

Your Encompass Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Royal & Sun Alliance Insurance plc

Basic Details:

Name:	D & G Community Councils	Primary Contact:	Hazel Kerr
Address:	Dumfries & Galloway Council	Telephone:	0303 333 3000
	Buccleuch St	Account Handler:	Hazel Strachan
	DG1 2AD	Email Address:	hs@keegan-pennykid.com
Email:	hazel.kerr@dumgal.gov.uk	Our Reference:	DUMF27CS01
Activities:	Community Councils day to day business, meetings, raising awareness events including hire of venues. Also, Liability cover for the Resilience groups		

Insurer Details:

Insurer:	RSA Encompass Scotland	Intermediary:	Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number:	RKK958425		50 Queen Street, Edinburgh
			Scotland,
			EH2 3NS
Broker Ref:	DUMF27CS01	Tel:	0131 225 6005
Period of Cover:	01/05/2020 to 30/04/2021	Web:	www.keegan-pennykid.com
		Email:	mail@keegan-pennykid.com

Property Damage Insurance:

Basis of Cover Not Insured

Specified Items:

Basis of Cover Not Insured

Business Interruption:

Basis of Cover Not Insured

Loss of Registration Certificate Insurance:

Basis of Cover Not Insured

Money Insurance:

Basis of Cover Not Insured

Terrorism Insurance:

Basis of Cover Not Insured

Liability Insurance:

Basis of Cover

Limit of Indemnity

Section 1 Employers' Liability - Insured

Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of terrorism	£ 5,000,000

Members of the British Insurance Brokers Association. Authorised and regulated by the Financial Conduct Authority. Registered Office at above address. Registered in Scotland No. 60085

Encompass is underwritten through an exclusive agreement between Keegan & Pennykid (Insurance Brokers) Limited and RSA Insurance Group plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 2 Public/Products Liability - Insured

Any one Event	£	5,000,000
All Events happening during the Period of Insurance in respect of products supplied	£	5,000,000
All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£	5,000,000

Section 3 Legal Defence Costs - Insured**Part A**

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£	250,000
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Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£	250,000
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Section 4 Financial Loss - Not Insured**Section 5 Abuse - Not Insured**

It is noted that Cover 2 Public / Products Liability exclusion 12 Abuse is deleted

Cyber Liability

Basis of Cover Not Insured

Professional Indemnity Insurance

Basis of Cover	Limit of Indemnity	Insured's Contribution
Civil Liability any one Claim	£ 250,000	£ 250
Defence Costs	£ 250,000	£ 250
Loss of/damage to documents	£ 25,000	£ 250
Compensation for court attendance:		
Principal/Partner/Director	£ 500	
Employee	£ 250	
Retroactive Date	01/05/2012	

If there are any additional Clauses applicable to Professional Indemnity Insurance, these are shown below:

1, 2, 4, 6, 7, 8, & 9

Fidelity (theft by employee)

Basis of Cover Not Insured

Personal Accident & Travel Insurance

Personal Accident Insurance - Insured

Volunteers:	No. of people:	25
	No. of Units:	1

Employees:	No. of people:	
	No. of Units:	

Basis of Cover	Limit of Indemnity
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Aircraft Accumulation Limit

1) In case of multi-engined aircraft	£	1,000,000
2) In case of all other aircraft	£	250,000

In the event of a claim amount exceeding the Incident Limit or Aircraft Accumulation Limit the Company's Liability in respect of each Insured Person claimed for shall not be proportionately reduced until the total does not exceed that Limit

Travel Insurance - Not Insured

Loss of Liquor Licence

Basis of Cover	Not Insured
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Management Protection Insurance

Basis of Cover	Limit of Indemnity
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Part I Trustee Liability	£	250,000
Part II Civil Society Liability	£	250,000

Retroactive Date:	01/05/2012
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Management Protection - Excess

	Excess	
Part I Trustee Liability	£	250
Part II Civil Society Liability	£	250

Legal Expenses Insurance

Basis of Cover:	Not Insured
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Transit Insurance

Basis of Cover	Not Insured
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Contractors All Risks Insurance

Basis of Cover	Not Insured
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Computer Equipment Insurance

Basis of Cover	Not Insured
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Loss of NCB & Excess Protection

Basis of Cover	Not Insured
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Encompass policyholders have access to a 24 hour Legal Assistance Advice Line which offers confidential legal advice. Simply call 01455 251 500 and quote scheme number 33685. If counselling care is shown as INSURED, this service can be accessed by calling 0330 100 6481. Please refer to the policy wording for full details.

TRUSTEES INDEMNITY INSURANCE COVERS CLAIMS FIRST MADE AGAINST THE INSURED AND NOTIFIED TO THE INSURERS DURING THE PERIOD OF INSURANCE. PLEASE READ THE POLICY WORDING CAREFULLY.

The following endorsements apply to the Trustees Indemnity cover:

1. The policy is automatically extended to include the Trustee Fidelity Liability section of cover. Standard policy terms, conditions, exceptions and exclusions apply as per the current policy wording.

The following endorsements also apply to this policy:

endo - Memo 1 Extension of cover

Detail: It is hereby noted and agreed that the cover under the Liability Section is extended to include activities carried out as required under the Dumfries and Galloway Community Councils Resilience Plans and associated community resilience activities that the Community Councils would undertake to support an emergency.

