



APPLIANCE INSURANCE

TERMS AND CONDITIONS

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Welcome to Smart Cover!

Thank you for choosing us to be your Home Appliance Cover Provider .

These terms and conditions are designed to be easy to understand, and represent the legal agreement between you, us, and the insurer. Please spend some time reading through this document so you'll know what's included in your agreement and what you're paying for. All documents and communication with you will be in English

IMPORTANT: In the event of a major emergency posing a risk of serious damage, injury or threat to life, contact the emergency services and your utility providers (gas, electricity, water) immediately.
This policy does not cover major emergencies of this nature.

GAS LEAK? Call the National Gas Emergency Service immediately on 0800 111 999.

CONTACT DETAILS

Customer Helpline	03333 449 559
Claims Helpline	03333 449 559
Complaints	03333 449 559
Email	enquiries@smart-cover.co.uk
Website	https://smart-cover.co.uk
Postal Address	Smart Cover, Citibase, 42-44 Clarendon Road, Watford, WD17 1JJ

All calls to these numbers are recorded to help us improve our service.

INTRODUCTION

This Insurance Policy has been arranged for **You** by Smart Cover and is underwritten by C&C Insurance Company PCC Ltd Re Financial Lines Cell. **Your** Policy is administered by Smart Cover, whose offices are situated at Citibase, 42-44 Clarendon Road, Watford, WD17 1JJ.

Smart Cover Direct Limited is an appointed Representative of City and Commercial Ltd which is authorised and regulated by the UK Financial Conduct Authority under FRN: 314346. Any questions, Claims or complaints regarding this Policy should initially be sent to Smart Cover.

DEFINITIONS

The following terms shall have the meanings set out below wherever they appear in bold throughout this document.

Accidental Damage	Physical damage caused by a sudden and unforeseen event which prevents the Equipment from operating as per the manufacturer's specification.
Administrator / Our / We / Us	Smart Cover Direct Limited, Citibase, 42–44 Clarendon Road, Watford, WD17 1JJ.
American Style Fridge Freezer	A Fridge Freezer wider than the standard 60cm kitchen unit width with two or more doors, or any retro-style Freezer.
Authorised Engineer	An industry expert qualified to repair faults on specified Equipment, authorised by us, and capable of providing VAT invoices.
Beyond Economic Repair (BER)	An item is deemed BER if, in the Approved Engineer's expert opinion, the cost of repair exceeds 70% of the insured item's value, or if required parts are obsolete or unavailable, or if the item cannot safely be repaired. All BER decisions remain with Us, in accordance with the expert opinion of the Approved Engineer.
Breakdown	A mechanical or electrical fault which prevents the Equipment from working properly as per the manufacturer's specification.
Certificate of Insurance	The document issued by Us as evidence of cover, forming part of this Policy.
Claim	A request made by You to Us for financial assistance for damage or loss covered by this Policy. A Claim may be made where the insured Item has been damaged or has stopped working due to a covered event such as a fault or an accident.
Claims Administrator / Insurer/ We / Us / Our	C&C Insurance Company PCC Ltd Re Financial Lines Cell, F20, 1st Floor Eden Plaza, Eden Island, Seychelles. Authorised by the Financial Services Authority Reference Number:. 8431948-1 Details of Registration can be checked using the link: https://fsaseychelles.sc/regulated-entities/insurance#tab-non-domestic-insurer
Claim Limit	The maximum amount payable by Us per Claim as stated on Your Policy Schedule. This includes the cost of call-out charges, labour, parts, materials, VAT where applicable, and alternative accommodation where agreed.

