are required to retain this information by applicable legal and regulatory provisions which will be currently 6 years from the termination of our arrangements, or such other period specified in our Data Retention Policy.

Reasons we can collect and use your personal information

Under the UKGDPR, we must always have your consent or a legal basis for using personal data. This may be because the data is necessary for our performance of a contract with you, because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it (legal basis). You may withdraw your consent to such processing at any time. However, if you withdraw your consent this may impact our ability to provide insurance or pay claims.

Transfer of your information out of the EEA

We may need to transfer your data to insurance market participants or their affiliates or sub-contractors which are located outside of the UK. Those transfers would always be made in compliance with the UKGDPR. If you would like further details of how your personal data would be protected if transferred outside the UK, please contact the data protection contact at Apollo MGA Ltd (see 'How to contact us' below).

Your rights

Under the UK General Data Protection Regulation ([REGULATION \(EU\) 2016/ 679 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL - of 27 April 2016 - on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/ 46/ EC \(General Data Protection Regulation\) \(europa.eu\)](#)) you have a number of important rights free of charge. In summary, those include rights to:

- access to your personal information and to certain other supplementary information that this Privacy Notice is already designed to address
- require us to correct any mistakes in your information which we hold
- require the erasure of personal information concerning you in certain situations
- receive the personal information concerning you which you have provided to us, in a structured, commonly used and machine-readable format and have the right to transmit those data to a third party in certain situations
- object at any time to processing of personal information concerning you for direct marketing
- object to decisions being taken by automated means which produce legal effects concerning you or similarly significantly affect you
- object in certain other situations to our continued processing of your personal information
- otherwise restrict our processing of your personal information in certain circumstances

For further information on each of those rights, including the circumstances in which they apply, see the Guidance from the UK Information Commissioner's Office (ICO) on individuals rights under the General Data Protection Regulation.

If you would like to exercise any of those rights, please contact:

Head of Compliance: Peter Bowden
Address: One Bishopsgate, London, EC2N 3AQ
Tel: +44 (0)20 3169 1970
Email: peter.bowden@apollounderwriting.com

Keeping your personal information secure

We have appropriate security measures in place to prevent personal information from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal information to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

How to complain

We hope that can resolve any query or concern you raise about our use of your information. The UK General Data Protection Regulation ([REGULATION \(EU\) 2016/ 679 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL - of 27 April 2016 - on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/ 46/ EC \(General Data Protection Regulation\) \(europa.eu\)](#)) also gives you right to lodge a complaint with a supervisory authority, in particular in the UK. The supervisory authority in the UK is the Information Commissioner who may be contacted at <https://ico.org.uk/concerns/>.

Changes to this privacy notice

We may change this privacy notice from time to time.

How to contact us

If you have any questions about this privacy notice or the information, we hold about you then you can contact us:

Head of Compliance: Peter Bowden
Address: One Bishopsgate, London, EC2N 3AQ
Tel: +44 (0)20 3169 1970
Email: peter.bowden@apolllounderwriting.com

Do you need extra help?

If you would like this notice in another format (for example: audio, large print, braille) please contact us (see 'How to contact us' above).