Liability Section: Including Abuse

It is noted that Cover 2 Public / Products Liability exclusion 12 Abuse is deleted.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Company has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

Complaints Procedure

A copy of the complaints procedure is available on request.

Financial or Trade Sanctions

Please be aware that we cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Your Statement of Fact

An Important Notice Concerning Disclosure

In choosing this product and your level of cover, you have not received any personal recommendations from RSA.

This product meets the demands and needs of those businesses who wish to choose from a range of options which allows them to protect their assets and earnings and be indemnified for their legal liabilities to employees and the public.

The options available include Property Damage, Business Interruption and Liability insurance.

This product allows you to choose the level of cover from a range of options and your Schedule shows the cover selected. The choices you made will depend on your personal circumstances and you should check the Statement of Fact, Schedule, Policy Wording and, if applicable, the Employers' Liability Certificate carefully to ensure you have the required cover.

Statement of Fact

The following Statement of Fact forms part of the insurance contract. It is a record of answers specifically provided to Keegan & Pennykid (Insurance Brokers) Limited and also some assumptions made about you and the Business.

IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before your Encompass Policy takes effect you have a duty to make a fair presentation of the risks to be insured under the Policy.

The Company's acceptance of this risk is based on the information presented in the Statement of Fact completed prior to the commencement of this policy and at subsequent stages in respect of mid-term changes and renewal.

Provided this has been completed accurately and in good faith, when considered with any assumptions that we have output on the Statement of Fact, the Company will accept this as being a fair presentation of risk.

The information recorded in this document has been material to Keegan & Pennykid (Insurance Brokers) Limited's assessment of:

1. Eligibility for this insurance Policy
2. The terms and conditions to apply to the Policy
3. The insurance premium

If you become aware that the information contained in this Statement of Fact, or the Schedule, is incorrect or incomplete you must notify Keegan & Pennykid (Insurance Brokers) Limited

- * within 30 days of the date of the document in the case of quotations.
- * within 14 days of the date of the document in the case of a new policy, renewal or mid-term policy alteration.

Important Note

Where Terrorism Insurance is purchased it must be effected in respect of all property for which general insurance applies and which is eligible for Terrorism Insurance, whether or not insured by this policy.

This is material information to RSA in the provision of Terrorism Insurance Cover. If this is not the case, you will not be eligible for Terrorism Insurance and cover will not be provided unless previously agreed exceptions apply, and you must advise us in writing as soon as possible (and, in any event, no later than 14 days from the date of this Statement) in order to rectify the situation.

Eligible insurance includes property damage, business interruption, computer and electronic equipment, contract works, engineering plant, money, book debts, specified all risks, works of art, civil engineering, engineering erection all risks, machinery movement, contractors and plant and other plant on an all risks basis and goods in transit as part of a package policy.

You have informed Keegan & Pennykid (Insurance Brokers) Limited that:

- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings either as private individuals or in connection with any business
- * none of the Directors, Partners, Trustees, or Proposer involved with the Business/Organisation have been the owner or Director of, or Partner in, or Trustee in, any Business/Organisation, Company or Partnership that has had a county court judgement awarded against them either as private individuals or in connection with any business

- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been officers of any company that has been declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any equivalent or subsequent legislation
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been disqualified from holding a company Directorship
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation has any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have had a proposal refused or declined
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have had a renewal refused
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have had insurance cancelled
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have had special terms imposed
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been served with a prohibition or improvement order under health and safety legislation
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been the subject of a recovery action by Customs and Excise or the Inland Revenue
- * none of the Directors, Partners, Trustees or Proposer involved with the Business/Organisation have been the subject of a Health and Safety Executive enforcement procedure during the last five years.
- * You do not hold any form of Asbestos license and have not worked with Asbestos in the last 10 years or since You purchased the Premises, whichever is the more recent
- * You have not accepted additional liabilities by agreement or contract with any third parties, suppliers or sellers.
- * You are not aware of any claim having been made or being made or prosecution brought against any person in respect of any neglect, error or other wrongful act committed in their capacity as Director or Officer or Partner or Trustee (whether in relation to the activities of the Business/Organisation, or any other entity in which such persons hold or have held office) in the last 5 years
- * You are not aware of any circumstance which might give rise to a claim against You or any of your Directors or Officers or Trustees in relation to the risks to which the Management Protection Insurance relates
- * You are not aware of any intention for You to merge with or acquire another entity or for itself to be taken over by another entity or to be bought out.
- * The Business/Organisation does not undertake any height work above 10 metres
- * The Business/Organisation does not undertake any work at depth greater than 3 metres
- * In respect of Legal Expenses, You have not been involved in any legal proceedings or any other form of legal action in the last five years, excluding any actions relating to motor vehicles or road traffic legislation.
- * The property does not have walls or roofs constructed of composite panels
- * The Premises or any adjacent property have not suffered or shows signs of damage by subsidence, landslip or ground heave.
- * The Premises have not suffered any previous Damage from flood in the last 10 years and there has been no history of flooding in the last 10 years within 50 metres of the Premises
- * The Premises are not a listed building or subject to any preservation order
- * Where premises are protected by automatic sprinkler installations, intruder and fire alarm systems as separately notified to and agreed by the Insurer, such systems are maintained in an efficient condition in accordance with policy requirements.
- * The property has not been underpinned or is on made up ground
- * The property is not within 10 metres of trees or shrubs more than 5m high.
- * The property is not unoccupied for 3 months or more.
- * There is no ATM on the Premises.