Equipment / Item	Your equipment as shown on Your Certificate of Insurance.
Insurer	C&C Insurance Company PCC Ltd Re Financial Lines Cell, F20, 1st Floor Eden Plaza, Eden Island, Seychelles. Regulated by the Financial Services Authority of Seychelles (FSA).
Period of Cover	The period during which this Policy is in force, as shown on Your Certificate of Insurance.
Premium	The amount You have agreed to pay for this Policy, as shown on Your Certificate of Insurance.
Range Cooker	A free-standing cooker wider than the standard 60cm kitchen unit width with multiple doors, or any retro-style cooker of this nature.
Relocation	Repositioning within or movement outside of Your registered property.
Replacement	Any replacement item provided will be (at Our discretion) new, remanufactured or refurbished, and of the same or similar technical specification as Your original Item. We cannot guarantee the same make, model or colour. Any remanufactured or refurbished replacement will be of at least Grade A quality and may continue to be insured by Us.
Remanufactured Replacement	An item rebuilt to the same or similar specification as the original, using a combination of reused, repaired and new parts.
Refurbished Replacement	An item that is used, unused, or was returned under warranty, subsequently repaired, retested for functionality by the original manufacturer, and resold.
Start Date	The date on which this Policy commences, as shown on Your Certificate of Insurance.
Verification	Where requested, the provision of proof — such as photographs and proof of purchase — to confirm that the insured item is undamaged and functional at the time the application is made.
Wear and Tear	The expected natural deterioration of components over their lifespan. Breakages or failures beyond a component's natural life are not covered. If Our Approved Engineer considers the reported fault to be attributable to natural Wear and Tear, the Claim may be referred to Us for further guidance.
You / Your / Policyholder / Insured	The party named on Your Certificate of Insurance who is entitled to cover under this Policy.

PERIOD OF COVER AND COVER LEVELS

Your Policy runs for one year from the Start Date shown on Your Certificate of Insurance, unless otherwise stated. If You pay Your Premium by monthly or quarterly instalments, payments must be kept up to date to ensure continuing cover.

Unless stated otherwise on your Policy Schedule, you may make an unlimited number of claims up to the maximum Claim Limit per claim as stated in your Policy Schedule. This limit covers call-out charges, parts, labour, materials, VAT and alternative accommodation costs, subject to the terms and any exclusions stated.

The appliances you have selected to cover and the cover level you have will be shown on your policy schedule.

You can choose to cover appliances from the following list of domestic appliances

American Fridge Freezer	Cooker	Cooker Hood	Dishwasher
Free Standing Cooker	Extractor Fan	Freezer	Hob
Microwave	Oven	Range Cooker	Tumble Dryer
Washer/Dryer	Washing Machine	Fridge/Freezer	Fridge
Food Mixer & Stand Mixer	Wine Cooler / Warming Drawer	Vacuum Cleaner	Coffee Machine

POLICY LIMITS

Maximum Coverage

You may make a Claim under this Policy for losses up to the declared value of the Item or the maximum Claim Limit of £500, whichever is lower.

Scenario	Waiting Period	Excess Fee	Claim Limit
Standard appliances	First 45 days	£250	Up to £500
Standard appliances	After 45 days (under 6 yrs)	£0	Up to £500
Standard appliances	After 45 days (over 6 yrs)	£40 Per Claim	Up to £500
American Style Fridge Freezer or Range Cooker	First 6 months	£250	Up to £500
Satellite Policies	First 21 days	£60	Up to £500

Please note:

- There is no limit on the number of Claims You could make under this Policy.
- There is a compulsory excess of £250 on all call outs occurring within the first 45 days of cover for American FF.
- There is a compulsory excess of £50 on all appliances over 6 years of age.
- Proof of purchase will be required at point of claim.

REPLACEMENT LIMITS

In addition to the excesses noted above, the following replacement contributions apply where an item is unrepairable (Beyond Economical Repair). or we decide to replace it we will provide a new replacement item of similar specification and functionality.

