

NCI Pet Insurance

Time Limited – Notice to Policyholder document



IMPORTANT:

We've made a number of changes to the Policy Terms and Conditions that will apply from your renewal date and we've listed the changes that you need to know about in the table below.

To keep things simple, we've explained key terms and removed jargon, to improve clarity throughout the Policy Terms and Conditions.

We'd ask you to please read this Notice to Policyholder document carefully and keep it for reference, to ensure that you understand the changes being made and that the policy continues to meet your demands and needs as a pet owner. If you have any questions, please do not hesitate to contact us.

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
Explaining Key Terms of your Policy	3		<p>Paying for the policy by monthly Direct Debit</p> <p>Your pet is only covered if you keep your payments up to date.</p> <p>If you pay for your annual cover by monthly Direct Debit instalments, we will tell you when your payments are due to be collected. Other than your first payment, all payments will be collected monthly in advance. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.</p> <p>If we can't collect your payment on the first attempt, we will tell you when we will attempt to collect this again. If the second attempt to collect your payment is also unsuccessful, your cover will be in payment arrears. If you fail to pay for your cover, we will terminate your policy from the date that the last collected payment provides cover up to.</p> <p>We must make you aware that if we cannot collect your payment on time, you may be charged a late payment fee. This will be collected at the same time that your next Direct Debit payment is due.</p> <p>If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.</p>	<p>To make it clear in our policy, we have added information about paying for your policy by Direct Debit.</p>

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
Explaining Key Terms of your Policy	3		<p>Paying for the policy in full by card annually</p> <p>Your pet is only covered if you keep your payments up to date.</p> <p>If you pay for your annual cover by card every year, we will use the same details you provided to us in a previous policy term to collect the payment from you. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.</p> <p>We will attempt to collect your payment up to 5 days before your policy renewal is due, this is to make sure there is no loss of cover. If we try to collect the payment and it is unsuccessful, your cover will be in payment arrears. If you fail to pay for your cover, your policy will not renew and we will terminate your policy from your renewal date.</p> <p>If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.</p>	To make it clear in our policy, we have added information about paying for your policy in full.
Explaining Key Terms of your Policy	3		<p>Payment difficulties?</p> <p>If you are struggling to pay your premiums, we're here to help and we'll work with you to find the best solution based on your circumstances. Please contact our Customer Care team if you want to discuss your options.</p> <p>It can be hard to know where to turn if you're worried about your finances. If you need help or just want to chat to someone about this, you can visit www.gov.uk/debt-advice and find a service that is suitable for you.</p>	We have added information about payment support if you need this.
Contents Page	4			We have added in a contents page so you can quickly refer to a section of your policy, if needed.

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
THE MEANING OF WORDS IN THIS POLICY	5		<p>Accident(s) – A sudden, unexpected, specific event that results in an injury to your pet or damage to a third party.</p> <p>For the sake of clarity, the following illnesses are not considered accidents: luxating patellae; all cruciate ligament problems, including rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia; hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).</p> <p>Aggressive behaviour – Your pet has shown any of the following behaviour(s): Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.</p> <p>Bilateral condition – An injury, illness, clinical sign or disease that has the same diagnosis and:</p> <ul style="list-style-type: none"> Occurs on one side or part of your pet's body and then later presents on the other side or another part of your pet's body at a different time, or Presents on both sides of your pet's body at the same time, <p>Will be treated as one condition and will be known as a bilateral condition.</p> <p>Condition(s) – Clinical signs of an injury, illness, disease or behavioural illness resulting in the same diagnosis, regardless of the number of incidents. If multiple areas of the body are affected, the condition will be deemed as one condition.</p> <p>Payment(s) – The insurance premium you pay, either annually or by monthly Direct Debit, to insure your pet.</p> <p>Policy term – The 12-month period of cover; from when the policy either starts or renews, as shown on your Certificate of Insurance.</p> <p>Start Date – The date stated on your Certificate of Insurance.</p>	We have included additional definitions in the policy to improve clarity around these terms.
THE MEANING OF WORDS IN THIS POLICY Defined word: 12 months	5	12 months: 365 days calculated from the treatment date .	12 months – 365 days, calculated from when clinical signs of an injury or illness were first noticed by either you or your vet , or from when your pet first received treatment .	We have updated this definition and made it clear how the 12-month time limit applies to the policy.