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Registered Office at above address. Registered in Scotland No. 60085

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- * There is no adult entertainment recorded or carried out on the Premises
- * With regard to Loss of Liquor Licence cover:
 - o No application for the granting, renewal or transfer of the licence has been refused.
 - o There is no intention to transfer the licence.
 - o There are no matters pending that are likely to affect the future of the licence.
 - o There has been no opposition to/incident that may prejudice the granting, renewal, or transfer of the licence.
 - o There is no environmental, planning, compulsory purchase or similar local authority legislation likely to affect the future of the licence.
- * All accidents, losses or claims since Your Business/Organisation was established or in the last 5 years, whichever is most recent, have been advised to Keegan & Pennykid (Insurance Brokers) Ltd.
- * The premises will be maintained in a good state of repair. All equipment will be properly fenced and guarded and maintained in good order. All inspections will be carried out in line with statutory requirements.
- * You do not occupy or have assets outwith the UK which have not been disclosed.
- * You do not work on ships or at oil or gas refineries etc.
- * None of your products will be used in aircraft or offshore rigs.
- * If you sub-contract work to established firms operating under a contract for services, you ensure that
 - a) They have in force and maintain their own liability insurance in respect of the work which they are undertaking for you with indemnity limits at least as high as those on your own policy;
 - b) Their policy contains an indemnity to principal clause to protect your interests.
 - c) Their policy does not contain any restrictions or exclusions in respect of Asbestos or the work that they are undertaking for you.
- * You do not conduct FCA registered investment.
- * You do not have any overseas representation.
- * You do not undertake any work on offshore installations.
- * You do not have any employees working overseas for more than 6 months.
- * There has been no disciplinary action by an outside professional or regulatory body.
- * You agree to accept RSA's usual form of policy wording for this class of insurance which is available on request.
- * You agree that, if any information has been provided by Keegan & Pennykid Insurance Brokers Limited, such person shall, for that purpose, be regarded as your agent and acting on behalf of the Business and not as an agent of RSA.
- * You declare that to the best of your knowledge and belief that:
 - o all the information provided is true and complete
 - o this Statement of Fact is true and complete
 - o all material information has been disclosed and will form part of the contract between you and RSA.

CLIENT TERMS OF BUSINESS AGREEMENT - General Insurance

1. INTRODUCTION

These Terms of Business explain the services we offer, how you will pay for our services and our regulatory status. It is an important document which sets out the terms on which we agree to act for our clients and which we intend to rely on. It replaces any previous agreements and understandings we have with you (whether verbal or written).

Please read these Terms of Business carefully and retain for future reference. We draw your attention specifically to:

Section 8 'Data Protection and Communications' which sets out how we will use your data; and

Section 9 'Client Money' which explains our terms for handling client money in a Non-Statutory Trust account.

If there is anything in this document which you do not understand or with which you disagree, please contact us immediately using any of the contact details given in Section 3 'Who We Are'.

2. COMMENCEMENT

These Terms of Business shall commence on the date you receive them from us and shall remain in force until terminated in accordance with Section 14 'Ending your Relationship with Us'.

By asking us to quote for, advise on, arrange, renew or handle any of your insurances, you are providing your informed agreement to these Terms of Business.

Your agreement to our Terms of Business does not affect your statutory rights.

3. WHO WE ARE

We, Us, Our refers to Keegan & Pennykid (Insurance Brokers) Ltd. which is a company registered in Scotland No. SC060085. Our Registered Office, trading address and contact details are:

Keegan & Pennykid (Insurance Brokers) Ltd
50 Queen Street, Edinburgh, EH2 3NS
Telephone: 0131 225 6005
Facsimile: 0131 226 3811
Email: mail@keegan-pennykid.com
Website: www.keegan-pennykid.com

Keegan & Pennykid (Insurance Brokers) Ltd is a member of the British Insurance Brokers Association.

4. WHO REGULATES US

The Financial Conduct Authority (FCA) is the independent watchdog that regulates UK financial services. Keegan & Pennykid (Insurance Brokers) Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 231032.

Our permitted business includes advising on, arranging, dealing in and assisting with the administration and performance of general insurance policies and credit broking activity (as described below). You can check our regulatory status on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

5. OUR SERVICES

Our services to our clients include: advising on your non-investment general insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you make to your insurance policy. As part of our service, we will tell you what your responsibilities are in relation to making claims and can also provide claim handling assistance where requested.

The FCA defines customers as either:

- a consumer - who is an individual acting outside his business, trade or profession; or
- a commercial customer - who is a customer who is not a consumer.

Please note that certain sections of these Terms of Business are only applicable to one particular customer classification and where relevant will be specified as 'Consumers Only' or 'Commercial Customers Only'.

In arranging non-investment general insurance for our clients, we offer products from a range of insurers representing a fair analysis of the market.

For some types of insurance we deal predominantly with a limited number of insurers which we have selected as offering value for money and quality service. A list of the insurers used in these cases is available from us on request.

We will advise and make a recommendation for you after we have assessed your demands and needs, which may include checking information that we already hold about you and your existing insurance arrangements with us and other parties.

If you want us to restrict the area of advice, you can confirm this at our initial discussion or at any time.

In some circumstances we may provide you with a non-advised (information only) service where you will not receive advice or a recommendation from us.

We will confirm to you in writing our services along with details of any risks associated with the products recommended before you make any commitment. The documentation we will provide you with will make it clear whether we are acting for you on an advised or non-advised basis.