Item Age at Policy Inception	Replacement Contribution
UNDER 6 years old	We will provide a Replacement up to the declared value of Your Item or Your remaining Claim Limit (after deduction of call-out charges, parts, labour and VAT), whichever is lower.
6 - 10 years old	We will contribute up to 50% of the declared value of Your Item or Your remaining Claim Limit (after deduction of call-out charges, parts, labour and VAT), whichever is lower.
10 years or older	We will attempt to repair the Item. If unrepairable, there is no contribution towards a Replacement. We can, however, assist You in sourcing a replacement at Your own cost.
Age cannot be established	If You cannot provide evidence of the purchase date and the item's age cannot be determined, there is no contribution towards a Replacement. We can assist You in sourcing one at Your own cost.

Please note: Proof of purchase will be required at point of claim.

WHAT IS INSURED

Regardless of the warranty status of Your Equipment, You may make a Claim under this Policy for losses up to the maximum Claim Limit of £500 per Claim (including call-out fees, repair costs, replacement costs and VAT). Where an item requires replacing, We will contribute up to the declared value of Your Item towards a Replacement, subject to the Claim Limit and to the exclusions and limitations set out below.

We will adjust, repair or replace the Equipment during the Period of Cover in the event of Accidental Damage or Breakdown.

We validate all policies to ensure appropriate levels of protection. We may request evidence that the Item is in full working order. If such evidence is requested and not received prior to a Claim, We may treat the fault or damage as pre-existing and decline the Claim.

You are obliged to inform Us of any material fact that affects the risks We insure. If You are in doubt as to whether a fact is material, you should disclose it.

WHAT IS NOT INSURED

The following are excluded from the cover provided under this Policy:

1.	Circumstances known to You before commencement, or incidents within the waiting period.
2.	Repairs or replacements where the fault is covered under any other insurance policy, whether enforced or not.
3.	Equipment that has been recalled by the manufacturer.
4.	Faults attributable to a generic manufacturing defect. We also do not cover claims where the Equipment is operating as designed and within the manufacturer's specifications, but the performance is considered unsatisfactory by You. This includes, but is not limited to, concerns relating to temperature levels, cycle duration, noise, vibration, spinning efficiency, drying results, or cleaning effectiveness, where no identifiable mechanical or electrical fault is present.
5.	Faults arising from unauthorised modifications to Your Equipment, including unapproved upgrades or the addition of non-approved accessories.
6.	Faults resulting from failure to follow the Equipment's operating instructions.
7.	Any Claim where the Equipment is used for a non-domestic or commercial purpose, unless expressly permitted on Your Certificate of Insurance.
8.	Faults or damage caused directly or indirectly by faults with the domestic supply of electricity, gas or water.
9.	Faults or damage caused by theft, attempted theft, malicious damage, fire or explosion.
10.	Repairs for faults relating to image retention on LCD, LED, pixilation, gas discharge, re-gassing or image burn on any surface or screen.
11.	Faults or damage resulting from a software virus, configuration of user settings, backup or recovery of data, or loss, corruption or damage of data or the operating system.
12.	Damage or Breakdown caused or contributed to by an unauthorised third party or engineer.
13.	Relocation or upgrade of any Items (software or physical) and damages arising thereof, unless approved by Us in writing and carried out in accordance with the manufacturer's specification. Prior to moving Your insured Item, You must obtain written confirmation from Us that coverage will continue during the Relocation.
14.	Pre-owned or second-hand Items, unless purchased from one of Our approved suppliers.
15.	Any direct or indirect costs resulting from alterations required to install integrated appliances.
16.	Faults or damage arising from sludge or hard water scale deposits, build-up of debris, such as dust or lint.
17.	Where an Authorised Engineer reasonably determines that no fault is present, or that the Equipment is functioning within manufacturer specifications, the claim will be declined and any applicable call-out charges will remain payable.

Force Majeure: We will not provide services under this Policy if prevented from doing so by an unusual or unforeseeable event beyond Our reasonable control. This includes, but is not limited to: war, terrorism, riot, civil disturbance, industrial dispute, natural or nuclear disaster, fire, flood, drought, major adverse weather conditions, or epidemic or pandemic events.