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
<p>THE MEANING OF WORDS IN THIS POLICY</p> <p>Defined word: Excluded Breed(s)</p>	5		<p>Excluded Breed(s) – Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed):</p> <p>Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Maremma Sheepdog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog.</p> <p>This includes any pet that is crossbred or mixed with any of these excluded breeds.</p>	<p>We have made it clear which breeds are excluded from cover in the policy. This is a new definition.</p>
<p>THE MEANING OF WORDS IN THIS POLICY</p> <p>Defined words: Insurer & We, us, our</p>	6 & 7	<p>Insurer(s): In relation to all sections apart from Section B, Sub Section 6 – Third Party Liability and Section F: Legal, Sub Section 1B, this means Covéa Insurance plc. In relation to Section B, Sub Section 6 – Third Party Liability and Section F: Legal, Sub Section 1B, this means Ageas Insurance Ltd.</p> <p>We, us, our: In relation to all sections apart from Section B, Sub Section 2 – Third Party Liability and Section F: Legal, Sub Section 1B, this means NCI Insurance Services Ltd. In relation to Section B, Sub Section 2 – Third Party Liability and Section F: Legal, Sub Section 1B, this means Ageas Insurance Ltd.</p>	<p>Insurer – Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277.</p> <p>We, us, our – NCI Pet Insurance is a brand name of NCI Insurance Services Limited who is an Appointed Representative of Jigsaw Insurance Services Plc, which is authorised and regulated by the Financial Conduct Authority, number 307654.</p>	<p>The definitions of 'Insurer' and 'We, us, our' have been updated.</p> <p>The insurer for all sections of cover is Covea Insurance plc.</p>

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
Third Party Liability Provider	Throughout the full Policy Terms and Conditions	Ageas Insurance Ltd	Covea Insurance plc	We have changed the underwriter for the Third-Party Liability cover.
Claim considerations Third Party Liability Claims	9	<p>How to claim</p> <p>You must notify us as soon as possible after an event has arisen that may give rise to a claim or you become aware there is a claim against you.</p> <p>Please contact: Phone: 0345 415 0495 Email: commercialclaims.eastleighteam@ageas.co.uk Write: Commercial Claims Team, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.</p> <p>You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without our written consent. Do not respond to any letters from people who are looking to claim against you or people acting on their behalf, you should forward them unanswered to Ageas Insurance Limited.</p>	<p>How do I claim for Third Party Liability? (Dogs Only)</p> <p>To make a claim under Third Party Liability, please contact the insurer by:</p> <p>Phone: 0330 024 2266 Option 1 New Claim followed by Option 2 (Opening times: Monday to Friday 9am – 5pm)</p> <p>Email: liability.claims@coveainsurance.co.uk</p> <p>Write: Liability Claims, Covea Insurance plc, A+B Mills, Dean Clough, Halifax HX3 5AX</p> <p>Considerations for Third Party Liability</p> <p>You must not admit or accept liability, negotiate, or make a payment or promise of payment to any person without the insurer's written consent. Do not respond to any letters from people who are looking to claim against you or people acting on their behalf, you should forward them unanswered to the insurer.</p>	The contact details and claim considerations have been updated to reflect the new underwriter for Third Party Liability claims.

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
<p>Cancelling this policy</p> <p>Your right to cancel</p>	9 & 10	<p>Your right to cancel</p> <p>You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.</p> <p>If you wish to cancel during this 14 day period, you will be entitled to a full refund of the premium paid, providing you have not made a claim. If you have made a claim you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover</p> <p>Following the expiry of your 14 day statutory cooling off period you continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover.</p> <p>To cancel please contact 01423 535 057 or write to NCI Pet Insurance at the following address: NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD</p>	<p>Your right to cancel</p> <p>You have a statutory right to cancel your policy within 14 days from:</p> <ul style="list-style-type: none"> ○ The day you bought the policy, or ○ The day your policy renews, or ○ The day on which you receive your policy or renewal documentation, if these are received after the date you buy or renew, following a renewal invite. <p>If you cancel during the first 14 days of your policy term you will receive a full refund of any payment(s) you have made. Your policy will be deemed to have been cancelled from the start date and you will not be entitled to make any claim.</p> <p>After the first 14 days of your policy term or if you have made a claim within the first 14 days, you can still cancel your policy and you will receive a payment refund based on how much you have paid and the date the policy is cancelled from.</p> <p>All cover for your pet will immediately stop with effect from the cancellation date and no further assistance will be provided by us towards any further claims for your pet.</p> <p>As cancelling your policy will end the cover provided for your pet, you should be certain that the pet insurance is no longer needed.</p> <p>If you find you are in financial difficulties during the policy term, please do contact us so that we can see how we can help you and your pet.</p> <p>To notify us of a cancellation, you can:</p> <p>Call us on 01423 535057, or</p> <p>Write to: NCI Pet Insurance 4th Floor Clarendon House Victoria Avenue Harrogate HG1 1JD</p> <p>Or Email: petteam@ncionline.co.uk</p> <p>If you don't notify us that you want to cancel, your policy will remain in force, and you will be required to pay for the time on cover.</p>	<p>We have made the process clearer and simplified our cancellation terms.</p>