Where we recommend an FCA regulated product to you, we will provide you with a Policy Summary/Key Features document and explain the cost, fees and scope of our services.

We will not provide advice in relation to any premium finance which may be offered and you will need to make your own decision on whether any credit facility is suitable for you. Neither we nor our employees are qualified to render legal or accounting advice or prepare any legal or accounting documents. It is hereby understood and agreed that the onus is on you the client to refer to a solicitor or accountant in respect of any point of law or accountancy that may arise during the course of our dealings with you.

6. YOUR DISCLOSURE OBLIGATIONS

Your insurance cover is based upon the information provided to us and the insurance company. You will be told about your obligations to provide information on each transaction. You should pay particular attention to the importance of the declaration section on the Insurers proposal (application) form / statement of fact.

You must inform us/your insurer immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your insurance policy. If you are unsure about any matter, please contact us for guidance.

It is important that you carefully read through all policy terms, conditions and warranties shown on your policy documentation to ensure that they meet your demands and needs. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.

In any event, you should not assume that insurance cover is in place unless you have received explicit, written confirmation. It is your responsibility to ensure that you have adequate insurance in place which continues to meet your demands and needs.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

Consumers Only Disclosure Obligations

You must take reasonable care to provide complete, honest and accurate information to the best of your knowledge to insurers prior to the commencement of the insurance policy, throughout the period of the policy, when making a claim and when you renew the insurance. This must include anything that could affect an insurer's decision to issue a policy or to continue cover or pay a claim.

It is important you ensure that all statements made, for example on proposal forms / statements of fact or claim details (whether completed by you or otherwise) are full and accurate before submission to the insurer.

Failure to take reasonable care when providing information to the insurer or deliberately, recklessly or carelessly misrepresenting any information in relation to your insurance could result in your policy being cancelled without refund, or treated as if it never existed or your claim rejected or not fully paid. You may also find it difficult to re-arrange cover because you did not tell an insurer everything when asked, and you will have to disclose this fact when you re-apply for insurance.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as 'Spent'.

Commercial Customers Only Disclosure Obligations

Commercial Customers must make a fair presentation of the risk that is to be insured (which includes conducting a reasonable search of its records to discharge the duty of fair presentation) and disclose all 'material facts' / relevant material information (any information that may influence a prudent insurer's decision over cover or terms) prior to commencement of the insurance policy, throughout the period of the policy, when making a claim and when you renew the insurance, ensuring that all material statements of fact are substantially correct and not misleading.

Failure to disclose relevant material facts / material information or change in circumstances to your insurers could influence the cost, or their decision to accept your insurance and could mean that your policy could be invalidated or cancelled without refund, or that part or all of a claim may not be paid.

7. CLAIMS

All incidents which could possibly give rise to a claim must be notified as soon as practicable. Your insurer's claims contact number and the process you need to follow will be shown in your policy summary / policy document. If you are unsure whether a matter possibly constitutes a claim or not, please contact us for guidance.

Delay on your part in notifying a claim and/or completing required forms will risk a loss you suffer not being paid in part or in full. You should not, however, admit liability or agree a course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer.

We also offer a claims handling service for our clients as part of our service. If you would like us to assist you with your claim, please contact us on 0131 225 6005. We shall use our best endeavours when acting on your behalf in relation to a claim, to handle all elements of the claim with due care, skill and diligence.

We will promptly notify you of any request for information we receive from your insurers.

We will forward any payments received from insurers in respect of any claim, to you, without delay.

8. DATA PROTECTION & CONSENT

We are registered with the Information Commissioners Office as a data controller. You may obtain further information about our registration by viewing the Data Protection Public Register at www.ico.org.uk.

We are committed to keeping your data confidential and process all information in accordance with the General Data Protection Regulation. We take your privacy seriously and will only use your personal information to fulfil our role in relation to your insurance cover.

You confirm that you have obtained the consent of any data subjects whose personal data you provide to us. Any person disclosing personal data to us must do so in compliance with all applicable data protection laws.

Depending on the nature of the policy that you engage us for we may need to obtain your special personal data (such as health information) in order to provide it to insurance companies and other relevant companies for underwriting, claims, premium collection and loss recovery purposes and for the purposes noted under these Terms of Business.

There are certain categories of personal data that are special by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health.

In the case where we need to process special category data as described above we will require your consent and will contact you separately should this be required. Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may pass information about you to premium finance providers and/ or credit reference agencies for the purposes of you entering into premium instalments arrangements - this may include details of your payment record with us.

Any premium finance search will appear on your credit report and will be visible to other credit providers whether or not your application proceeds. If you do not proceed it will be clear the search was for finance quotation purposes. Please let us know if you do not consent to a credit check being undertaken, however this may affect our ability to offer premium credit facilities to you. Please note, we may also disclose your personal data where we are required by law, government authority, our regulators, auditors or by our professional advisers. We will not disclose any information to any other parties without your written consent.

Insurers may administer your insurance policy, any existing policies you may have with them and provide other services, from centres in countries outside the European Economic Area (EEA) (such as India and the USA) that do not always have the same standard of Data Protection laws as the UK. However, they are required to put a contract in place to ensure that your information is adequately protected, and they will remain bound by their obligations under the General Data Protection Regulation, even when your personal information is processed outside of the EEA.