GENERAL EXCLUSIONS

We shall not be liable for costs arising from or in connection with any of the following:

01.	Routine maintenance, cleaning, descaling, filter changes and servicing, Rust, corrosion, Wear and Tear, and faults or damage resulting therefrom. Claims arising from failure to maintain the Equipment are not covered.
02.	Work required outside Our engineer's normal working hours.
03.	Equipment which must be repaired outside the United Kingdom.
04.	Cosmetic damage that does not affect the use of Your Equipment.
05.	Any costs incurred as a result of being unable to use Your Equipment.
06.	Any damage to property or personal injury.
07.	Any costs that do not arise directly from the event giving rise to the Claim.
08.	Direct or indirect costs associated with replacements that We have not authorised.
09.	Replacement of consumable items, such as fuses and batteries.
10.	Any upgrade work, modification or Relocation of Items (or parts thereof), or faults arising therefrom.
11.	Equipment or connected cables that have not been installed properly or do not represent a standard installation.
12.	Equipment that was not working in accordance with the manufacturer's specification prior to the Policy being taken out, including pre-existing faults.
13.	Costs of rearranging missed appointments with couriers or engineers.
14.	Any repairs not carried out by Our Authorised Engineers, or repairs or attempted repairs which We have not authorised.
15.	Accidental Damage to display screens which does not affect the normal working of the appliance.
16.	Delivery or installation of replacement Items, or removal of Items to be replaced.
17.	Breakages to Integrated Water Dispensers or Icemakers (plumbed or non-plumbed) where the breakage does not affect the normal working condition of the appliance.
18.	Breakages to salad drawers or shelving in a refrigerator, freezer or fridge freezer which do not affect the integrity or normal working condition of the appliance.
19.	Appliances damaged by or likely to be damaged by pests (rodents, insects, etc.), in the opinion of Our Authorised Engineer.
20.	We do not cover issues arising from incorrect settings, programme selection, loading levels, or failure to operate the Equipment in accordance with manufacturer instructions, where the Equipment itself is not faulty.
21.	Rust or Corrosion damage to the Mini-Dish and the LNB for Satellite Policies.
22.	Loss or damage to interactive or viewing cards, Loss of programs or recordings saved to the hard drive of Your Equipment - for Satellite Policies.

TECHNICAL SUPPORT

We will initially attempt to resolve issues with Your Equipment through Our helpline. Our trained technical support team can run basic diagnostics to try to restore Your Item to working order. If the matter cannot be resolved over the telephone, We will send an approved engineer to carry out repairs. You must always use Our Authorised Engineer.

In the unlikely event that We are unable to provide an engineer, We may agree for You to arrange an engineer independently. In such cases, You will pay for the repair and We will reimburse You within 5–10 working days of receiving and validating the invoice. Before any work is undertaken by Your own engineer, they must contact Our technical helpline for prior authorisation. Without authorisation, the invoice will not be accepted.

Our engineers are available for pre-arranged appointments, Monday to Friday, 9am–6pm, excluding UK public holidays.

Important: If an engineer attends and no fault is found with Your Equipment, or that the Equipment is functioning within manufacturer specifications, or the fault is not covered under this Policy, the claim will be declined and any applicable call-out charges will remain payable.

You will be liable to pay the reasonable call-out costs. If the engineer is denied reasonable and safe access to Your property or the Item,

If Your Equipment cannot be repaired, We will source a Replacement Item. Where We are unable to replace the Equipment, We will provide a voucher or cheque of equivalent value. Where We provide a replacement, it remains Your responsibility to arrange installation of the replacement Item and to dispose of the original Equipment.

PAY ON USE

Should an Emergency arise that is not included under Your Policy, Smart Cover can arrange for an Approved Engineer to attend Your Home, but You will be responsible for all costs involved. The use of this service does not constitute a Claim under Your Policy.