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
<p>SECTION B: INSURED EVENTS WE WILL COVER</p> <p>Section 1– Veterinary Fees</p> <p>What we will not pay</p>	15 & 16		<p>What we will not pay:</p> <ul style="list-style-type: none"> 6. Any injury that has not been caused by an accident. 7. Any treatment for a bilateral condition if it is, or is related to, a pre-existing condition. 11. Any treatment or diagnostics that has been duplicated and/or carried out by a vet and where you have chosen to take your pet to another veterinary practice for a second opinion. 14. Any treatment for any injury, illness or clinical sign that is as a result of your pet being significantly overweight or obese, unless the obesity/weight gain is as a result of an underlying illness or disease. 17. Any treatment for gastro-intestinal foreign bodies where your pet has had more than 2 separate incidents of gastro-intestinal foreign bodies before your pet's policy started. 18. The cost of hydrotherapy or any other complementary treatment recommend by a vet to treat an illness or injury. 22. Any treatment for an umbilical hernia and/or any complications associated with an umbilical hernia. 37. Any treatment for a behavioural illness in order to prevent aggressive behaviour. 38. Any treatment for a behavioural illness where the behaviourist is not part of an association, or they do not carry a qualification listed in the behaviourist definition. 41. The cost of any treatment that has been provided, administered or will be administered to your pet after your policy has cancelled or expired. 	<p>Wording clarity for Veterinary fees (Section 1) has been added to your policy.</p> <p>Please review these changes to make sure these provide the right level of cover for both you and your pet.</p>

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
Special conditions that apply to Section 1 – Veterinary fees	15	If we consider the veterinary treatment your pet receives may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same illness or injury by general or referral practices, we reserve the right to request a second opinion from a vet that we choose. If the vet we choose does not agree with the veterinary treatment provided, we may decide to pay only the cost of the veterinary treatment that was necessary to treat the injury or illness, as advised by the vet from whom we have requested the second opinion.	<p>Excessive veterinary fee charges</p> <p>7. If the veterinary fees or the fees charged are higher than the fees usually charged by a general or referral practice, we reserve the right to request a second opinion from a vet that we choose. If the vet we choose does not agree with the veterinary fees charged we may decide to pay only the veterinary fees usually charged by a general or referral practice in a similar area.</p> <p>Excessive veterinary treatment</p> <p>8. If we consider the veterinary treatment your pet receives may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same illness or injury by general or referral practices, we reserve the right to request a second opinion from a vet that we choose. If the vet we choose does not agree with the veterinary treatment provided, we may decide to pay only the cost of the veterinary treatment that was necessary to treat the injury or illness, as advised by the vet from whom we have requested the second opinion.</p> <p>Request to change the treating veterinary practice</p> <p>9. We may refer your pet's veterinary history to another vet in your local area that we choose and pay for. If we request that you do so, you must arrange for your pet to be examined by this vet.</p> <p>10. If you decide to take your pet to a different vet for a second opinion because you are unhappy with the diagnosis or treatment provided, you must tell us before you arrange an appointment with the new vet. If you do not, we will not pay any costs relating to the second opinion. If we request, you must use a vet we choose. If we decide the diagnosis or treatment currently being provided is correct, we will not cover any costs relating to the second opinion.</p>	Wording clarity has been added to make it clear that any treatment or fee charges need to be reasonable, and we may get a second opinion if they are excessive.