In the interest of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

You have the right to obtain a copy of the personal data that we hold. You are responsible for providing us with your correct contact details at all times. If you believe that any information is incorrect or incomplete you should contact us and, if the data is incomplete or incorrect, we will correct it promptly.

We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

Communication with you

We will usually contact you by post, telephone or email. In certain circumstances we may agree to correspond with you by text message.

By providing your email address and/or mobile phone number, you are agreeing to us communicating with you by email / text message (where relevant). By consenting to communication by electronic means you accept the inherent risks (including the security risks of interception of, or unauthorised access to, such communications, the risks of corruption of such communications and the risks of viruses or other harmful devices). Notwithstanding that we and you have reasonable virus checking procedures on our system, you will be responsible for virus checking all electronic communications sent to you.

Provided that we send correspondence to the postal address, email address and/or telephone number that you provide, we will not be responsible for the loss of any communication /document or the cost of replacing them, or for any other loss, cost or expense resulting from any delay in, or the failure in delivery of, or from a third party intercepting any communication we send or receive.

Where you deal with us at a distance, there are no specific additional costs imposed by us for dealing exclusively at a distance.

Motor & Home Insurance anti-fraud registers - Consumer Only

Insurers share information with each other via the Claims and Underwriting Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims.

In the event of a claim, the information you supply, together with any other information relating to the claim, may be put on the Registers.

Motor Insurer Information Centre (MIIC)

Insurers are legally required to provide details of motor insurance policies to the MIIC. Details of all motor insurance policies taken out in the UK are automatically added to the Motor Insurance Database (MID), to which the police and other government agencies have access. This helps the pursuance of claims following accidents; aids detection of those who are in contravention of the law by not taking out insurance and by the Driver & Vehicle Licensing Authority in connection with its Electronic Vehicle Licensing operations. Further information is available at www.mib.org.uk.

Use for marketing purposes

We may use information held about you, to keep you informed (by post, email, telephone, text or other means) of products and services which we feel may be of interest to you. In order to do this we require your consent. We will contact you separately in regards to this. Please note that you may withdraw this consent at any time by notifying us at our main business address.

9. CLIENT MONEY

Client money segregation (Non-statutory trust)

All money that we receive in the course of providing insurance mediation services such as premiums, claims payments or premium refunds, including any money that is covered under a risk transfer arrangement, is treated as client money for these purposes and shall be subject to the FCA's Client Money Rules.

We may decide to hold monies received under a risk transfer arrangement in a non-client money bank account, and in doing so, will not co-mingle this money with client money. In such instances we will hold money as an agent of the insurer.

All client money that we receive will be segregated and held under a non-statutory trust under the terms of the FCAs Client Money Rules. By entering into these Terms of Business with us, you consent to our holding and managing your money in accordance with these rules and the provisions below.

Client money will be held by us as trustee (or agent under Scottish law) on your behalf in a client money bank account at an approved bank. We have in place, and maintain, systems and controls adequate to ensure that we are able to monitor and manage client money transactions and any credit risk arising from the operation of the trust arrangement.

Any interest earned on client money will be retained by us and will not be paid to you.

If we or a third party to whom client money has been transferred, becomes insolvent, the FCAs client money distribution rules will apply so that you will have a prior claim on the client money in the client money bank account according to your respective interests in the client money. The costs relating to the distribution of client money may have to be borne by the trust.

We may agree to extend credit to other clients using client money from the client money bank account.

Client money passed to another person

In accordance with FCA Rules we have to inform you that in providing insurance mediation services to you, we may transfer your insurance premium to:

- another insurance intermediary in the United Kingdom;
- another intermediary operating outside of the United Kingdom;

Please notify us immediately if you do not wish your premiums to be transferred in the manner outlined above.

We have a duty under FCA Rules to inform you that the legal and regulatory regime applying to a non-UK based insurance intermediary may differ from that in the United Kingdom. Consequently if such an insurance intermediary fails, your premiums may be treated in a different manner from that which would apply if the premiums were held by an insurance intermediary in the United Kingdom.

10. PREMIUMS AND FINANCIAL ASPECTS

We normally accept payment of Insurance premiums and our fees by bank transfer or cheque (made payable to Keegan & Pennykid (Insurance Brokers) Ltd. We also accept certain debit and credit cards (surcharges may apply and we will notify you of these in advance of you making the transaction).

You may also be able to spread your premium payments through insurers' instalment schemes, a credit scheme with an established third party insurance premium finance provider, or a credit facility we have arranged ourselves. However, rates and acceptance will be subject to status, being resident in the UK, aged 18 years or over and a satisfactory credit check. We will give you full information about your payment options and the relevant premium finance (credit) agreement when we discuss your insurance in detail. Please read carefully any pre-contractual explanations and the information regarding the total cost of credit (including any representative examples). Please note: should your premium payment(s) not be made by the specified date(s) when they are due, your insurer has the right to cancel or lapse the policy, which could mean that part or all of a claim may not be paid. You will also be responsible for putting in place any alternative insurance and/or payment arrangements. If you fail to keep up payments on an instalment agreement or premium finance facility related to it your credit rating may also be affected. If you pay your premium to us through Keegan & Pennykid's instalment scheme and choose to cancel your policy mid-term, no refund will be given on instalments paid.

You agree to fully indemnify us in the event of a default or non-payment of premium. We reserve the right to instruct the Court/Sheriffs Office against all third party costs together with our fee in the recovery of the debt.