REPLACEMENT OF PARTS OR COMPONENTS

We reserve the right to use non-genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for delays or inability to complete repairs where parts are unavailable, obsolete, or discontinued. In such cases, the Equipment may be deemed Beyond Economic Repair in accordance with this Policy.

When replacement parts are received, We will contact You to arrange a suitable time slot for the Engineer to attend. You should make sure that the Engineer can get reasonable access to carry out the repair.

STATEMENT OF DEMANDS AND NEEDS

Smart Cover's Appliance Insurance is specifically designed to meet the demands and needs of individuals seeking to protect their household appliances in the UK against mechanical and electrical faults, as well as Accidental Damage (excluding televisions unless specified). Smart Cover refrains from offering advice or endorsing the suitability of this Policy for any individual. You should consider whether the terms and conditions meet Your requirements before purchasing. Whether purchasing for the first time or replacing existing cover, it is crucial to consider Your individual circumstances and needs.

HOW TO MAKE A CLAIM

1

Check Your Coverage First

Verify the circumstances are covered before calling. This is NOT a maintenance policy and does not cover routine maintenance.

2

Gas Leaks — Call 0800 111 999 First

Report gas leaks immediately to the National Gas Emergency Service. Do not call our helpline for life-threatening emergencies. The Policy does not provide Cover for any repairs, damage or other loss resulting from gas leaks.

3

Call Our Claims Helpline / Register claim through website / App

Call 03333 449 559 as soon as you notice the emergency. ALL requests must go through the Helpline. Do not make your own arrangements without prior authorisation — we will not reimburse unauthorised costs.

4

We Appoint an Approved Engineer

The Helpline arranges for an engineer to attend, subject to weather, health & safety, and access conditions. The Helpline and the Approved Engineer will have reasonable discretion as to when and how work is undertaken this will be based on the details provided by You and any risk to the Approved Engineer, We may reserve the right to delay when work will be undertaken due to health and safety.

5

Access & Preparation Requirements

You must ensure safe and reasonable access to the Equipment. Where access is restricted, the appliance is not accessible, or required preparations (including disconnection, clearance, or defrosting where applicable) have not been completed, We reserve the right to cancel or rearrange the visit and apply a call-out charge.

6

You Pay at the Visit

The engineer will charge all costs covered by the insurance directly to Us. You will be asked to pay the cost of: (a) any policy excess; (b) call-out costs if no one is present or access is denied; (c) work exceeding the claim limit; (d) superior specification parts you request.

7

Monthly/Quarterly Payers

Call-outs are only considered if your premium is fully paid to date with no defaults. At point of claim, the remaining annual premium balance becomes due.

Reporting Timeframe: You must report any fault as soon as reasonably possible after becoming aware of it. We may decline claims where delays in reporting have contributed to further damage or increased repair costs.
Incorrect Information / Wrong Item: Where incorrect or incomplete information is provided, resulting in an unnecessary visit or incorrect dispatch, We reserve the right to apply applicable call-out charges.

POLICY CONDITIONS

1. The rights granted under this Policy cannot be transferred to any other party.
2. You must provide reasonable access to allow appropriate work to be carried out and follow advice from the Approved Engineer or the Helpline, including the removal of furniture where necessary.
3. All calls to the Helpline may be recorded to improve service quality.
4. You must take reasonable care to maintain your property and its equipment in good order and take all reasonable precautions to prevent loss or damage.
5. We may advise you of remedial work required to bring your system to a suitable standard or to prevent further incidents. Such work will be at your own cost, though we may be able to arrange it through our network.
6. While there is no limit to the number of claims You may make, We reserve the right to review policies where claim activity is significantly higher than expected for normal domestic use. In such cases, We may take appropriate action in accordance with the terms of this Policy, including amendment or cancellation.
7. We reserve the right to withdraw or refuse service where abusive, threatening, or unsafe behaviour is directed toward Our staff, agents, or Authorised Engineers.
8. Our Authorised Engineers may refuse or delay work where they reasonably believe that conditions are unsafe or unsuitable to proceed.

