6. The above statements are true and complete to the best of your knowledge and belief and no material facts have been withheld, suppressed or omitted. You understand that Covéa Insurance will pass the information on this form, and about any incident you may give details of, to IDS Limited so that it can be made it available to other insurers. You also understand that in response to any searches Covéa Insurance may make in connection with this insurance or any incident you have given any details of, IDS Limited may pass information it has received from other insurers about other incidents involving anyone insured under the policy.

## **Important Warning**

No cover attaches until Covea Insurance plc or its authorised agent on behalf of the Insurer has issued a Cover Note or Certificate of Motor Insurance. It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance.

## **Data Protection Act**

It is important that the information you provide is accurate. The information you provide is collected by or on behalf of Covéa Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect or prevent fraud or loss. We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI) for the purpose of checking information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this from Covéa Insurance, or at <u>www.miic.org.uk</u>.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. Other users of these fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting us at info@coveainsurance.co.uk.

You should show this notice to anyone insured to drive the vehicle covered under the policy. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

Under the Data Protection Act 1998 you have the right of access to any information held about you by Covéa Insurance. You can exercise this right by contacting the Data Protection Officer.

Providing information to us signifies your consent to it being used for these purposes. If you have any queries about our use of your information please write to the **Data Protection Officer**, **Covea Insurance plc, Norman Place, Reading, RG1 8DA.** 

## **Declaration by the Proposer**

I declare that the above statements are true and complete to the best of my knowledge and belief and that no material facts have been withheld, suppressed or omitted. I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd, ABI and fraud prevention agencies so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd, ABI and fraud prevention agencies may pass you information they have received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved in.

If the above statements have been written by any person other than the undersigned, such person shall be deemed to have been my agent for the purpose of filling in such statements.

**Choice of Law**