We may keep certain documents, such as your insurance policy documents or Certificate, while we are waiting for full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Insurers may make a charge to you for policy amendments and/or the replacement of lost policy certificates. Please refer to your policy documentation for details of insurer charges.

Other taxes or costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed, by us.

11. PAYMENT FOR OUR SERVICES

We normally receive commission from the insurer with whom we place your business.

We shall only withdraw commission after we have received your payment as cleared funds and in accordance with FCA regulations and agreements that we hold with insurers.

We retain the rights to all initial and renewal commissions payable in respect of business transacted for you, and you shall not permit or suffer payment of such commission to any other party after termination of your instruction to us.

We charge an administration fee of £5 for all policies at inception and renewal. Additionally, where no commission or inadequate levels of commission are payable to us relating to the work involved, then we reserve the right to charge a fee for the work undertaken. The breakdown of our fees to be charged will be provided to you in writing prior to you making a commitment and will be detailed as a separate item in the relevant correspondence if cover is issued.

Please note that fees are exclusive of any applicable tax that may be levied from time to time.

Please note our commission and, where appropriate, fees are fully earned from the date your insurance cover commences and may not be refundable in the event of cancellation, avoidance or early termination of your policy.

A charge may also be levied to cover bank charges incurred for international payments received, which result in us receiving an amount which is less than the amount due. We will notify you of any relevant charges.

Return premiums

Return premiums usually arise if an insurance risk is reduced mid-term or a policy cancelled before renewal and subject to no claims being made. On a return premium, we repay commission on the amount to your insurer and this will be deducted from any final amount due to you in order to cover our administration and advisory costs.

Consumer Customers Only

Where you request a duplicate document, a charge of £10 will be levied which shall be payable in advance by credit or debit card.

Commercial Customers Only

You are entitled, at any time, to request information regarding any commission which we have received as a result of placing your insurance business. In good time before the conclusion of each insurance contract, or upon renewal, we will remind you of your right to be informed of the level of commission which we receive from underwriters.

12. PRODUCT CANCELLATION RIGHTS

Details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, instructions for exercising the right to cancel (if applicable) and any early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

Depending on the type of insurance policy purchased (and the cancellation clauses specific to that contract) you may be entitled to cancel within 14 or 30 days (referred to as a cooling off period) of either conclusion of the contract or receiving your policy documentation, whichever occurs later and receive a refund if cancellation is given within the prescribed time-frame.

If you cancel after the cooling off period the terms of your policy may allow insurers to retain the premium in full or to charge short period premiums in the event of cancellation. Please check your policy documentation for further information or ask a member of staff for clarification.

Where a claim has been made, insurers generally do not allow any refund on cancellation.

For policies under 1 month duration (such as travel policies) there is no right to cancel.

If you cancel a related premium finance (credit) agreement you will need to repay any outstanding sums provided in full.

13. INSURANCE RENEWALS

For policies with a renewal date, where your insurer is happy to renew your policy, in good time before the renewal of your policy, you will receive a renewal documentation pack.

Generally, we do not auto-renew your insurance cover at each anniversary. We will however normally attempt to contact you, to discuss with you the premium and terms applicable to the next period of insurance. If we are unable to contact you before your renewal date or you have not provided us with instructions, your cover may lapse.

In cases where you pay for your insurance by direct debit/installments, in the absence of any instructions from you to the contrary, before the renewal date and providing premiums on the existing policy have been paid and are up to date, we shall endeavour to renew the policy automatically on your behalf on the terms outlined in the renewal documentation. However, you should be aware that in such instances any automatic annual renewal constitutes a new contract with the insurance provider and you will be entering into this new contract on a non-advised basis having received no advice from us.

This will be reflected in the demands and needs statement issued to you following renewal. In any event, you should not assume that cover is in place unless you have received explicit, written confirmation. It is your responsibility to ensure that your insurance remains valid and in force and continues to meet your demands and needs.

If you do not wish to renew the policy, please let us/your insurer know as soon as possible. Where you do not wish to renew the policy and where you pay for the policy by direct debit, you should also arrange to cancel your direct debit instruction with your bank prior to the renewal date. It is your responsibility to ensure that you have adequate insurance in place.

14. ENDING YOUR RELATIONSHIP WITH US

The Terms of Agreement will remain in force unless cancelled by either party in accordance with the terms below.

You may terminate our authority to act on your behalf at any time without penalty by giving us seven days written notice using the contact details in Section 3 'Who we are'.

We may terminate this agreement by giving you a minimum of fourteen days written notice to the last known address we have on our records.

We may also terminate our Agreement with immediate effect at any time by giving you written notice if:

- * you commit a material breach of these Terms which is irremediable or (if such breach is remediable) you fail to remedy that breach within 7 days of being notified in writing to do so;
- * you are declared bankrupt or otherwise unable to pay your debts as they fall due;
- * we have reasonable grounds for believing you have committed or are about to commit a crime in connection with the advice we have agreed to provide; or
- * we are required to terminate these Terms by any competent regulatory authority or as a matter of law.

Any notice of termination from either party to this Agreement will commence from the date of receipt unless agreed otherwise. If notice is sent by 1st class post it will be deemed to be received 2 business days after being posted.

In the event that this Agreement is terminated, we will cease to be your agent. As a consequence we will no longer provide you with any services including claims handling where this service is provided to you prior to termination, except where we are required to continue handling your claim under the terms of our delegated authority from certain insurers.