OUR RIGHT TO CHANGE THE COVER OR PRICE

You will receive at least 28 days written notice if We decide or need to change Your Policy Cover or the price of Your Insurance for any of the following reasons:

1.	To make minor changes to Your Policy wording that do not affect the nature of the Cover and benefit provided such as changes to make the Policy easier to understand.
2.	To reflect changes in the Law, in regulation (including any decision of a regulatory body) or to any code of practice or industry guidance affecting the insurer or Your Policy.
3.	To reflect changes to taxation applicable to Your Policy (including but not limited to Insurance Premium Tax).
4.	To reflect increases or reductions in the cost (or projected cost) of providing Your cover, including but not limited to cost increases or reductions caused by changes to the number, cost or timing of Claims which We, as part of our pricing Policy, have assumed or projected will be made under this Insurance product.
5.	To cover the cost of any changes to the Cover or benefits provided under this Insurance including but not limited to the removal of one or more Policy exclusion(s).
6.	To cover the cost of changes to the systems, services or technology in support of this Insurance product.

We may make changes immediately and advise **You** within 28 days of the change having been made if the change is favourable to **You**.

PREMIUM

Your premium is due in full prior to Policy inception. Subject to payment of the premium, this Policy shall commence. Upon commencement, the right to receive the premium is assigned absolutely by us to Smart Cover. This assignment is hereby notified to you.

Premium will be collected by card payment or Direct Debit and will appear as 'Smart Cover' on Your bank statement. Should a payment fail, We will re-attempt to process it immediately. If the payment fails again, We will notify You in writing of the further failed payment and the steps required to bring Your account up to date.

Please note that failed payments may incur bank charges.

Payment of the premium is a condition precedent to our liability. If the premium is not paid to Smart Cover when due, we shall have no liability and no obligation to pay any claims.

If any provision of this section is found by any Court or Administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this section, which shall remain in full force and effect. In those circumstances, this provision shall be interpreted to the extent possible as being amended to provide for such minimum notice of Cancellation as may be allowable

RENEWAL

We will contact You at least 21 days before this Policy is due for renewal to notify You that it will automatically renew unless We are informed otherwise. Unless You instruct Us not to renew, We will collect payment for the renewal Premium as detailed in the renewal correspondence We send to You. For monthly and quarterly paid policies, payments will continue at the same frequency until We receive Your cancellation request.

CANCELLING THIS POLICY

Your Right to Cancel — 14-Day Cooling-Off Period

If this Policy does not meet your needs, you may return it to your Administrator within 14 days of the date of purchase or the date on which you receive your Policy documentation (whichever is later). Provided no claims have been made or are pending, we will refund your premium in full. Cancellation requests should be submitted in writing, quoting your policy number.

Cancellation After 14 Days

After the 14-day cooling-off period, you may cancel at any time by notifying your Administrator. No premium refund will be payable for monthly or quarterly paid policies. For annual paid policies, a pro-rata refund for complete unexpired months remaining will be issued, less a £25 administration fee. No pro-rata refund will be issued if a claim or an incident giving rise to a claim has occurred.

Our Right to Cancel

We may cancel this Policy by giving you 14 days' written notice where there is a valid reason for doing so. A cancellation letter will be sent to your last known address. Valid reasons include, but are not limited to:

- a) Reasonable suspicion of fraud.
- b) Non-payment of premium.
- c) Threatening or abusive behaviour.
- d) Non-compliance with Policy terms and conditions.
- e) Failure to provide complete and accurate answers to our questions.
- f) Failure or unwillingness to co-operate in the event of a claim.

