MOMENTUM
WARRANTIES
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MOMENTUM BREAKDOWN RESCUE & RECOVERY

Provided by Call Assist

Call Assist is the largest truly independent Motor breakdown provider in the UK

CALL ASSIST

MOMENTUM RESCUE

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Welcome

This is your Motor Breakdown recovery product from Momentum Warranties which is provided by Call Assist. Call Assist is the largest truly independent Motor breakdown provider in the UK, you can therefore be assured you are in safe hands should your vehicle suffer a breakdown. We provide a 24 hour, 365 day a year service through our network of recovery operators throughout the UK and Republic of Ireland.

Service Provider

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

Who to Call if You Breakdown

If your vehicle breaks down in the territorial limits please call our 24 hour Control Centre on:

0333 101 4141

If you are unable to make a connection, please contact us on **01206 812722.**

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, product number, vehicle registration and product postcode to **07537 404890.**

Definitions

Certain words in this product have a special meaning and these words are defined below.

Accident

A collision immediately rendering the vehicle immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, lack of fuel, misfuel, flat battery, attempted theft, vandalism, fire, accident or puncture to the vehicle, which immediately renders the vehicle immobilised.

Callout

The deployment of a recovery operator to your vehicle.

Home Address

The last known address within the territorial limits recorded on our system where your vehicle is ordinarily kept.

Passengers

All non-fare paying persons travelling with the vehicle at the time of the breakdown, up to the legal carrying capacity of the vehicle.

Product Term

The duration of this product as indicated on your product schedule for a period not exceeding twelve months.

Product Schedule

The document provided by the organisation you purchased this product from, detailing the product term and type of cover.

Recovery Operator

The independent technician we appoint to attend the breakdown.

Rescue Co-ordinator

The telephone operator employed by us.

Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the recovery operator are required to safely recover the vehicle. Specialist equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits

Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Us, We, Our

Call Assist Ltd.

Vehicle

The rescue co-ordinator specified on your product schedule as being eligible for this cover.

You, Your

The person named on the product schedule or the driver of the vehicle as applicable.

What to do if You Breakdown

If your vehicle breaks down please call our 24 hour Control Centre on: 0333 101 4141

If you are unable to make a connection, please contact us on 01206 812722. Please have the following information ready to provide to our rescue co-ordinator:

- Your return telephone number
- Your product number and vehicle registration
- The precise location of your vehicle (or as accurate as you are able in the circumstances).

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, product number, vehicle registration and your postcode to **07537 404890.**

Once we have taken your details and made all the arrangements we will contact you to advise which recovery operator will be attending and how long they are expected to take. Where possible, please ensure your mobile phone is available to accept calls at all times in case we need to contact you. You will need to be with your vehicle when the recovery operator arrives. If you would prefer not to wait with the vehicle or it is unsafe to do so, please inform our rescue co-ordinator who will arrange a call on approach so you have sufficient time to return to the vehicle.

It is your responsibility to guard your safety and abide by the rules of the Highway Code. Please advise our rescue co-ordinator if you feel it is not safe to remain within eyesight of the vehicle.

In the event of a breakdown on a motorway where you have no means of contacting us or are unaware of your location, please use the nearest SOS box and advise the Emergency Services of our telephone number, they will then contact us to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that you have contacted us and provide them with our telephone number to call us on your behalf.

Your Cover

as shown in your product schedule

Please read the following benefits of cover in accordance with the level of cover you have which is detailed on your product schedule.

10 Miles Local Cover

The following service is provided with all levels of cover:

Roadside Assistance

In the event of a breakdown within the territorial limits, which occurs more than a one-mile radius/ straight line from your home address and during the Product Term, we will arrange and pay for a recovery operator to attend the breakdown and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Local Recovery

If, in the opinion of the recovery operator, they are unable to repair the vehicle within 60 minutes at the roadside we will assist in the following way:

Either:

- Arrange and pay for your vehicle and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair within 10 miles from the scene of the breakdown.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, we will arrange for the vehicle and the passengers to be recovered to your chosen destination up to 10 miles from the scene of the breakdown.

Recovery of your vehicle and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.

If your vehicle requires recovery, you must immediately inform our rescue co-ordinator of the address you would like the vehicle taken to. Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk.

Alternative Travel*

We will pay up to £250 towards the cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your original journey. We will also pay up to £150 towards the cost of alternative transport for one person to return and collect the repaired vehicle.

Emergency Overnight Accommodation*

We will pay up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for the passengers whilst your vehicle is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a breakdown in the territorial limits

- The vehicle must be repaired at the nearest suitable garage to the breakdown location
- The vehicle cannot be repaired the same working day
- The breakdown did not occur within 20 miles of your home address
- We will determine which benefit is offered to you by assessing the circumstances of the breakdown and what is the most cost effective option for us.

*These services may be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our rescue co-ordinator. The product will only pay for a hire vehicle which we deem is appropriate for your requirements and is available at the time. We will only reimburse claims when we are in receipt of valid proof of payment.

Caravans and Trailers

In the event of a breakdown where your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), your caravan/trailer will be recovered with your vehicle at no extra cost.