No penalty shall be payable on any termination but we shall be entitled to remuneration for work undertaken prior to such termination. You will be liable to pay us our costs, fees, charges and expenses relating to the work we have carried out in connection with our Agreement up to the date of termination of our relationship and we will be entitled to retain any commission received for conducting these transactions, together with all fees charged by us for services provided.

Any costs, fees, charges and expenses outstanding at the date of termination will be confirmed in writing to you and will be due within 28 days of the written notification.

Termination is without prejudice to any transactions already initiated which will be completed according to these Terms of Business, unless otherwise agreed in writing.

Termination of our Agreement by either you or us shall not affect any of our rights, remedies, obligations or liabilities which have accrued up to the date of termination, including the right to claim damages in respect of any breach of our Agreement which existed at or before the date of termination.

15. FINANCIAL CRIME / ANTI MONEY LAUNDERING

We are required by current UK money laundering regulations to obtain adequate Know Your Client information and to cross check the information against the HM Financial Sanctions List as part of the information gathering process.

For this purpose we may approach third parties (including credit reference agencies) to confirm your identity, the identity of anyone else providing or receiving monies on your behalf and, where required, the identity of other connected parties and may conduct these checks from time to time throughout our relationship, not just at the beginning. By accepting our Terms of Business, you consent to us doing so. Please note this may sometimes result in a delay to the provision of our services to you. We will not be liable for any loss or expense you suffer as a result of any such delay.

We will not permit our employees or other persons engaged by us to influence others or be influenced in respect of undue payments or privileges from or to insurers or clients.

We are obliged to report to the National Crime Agency any evidence or suspicion of financial crime and we are prohibited from disclosing any such report.

16. CONFLICTS OF INTEREST

We will act honestly, fairly and in your best interests. However, occasions may arise where we or one of our associated companies or one of our other clients may have some form of interest in business being transacted for you. If this happens and we become aware that a conflict of interest exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Disclosure

Keegan & Pennykid offer non-advised and advised sales of non-investment general insurance products. Our Encompass policy is a product created in partnership with RSA and our business interest gives rise to a number of potential conflicts. As a consequence we have arrangements in place to help identify and manage all conflicts to ensure our clients are treated fairly.

Keegan & Pennykid maintain a conflicts of interest policy to manage all conflicts, in accordance with FCA requirements. Further details of the Conflicts of Interest policy are available on request.

17. COMPLAINTS

It is our intention to provide you with a high level of service at all times. If, however, there are occasions when we do not meet these standards, please let us know as soon as possible by telephone, e-mail or in writing using the contact details in Section 3 'Who we are'.

We promise to deal with your concerns in a fair and objective manner. We will provide you with a copy of our Complaints Procedure and will respond to you promptly with the outcome of our investigations. Should you not be satisfied with our final response or if 8 weeks has elapsed since you first raised the complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS) free of charge:

By phone: The FOS Consumer Helpline 0800 023 4567 (calls are free on mobile and landlines)

By email: complaint.info@financial-ombudsman.org.uk

In writing to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Web: www.financial-ombudsman.org.uk

A copy of our Complaints Procedure is available from us on request.

18. FINANCIAL SERVICES COMPENSATION SCHEME

(FSCS)

We do not guarantee the solvency of any insurer with whom we place business. We are covered by the FSCS. If you make a valid claim against us in respect of any of the general insurances we arrange for you and we are unable to meet our liabilities in full, you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of product you have and the circumstances of the claim.

Claims under compulsory insurances (for example, motor insurance and employers liability insurance) are protected for 100% of the claim without any upper limit. Other types of Insurance advising and arranging is covered for 90% of the claim, without an upper limit. No protection is available for Goods in Transit, Marine, Aviation and Credit Insurance. Contracts of reinsurance are also not protected. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting www.fscs.org.uk.

We may also, on occasion, advise on other financial products which are not regulated by the Financial Conduct Authority (FCA). The Financial Services Compensation Scheme does not apply to any of these products.

19. GENERAL

No variation of these Terms of Business is held to be valid unless in writing and signed by an authorised officer of Keegan & Pennykid (Insurance Brokers) Ltd.

From time to time we may review the Terms of Business but we will not make any amendments during the term of your insurances without your agreement save that we reserve the right to amend these terms where such amendments are required (such as to reflect current or future changes in law, FCA rules or regulations, decisions of the Financial Ombudsman Service or to meet regulatory requirements, industry guidance or best practice). Where possible we will provide you with at least 30 days written notice before such changes take effect.

If any provision of the Terms of Business is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected.

Governing law

The English language will be used for all communications. These Terms of Business and any information we are required to supply to you, before and during the period of the contract shall be governed by the laws of Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the Scottish Courts.

Other Support

If you require a copy of this Terms of Business in large print, audio or Braille, please call us on 0131 225 6005.

Date and time of issue: 27/03/2020 08:39

Document: Renewal Due - Tob Feb 2018

PRIVACY NOTICE

This privacy notice explains how we use any personal information we collect about you.

What information do we collect about you?

We collect and use personal information about you so that we can provide you with a policy that suits your needs whether it's for insurance or financial advice. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us.

Why do we need to collect and use your personal data?

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

Where special category data is required we will obtain your explicit consent in order to collect and process this information.

If we need your consent to use special category data, we will make this clear to you when you complete an application. If you give us consent to use this data, you are free to withdraw consent at any time by contacting us. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy and we may need to cancel the policy.