Where our investigations reveal evidence of fraud or serious non-disclosure, we may cancel this Policy immediately and backdate the cancellation to the date of the fraud or the date on which inaccurate information was provided. This may result in the Policy being treated as never having been in force. If we cancel the Policy, you will receive a pro-rata refund for complete

unexpired months remaining, unless the cancellation arises from fraud or we are entitled to retain the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

COMPLAINT PROCEDURE

1. Complaints about the Sale or Administration of your Policy

If you are dissatisfied with any aspect of Smart Cover's service relating to the administration or sale of your Policy, please contact us quoting your Policy number:

Smart Cover Direct Ltd	Citibase, 42-44 Clarendon Road, Watford, WD17 1JJ
Telephone	03333 449 559
Email	enquiries@smart-cover.co.uk

If your complaint remains unresolved after 8 weeks, you may escalate to:

Financial Ombudsman Service	Exchange Tower, 1 Harbour Exchange Square, London E14 9SR Tel: 0800 023 4567 complaint.info@financial-ombudsman.org.uk
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2. Complaints about Policy Performance (including Claims)

For complaints relating to the performance of your Policy, including claims decisions or coverage disputes, please contact the insurer directly:

C&C Insurance Company PCC Ltd Re Financial Lines Cell	F20, 1st Floor Eden Plaza, Eden Island, Seychelles
Email	complaints@cnc.sc

If your complaint with the insurer remains unresolved, you may escalate to:

Financial Services Authority (Seychelles)	Bois De Rose Avenue, P.O. Box 991, Victoria, Mahé, Seychelles Tel: +248 4380 800 www.fsaseychelles.sc complaints@fsaseychelles.sc
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The complaints procedure does not affect your statutory rights. For further information, contact your local Trading Standards Service or Citizens Advice Bureau.

LEGAL INFORMATION

Governing Law	This policy is governed by the Laws of England and Wales. Disputes will be dealt with in the courts of England or the relevant country of the UK where Your main residence is situated. We will communicate in English.
Compensation Scheme	City and Commercial Limited is authorised and regulated by the Financial Conduct Authority and is covered by the Financial Services Compensation Scheme (FSCS) in respect of its regulated activities as an intermediary. Note: C&C Insurance Company PCC Ltd Re Financial Lines Cell is regulated by the Financial Services Authority of Seychelles (FSA) and is NOT a member of the FSCS or any equivalent policyholder protection scheme. Accordingly, policyholders do not benefit from FSCS protection in respect of the insurance provided under this policy.
Third-Party Rights	Nothing in this policy confers enforceable benefits on third parties. The Contracts (Rights of Third Parties) Act 1999 does not apply.
Alteration & Assignment	You may not assign or transfer rights under this policy without written consent from the Insurer or its agent, acting on its behalf.
Consumer Insurance Act	Under the Consumer Insurance (Disclosure and Representations) Act 2012, you must provide complete and accurate answers to all questions and notify us of any changes as soon as possible. If any information You provide is not complete and accurate, this may mean Your Policy is invalid and that it does not operate in the event of a Claim or We may not pay any Claim in full.
Data Protection	Your personal data is processed for policy administration, communications, internal analysis, legal compliance, and fraud prevention. You have rights to access, correct and withdraw consent. Full details: smart-cover.co.uk/privacy-policy
Sanctions	We shall not provide any benefit under this Policy to the extent of providing cover, payment of any Claim or the provision of such cover, payment of such Claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
Fraud & Non-Disclosure	Where investigations provide evidence of fraud or serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or inaccurate information. We may also take legal action against You and inform the appropriate authorities.

Data Controller Notice: C&C Insurance Company PCC Ltd Re Financial Lines Cell, F20, 1st Floor Eden Plaza, Eden Island, Seychelles complies with the UK GDPR and the Data Protection Act 2023 (Seychelles). Your data may be shared with insurers, reinsurers, loss adjusters, the police and fraud prevention agencies as required by law.