Section	Page Number	Current wording	Revised Wording	What does this mean to you?
<p>SECTION B: INSURED EVENTS WE WILL COVER</p> <p>Section 2 – Third Party Liability (Dogs only)</p>	15	<p>For the purposes of this section only the words “insured dog” mean the dog that you have bought this cover in relation to and is named on your Certificate of Insurance and Statement of Fact.</p> <p>What is covered under this section of your policy We will pay all sums you are legally liable for as compensation, costs and/or expenses awarded by a court in the UK following an incident involving your insured dog within the UK, which occurs during the policy year, results in bodily injury (fatal or non-fatal) to another person or accidental damage to another person’s property. We will also, with our agreement, pay for legal costs and expenses incurred in defending the claim made against you. The most we will pay is up to the maximum benefit per incident for Third Party Liability.</p>	<p>Section 5 – Third Party Liability (Dogs only) Cover under this section applies in the UK.</p> <p>IMPORTANT – Please note this section of your policy does not provide cover for any insured dog that is or is described as an excluded breed.</p> <p>For the purposes of this section, the words insured dog means the dog that you have bought this cover in relation to and is named on your Certificate of Insurance and Statement of Fact.</p> <p>What is covered under this section of your policy</p> <ul style="list-style-type: none"> The insurer will pay all sums you are legally liable for as compensation, costs and/or expenses awarded by a court in the UK following an incident involving your insured dog within the UK, which occurs during the policy term, results in bodily injury (fatal or non-fatal) to another person or accidental damage to another person’s property. The insurer will also, with our agreement, pay for legal costs and expenses incurred in defending the claim made against you. The most the insurer will pay is up to the maximum benefit per incident for Third Party Liability. <p>What you pay The excess shown on your Certificate of Insurance.</p>	<p>The new Third Party Liability section of cover has been added to your Policy Terms and Conditions. This section shows what is covered.</p> <p>The most the insurer will pay is up to £1 million for Third Party Liability – this has not changed.</p>
<p>Section 2 – Third Party Liability (Dogs only)</p>	15 & 16	<p>What is not covered under this section of your policy</p> <ol style="list-style-type: none"> We will not pay the excess per incident. We will not pay any claim if your insured dog has previously shown aggressive tendencies or if it has ever acted aggressively towards another person or animal, or damaged another person’s property. We will not pay any claim where you are held legally liable solely because of a contract or agreement you have entered in to. We will not pay for any claim arising as a result of any deliberate act, wilful default or neglect by you or members of your immediate family. We will not pay for any claim arising as a result of any person handling your dog without your consent. We will not pay any fines or penalties imposed on you from criminal proceedings including any amount a court requires you to pay to punish you or to try to stop 	<p>What is not covered under this section of your policy</p> <ol style="list-style-type: none"> The excess per incident. Any amount if your dog is known as, identified as, crossed or mixed with any excluded breeds. Any claim if your dog has previously shown aggressive tendencies, aggressive behaviour or if it has ever acted aggressively towards another person or animal, or damaged another person’s property. Any amount if your dog has been diagnosed with or was known to suffer from a behavioural illness that causes your dog to show aggressive tendencies/aggressive behaviour and was present, diagnosed or noted before the start of your policy. Any amount for an incident which has resulted from your pets pre-existing condition. Any amount where you are held legally liable solely because of a contract or agreement you have entered in to. Any amount arising as a result of any deliberate act, wilful default or neglect by you or members of your immediate family. 	<p>The exclusions have been updated, to reflect the cover from the new insurer, these are shown here.</p>