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us. We also do this to meet any applicable legal or regulatory obligations, to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage claims. We may also need to use personal information to carry out anti-money laundering checks.

Who might we share your information with?

If you agree, we may email you about our other products and services that we think may be of interest to you.

We will not share your information for marketing purposes with third parties.

In order to deliver our services to you effectively we may send your details to third parties such as those that we engage with when arranging insurance policies (e.g. insurance companies) or when arranging financial products (e.g. product and platform providers).

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

How long do we keep hold of your information?

In principle, your personal data should not be held for longer than is required under the terms of our contract for services with you. However, we are subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim or complaint against us or to carry out relevant fraud checks, or where we are required to do so for legal or regulatory purposes. In any case, we will not retain your personal data for longer than twenty years after your policy ends (for general insurance policies) and fifty years after your policy ends (for financial services policies).

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

How can I access the information you hold about me?

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests and data portability.

If you would like a copy of some or all of your personal information please write to us using our address noted below.

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Automated decision making

The firm does not carry out automated decision making to decide whether we can provide you with a product or service. We may use an automated underwriting engine to provide on-line quotes, using the information we have collected from you but we will make the final decision ourselves.

We take various measures to ensure the security of your data. We do not use any special category data (such as data about your health) in the process unless it is strictly necessary to deliver our service and we have obtained your explicit consent to do so.

Credit Searches

To ensure that we have the necessary facts to assess your needs, verify your identity, help prevent fraud and provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We may:

- * undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,
- * carry out a credit search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a credit search rather than a credit application.

Marketing

We would like to send you information about our products and services which may be of interest to you. If you have agreed to receive marketing information, you may opt out at a later date. You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us using the address details below.

On-line information

When you visit our website, we may use cookies to track visitor use of the website and to compile statistical reports on website activity.

This information is used to note your interest in our website and to improve customer journeys.

Collecting this data helps us understand what you are looking for from the company, enabling us to deliver improved products and services.

Specifically, we may use data:

- * For our own internal records.
- * To improve the products and services we provide.
- * To contact you in response to a specific enquiry.
- * If you consent, we may send you promotional mailings or to call you about any of our products and services, which we think might be relevant to you.

Cookies and how we use them

A cookie is a small file placed on your computer's hard drive. It enables our website to identify your computer as you view different pages on our website.

Cookies allow websites and applications to store your preferences in order to present content, options or functions that are specific to you. They also enable us to gather information such as how many people use the website and what pages they tend to visit.

How we use cookies

We may use cookies to:

- * Analyse our web traffic using an analytics package. Aggregated usage data helps us improve the website structure, design, content and functions.
- * Store information about your preferences. The website can then present you with information you will find more relevant and interesting.
- * Recognise when you return to our website. We may show you relevant content, or provide functionality you used previously.

Cookies do not provide us with access to your computer or any information about you, other than that which you choose to share with us.

Controlling cookies

You can use your web browser's cookie settings to determine how our website uses cookies. If you do not want our website to store cookies on your computer or device, you should set your web browser to refuse cookies.

However, please note that doing this may affect how our website functions. Some pages and services may become unavailable to you.

Unless you have changed your browser to refuse cookies, our website will issue cookies when you visit it.

What can you do if you are unhappy with how your personal data is processed?

You have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

0303 123 1113 (local rate)

Changes to our privacy policy

We keep our privacy policy under regular review. This privacy policy was last updated on 25/05/2018.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you by writing to us at:

Compliance Manager,
Keegan & Pennykid (Insurance Brokers) Ltd,
50 Queen Street,
Edinburgh,
EH2 3NS.

Tel: 0131 225 6005
Email: enquiries@keegan-pennykid.com

Cyber Insurance

With cyber attacks and data breaches on the increase, protection against Cyber risks can no longer be ignored. Can your organisation afford to take the chance? To find out about what your organisation can do to minimise cyber risk, visit the dedicated cyber insurance page on our website at www.keegan-pennykid.com/cyber-insurance.

General Data Protection Regulations (GDPR)

The General Data Protection Regulations (GDPR) came into force on 25th May 2018 and affects all organisations in the UK which hold personal data. These regulations put additional responsibilities upon organisations in the event of a data breach. To find out more about what GDPR means for your organisation and how a cyber insurance policy can assist your organisation in the event of a data breach, watch our short GDPR video at:

www.keegan-pennykid.com/data-protection-regulation-video/.

For advice about cyber insurance and to obtain a quote contact our commercial team on:

Telephone: 0131 225 6005 (option 2)

or

Email: mail@keegan-pennykid.com

List of Useful Links:

Main Page and description	Tiny URL (user friendly short web address)
www.keegan-pennykid.com/cyber-insurance Dedicated cyber insurance page on our website. You can get all the information that you need here.	https://tinyurl.com/y8v5qga3
www.keegan-pennykid.com/data-protection-regulation-video/ Our short introduction video into what GDPR is all about. This EU directive becomes UK law on the 25th May 2018.	https://tinyurl.com/y7c5jlq9
www.keegan-pennykid.com/wp-content/uploads/2017/09/CYBER-INSURANCE-LEAFLET-KEEGAN-PENNYKID.pdf?x63586 A link to our downloadable Cyber Insurance Leaflet.	https://tinyurl.com/y8uzqb5y

TinyURL

TinyURL is a URL shortening web service, which provides short aliases for redirection of long webpage addresses.