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Dear Policyholder

Changes to your policy

Thank you for purchasing a Coplus insurance policy. We hope this policy fully fulfils your needs and gives you peace of mind.

There have been some changes to the policy wording which you have been given. Don't worry, this does not affect the cover itself, such as the terms, conditions and exclusions. Rather, the insurer has changed.

The underwriter of this product has been changed from UK General Insurance Limited on behalf of Great Lakes Insurance SE to Astrenska Insurance Limited.

We have attached a summary of change document which highlights all the changes that have been applied to your policy documentation.

If you have any questions please do not hesitate to contact us.

Yours Sincerely,

Sarah Peberday
Head of Customer Service

Section of Wording	Before	After
Front Page	This insurance policy has been arranged on your behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to you in return for payment of the premium.	This insurance policy has been arranged on your behalf by Motorplus Limited t/a Coplus and is underwritten by Astrenska Insurance Limited. This cover is provided to you in return for payment of the premium.
Privacy Statement	<p>UK General Insurance Limited Privacy Notice</p> <p>We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575.</p> <p>This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice. We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.</p> <p>UK General’s full privacy notice This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at http://ukgeneral.com/privacy-notice or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.</p> <p>Great Lakes Insurance SE Information Notice Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at https://www.munichre.com/en/service/privacy-statement/index.html.</p>	N/A
Our Regulator and Insurer	This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at	This policy is underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is

	<p>Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.</p> <p>Motorplus Limited t/a Coplus is authorised and regulated by the Financial Conduct Authority.</p> <p>UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register https://register.fca.org.uk/.</p> <p>Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM.</p>	<p>subject to the Laws of England and Wales.</p> <p>Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.</p> <p>Motorplus Limited t/a Coplus and Astrenska Insurance Limited are authorised and regulated by the Financial Conduct Authority.</p>
<p>Financial Services Compensation Scheme</p>	<p>Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.</p> <p>You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.</p>	<p>Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Astrenska Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.</p> <p>You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.</p> <p>Sanctions We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or</p>

		economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.
Definition – Insurer	UK General Insurance Limited, on behalf of Great Lakes Insurance SE. In the event of a claim, UK General Insurance Limited act for Great Lakes Insurance SE as their agent.	Astrenska Insurance Limited
Privacy Statement	NEW	<p>Astrenska Privacy Notice</p> <p>How we use the information about you</p> <p>As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:</p> <ul style="list-style-type: none"> • Meet our contractual obligations to you; • issue you this insurance policy; • deal with any claims or requests for assistance that you may have • service your policy (including claims and policy administration, payments and other transactions); and, <p>detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;</p> <ul style="list-style-type: none"> • protect our legitimate interests <p>In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.</p> <p>We will not share your information with anyone else unless you agree to this, or we are required to do this by our</p>

	<p>regulators (e.g. the Financial Conduct Authority) or other authorities.</p> <p>The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy.</p> <p>Processing your data Your data will generally be processed on the basis that it is:</p> <ul style="list-style-type: none"> • necessary for the performance of the contract that you have with us; • is in the public or your vital interest; or • for our legitimate business interests. <p>If we are not able to rely on the above, we will ask for your consent to process your data.</p> <p>How we store and protect your information All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.</p> <p>We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.</p> <p>We also have security measures in place in our offices to protect the information that you have given us.</p> <p>How you can access your information and correct anything which is wrong You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:</p>
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		<p>Email address: data.protection@collinsongroup.com Postal Address: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU</p> <p>This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.</p> <p>We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate. If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/.</p>
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