		<p>the same circumstances that led to the incident happening again or because you have caused someone distress, embarrassment or humiliation</p> <p>7. We will not pay for any claim or other proceedings against you or your immediate family in a court of law outside the UK or where the incident which resulted in the claim occurred outside the UK.</p> <p>8. We will not pay for any bodily injury to, or loss or damage to property in the ownership, custody or control of, you or members of your immediate family or household, or any person employed by you or members of your household, or who were looking after your insured dog with your permission.</p> <p>9. We will not pay for any claim for damage to property or bodily injury (fatal or non-fatal) to any person who has contact with your insured dog for professional purposes, such as a vet, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.</p> <p>10. We will not pay any claim which is in any way connected to your, or your immediate family's work, employment or profession, or place of work.</p> <p>11. We will not pay any claim which occurs in a place which is licensed to sell alcohol if this is where your dog normally lives or is kept.</p> <p>12. We will not pay any claim which is insured under another insurance policy, such as your household insurance policy, which covers the same loss unless that insurance cover has been exhausted.</p> <p>13. We will not pay for any claim whilst your pet is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.</p> <p>14. If your insured dog is an assistance dog we are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs UK and you can provide evidence of this upon our request.</p>	<p>8. Any cost arising as a result of any person handling your dog without your consent.</p> <p>9. Any fines or penalties imposed on you from criminal proceedings including any amount a court requires you to pay to punish you or to try to stop the same circumstances that led to the incident happening again or because you have caused someone distress, embarrassment or humiliation.</p> <p>10. Any claim or other proceedings against you or your immediate family in a court of law outside the UK or where the incident which resulted in the claim occurred outside the UK.</p> <p>11. The cost for any bodily injury to, or loss or damage to property in the ownership, custody or control of, you or members of your immediate family or household, or any person employed by you or members of your household, or who were looking after your insured dog with your permission.</p> <p>12. The cost for damage to property or bodily injury (fatal or non-fatal) to any person who has contact with your insured dog for professional purposes, such as a vet, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.</p> <p>13. Any amount which is in any way connected to your, or your immediate family's work, employment or profession, or place of work.</p> <p>14. Any loss which occurs in a place which is licensed to sell alcohol if this is where your dog normally lives or is kept.</p> <p>15. Any amount which is insured under another insurance policy, such as your household insurance policy, which covers the same loss unless that insurance cover has been exhausted.</p> <p>16. Any amount whilst your pet is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.</p> <p>17. If your insured dog is an assistance dog the insurers are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs UK and you can provide evidence of this upon the insurer's request.</p> <p>18. Regardless of how many of your dogs are involved within the same incident, the maximum indemnity payable will be limited to the maximum benefit.</p> <p>19. Any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.</p> <p>20. Any amount that results from your dog being used as part of a business or where you have been paid for your dog's assistance and/or service.</p>	
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Section	Page Number	Current wording	Revised Wording	What does this mean to you?
Section 2 – Third Party Liability (Dogs only)	16	<p>Your policy conditions</p> <ol style="list-style-type: none"> You must notify us as soon as possible after an event has arisen that may give rise to a claim or you become aware there is a claim against you. You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without our written consent. Do not respond to any letters from people who are looking to claim against you or people acting on their behalf, you should forward them unanswered to our claims team. You are required to provide us with any information which we may reasonably require in order to assess or defend the claim against you. We will have the sole conduct and control of any claim and the associated legal proceedings including the right to prosecute in your name for our benefit, for any claim, damages or liability. Do not incur any legal costs relating to a claim under this section – where appropriate we will arrange for legal representation. 	<p>Your policy conditions for Third Party Liability</p> <ol style="list-style-type: none"> It is a condition precedent to the insurer's liability that on the happening of any bodily injury or damage you or your legal personal representative shall at your own expense: <ol style="list-style-type: none"> give immediate notice to the insurer. take all reasonable precautions to prevent further bodily injury or damage. within 30 days submit full details of the incident. supply all information and assistance as may be required. send to the insurer any writ summons or other legal process issued or commenced against you, immediately and unanswered. notify the insurer immediately of any impending prosecution inquest or fatal accident inquiry. It is a condition precedent to our liability that you shall not negotiate admit or repudiate any liability without the insurer's written consent. The insurer shall be entitled: <ol style="list-style-type: none"> to negotiate defend or settle in the name of and on your behalf any claim made against you as the insurer deems appropriate. to prosecute at the insurer's own expense and for their own benefit any claim for indemnity damages or otherwise in your name. at any time to pay to you the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such payment shall be under no further liability in respect of such claim or claims except for costs and expenses incurred prior to the date of such payment. 	<p>The policy conditions have been re-worded to made the claims process clearer.</p>
SECTION C: LEGAL Data Privacy	16	<p>Section 1B – Ageas Insurance Limited Data Privacy</p> <p>The following Data Privacy applies to Third Party Liability (Dogs only). Ageas Insurance Limited is part of the Ageas group of companies. The following information is a summary of how we collect, use, share, transfer and store your information. But if you'd like to read our full Privacy Notice please visit our website www.ageas.co.uk or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: thedpo@ageas.co.uk. NCI Insurance Services Ltd and Covéa Insurance plc will have their own uses for your personal data and this is detailed within Section F: Legal, Sub Section 1A – Data Privacy of these Policy Terms and Conditions.</p>	<p>Covea Insurance plc will be a data controller in respect of any data it processes in relation to the underwriting of the policy.</p> <p>Full details of how Covea Insurance plc will process data and your data protection rights are available at: www.coveainsurance.co.uk/dataprotection.</p> <p>You can contact the Data Protection Officer at Covea Insurance plc by email: dataprotection@coveainsurance.co.uk.</p>	<p>We have removed reference to Ageas Insurance Limited in the existing Data Privacy section.</p> <p>We have also updated the contact details.</p>