Keys

If you lose, break, or lock your vehicle keys within your vehicle, we will pay the callout and mileage charges back to the recovery operator's base or your preferred destination if closer. All other costs incurred, including any specialist equipment needed to move the vehicle, will be at your expense.

Message Service

If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.

50 Miles Local Cover

If you have 50 Miles Local Cover, it includes the same benefits as 10 Miles Local Cover, with the increase to 50 miles recovery from the scene of the breakdown.

Nationwide and Home Cover - UK

If you have opted and paid for Nationwide and Home Cover, it includes all of the same benefits as Local Cover, with the addition of Home Assist and Nationwide Recovery.

Home Assist

We will arrange and pay for a recovery operator to attend a breakdown at or within a one-mile radius/straight line of your home address and where appropriate, spend up to 60 minutes to try and repair the vehicle.

If, in the opinion of the recovery operator, they are unable to repair the vehicle within 60 minutes at the scene of the breakdown, we will arrange and pay for your vehicle and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair.

Recovery of your vehicle and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges

If your vehicle requires recovery, you must immediately inform our rescue co-ordinator of the address you would like the vehicle taken to. Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk.

Nationwide Recovery

If your vehicle cannot be repaired by a suitable garage within the same working day, we will arrange and pay for your vehicle and the passengers to be recovered to the home address, or if you would prefer and it is closer, your preferred destination within the territorial limits.

Recovery of your vehicle and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.

If your vehicle requires recovery, you must immediately inform our rescue co-ordinator of the address you would like the vehicle taken to. Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk

General Notes

Additional Services

If there are additional services required and requested by you, these services will be chargeable. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Our product only covers the vehicle registered on our database, therefore any change must be notified immediately by contacting the organisation you purchased this product from. Please provide them with your product number, the new registration, make, model and colour of your vehicle and the date you wish to make the change.

Call Recording

To help us provide a quality service, your telephone calls may be recorded but will only be shared with partner organisations directly relevant to the breakdown service we provide.

Governing Law

This product will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Measurements

A Home Assist is calculated using a straight line from the home address to the location of the breakdown. All other measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken by the recovery operators at their premises are provided under a separate contract, which is between you and the recovery operator.

Multiple Vehicle Products

Multiple vehicle products must be registered to one address within the territorial limits.

Signing Documentation

You may be asked to sign documents by the recovery operator which relate to the service being provided. Whilst you are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until you have read and understood the content in full. In the event you require assistance with understanding such documents please contact us on 01206 812722.

Emergency Repairs

Emergency repairs undertaken at the roadside by recovery operators cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for recovery operators to accurately diagnose the fault with the vehicle or state whether the vehicle is in a roadworthy condition or otherwise safe to drive. Recovery operators are not instructed to conduct vehicle health inspections.

Exclusions

applying to all sections unless otherwise stated

This product does not cover the following:

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard 50mm tow ball coupling hitch.
2. b) Breakdowns or accidents to the caravan or trailer itself.
3. Any costs incurred to attend the vehicle due to faults with electric windows, sun roofs, broken windows/windscreens or locks not working which prevent the vehicle from being parked securely, unless the fault occurs during the course of a journey and your safety is compromised.
4. Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
5. Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
6. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
7. Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.

8. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless your vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
9. The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If vehicle and passenger recovery is required we will only recover to one address in respect of any one breakdown.
10. Minibuses, commercial vehicles, motorhomes, horseboxes, or limousines. Any claim relating to the following: -
11. Vehicles exceeding 3.500kg (3.5 tonnes) gross Vehicle weight
12. Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
13. Any vehicle which is not listed on your product schedule as being eligible for breakdown cover with us.
14. Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
15. Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
16. The cost of any parts, components or materials used to repair the vehicle. Repair and labour costs other than an hour's roadside labour at the scene.
17. The use of specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
18. The cost of draining or removing the incorrect type of or any contaminated fuel. Storage charges.
19. Any claim within 24 hours of the time the product is purchased.
20. Any breakdown that occurred before the product commenced, or before the product was upgraded.
21. More than six callouts per vehicle in any one Product Term. Should you change your vehicle midterm, the number of callouts provided to the previous rescue co-ordinator will be carried forward.
22. Claims totalling more than £15,000 in any one Product Term.
23. Any costs or expenses not authorised by our rescue co-ordinators prior to being incurred.
24. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.

25. Any charges where you or the Emergency Services arrange assistance or repairs by other means unless we have agreed to reimburse you.
26. Any damage or loss to your vehicle or its contents caused by the recovery operator. It is your responsibility to ensure personal possessions are removed prior to your vehicle being transported.
27. Nothing in this product limits our liability for death or personal injury caused by the negligence of us or our employees or for any liability which may not lawfully be limited or excluded. This product is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
28. Any charges where you, having contacted us, effect recovery or repairs by other means unless we have agreed to reimburse you.
29. Any cost that would have been incurred if no claim had arisen. Any false or fraudulent claims.
30. The cost of fuel, oil or any insurance/excess in relation to a claim for a hire vehicle.
31. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within the same working day.
32. Recovery of the vehicle or your transport costs to return the vehicle to your home address once it has been inspected or repaired.
33. We will not pay for any losses that are not directly covered by the terms and conditions of this product. For example, we will not pay for any time that has to be taken off work because of a breakdown.
34. Any cost incurred as a result of your failure to comply with requests by us or the recovery operator concerning the assistance being provided.
35. A request for service following any intentional or wilful damage caused by you to your vehicle. Fines and penalties imposed by courts.
36. Any cost recoverable under any insurance product that you may have.
37. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
38. Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
39. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
40. Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
41. Any cover which is not specifically detailed within this product document.

General Conditions

applying to all sections

We will provide cover if:

1. You have met all the terms and conditions within this product. The information provided to us, as far as you are aware, is correct.
2. Details of your cover may not reach us by the time assistance is required. In this unlikely event, we will assist you however before assistance can be provided we will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If we receive confirmation that you have adequate cover the reserved funds will be released. If we receive confirmation that you do not have adequate cover we will take payment for the costs.
3. The driver of the vehicle must remain with or nearby the vehicle until help arrives.
4. If a callout is cancelled by you and a recovery operator has already been dispatched, you will lose a callout from your product. We recommend you to wait for assistance to ensure the vehicle is functioning correctly. If you do not wait for assistance and the vehicle breaks down again within 12 hours, you will be charged for the second and any subsequent callouts.
5. We reserve the right to charge you for any costs incurred as a result of incorrect location details being provided.
6. We have the right to refuse to provide the service if you or your passengers are being obstructive in allowing us to provide the most appropriate assistance or are abusive to our rescue co-ordinators or the recovery operator.
7. The vehicle must be registered to and ordinarily kept at an address within the territorial limits (UK) and you must be a permanent resident within the territorial limits (UK).
8. Vehicles must be located within the territorial limits (UK) when cover is purchased and commences.
9. When you contact us for assistance we may ask if your vehicle is fitted with alloy wheels. We must be advised the correct information at this time. If we are not made aware and we are unable to provide service promptly or efficiently through the recovery operator who will be assisting you, you will be charged for any additional costs incurred.
10. If in our opinion the vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the vehicle in its current condition following the breakdown, we have the option to pay you the market value of the vehicle in its current condition and pay your transportation costs to your home address. It will be your responsibility to apply for a Certificate of Destruction or other such document and you will be required to pay for any storage costs whilst this is obtained. If you would prefer the vehicle to be transported to your home address or original destination, this can be arranged but you will need to pay any costs which exceed the
11. market value of the vehicle in its current condition. If the vehicle is beyond economical repair, you will have one week to advise us of how you wish to transport or dispose of the vehicle. If you do not contact us within one week you consent to us to dispose of the vehicle.

12. If we are able to repair your vehicle at the roadside, you must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If you do not have sufficient funds to pay for the parts, all further cover for the claim for this product will cease.

13. In the event you use the service and the claim is subsequently found not to be covered by the product you have, we reserve the right to reclaim any monies from you in order to pay for the service.

14. We may decline service if you have an outstanding debt with us.

15. If you have a right of action against a third party, you shall co-operate with us to recover any costs incurred by us. If you are covered by any insurance policy for any costs incurred by us, you will need to claim these costs and reimburse us. We reserve the right to claim back any costs that are recoverable through a third party.

16. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting your vehicle.

17. The transportation of livestock (including dogs) will be at the discretion of the recovery operator. We will endeavour to help arrange alternative transport but you will need to pay for this service immediately by credit or debit card.

18. Regardless of circumstances, we will not be held liable for any costs incurred if you are unable to make a telephone connection to any numbers provided. If you are unable to make a connection on any of the numbers provided, please call 01603 327180.

19. The product is not transferable.

Should you wish to contact us, we can be contacted by:

- Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX

Email: enquiries@call-assist.co.uk Facsimile: 01206 364268

Cancellation Rights

This product has a cooling off period of 14 days from the time you receive this information or from the purchase date, whichever is the later. If you do not wish to continue with the product we will provide a refund of any costs paid, providing no claim has been made.

You may cancel your product after the 14 day cooling off period but no refund is available. A refund is not available for products where the Product Term is less than one month.

We have the right to cancel this product at any time by sending 7 days notice to your home address however we must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of costs when they are due
- We discover you are no longer eligible for cover with us
- If you are threatening or abusive to our staff or the people we instruct to assist with your breakdown, including the recovery operators.

In such situations, providing no claim has been made, we will refund the unexpired portion of your product.

Please call the organisation you purchased this product from to discuss

Our Promise To You

We aim to provide a high standard of service. Please telephone us if you feel we have not achieved this and we will do our best to rectify the problem immediately.

Complaints Procedure

Any complaint you have regarding your product should be addressed to the product administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please include the details of your product and in particular your product number, to help your enquiry to be dealt with speedily.

We promise to:

- acknowledge your complaint within three working days of receiving it;
- have your complaint reviewed by a senior member of staff;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- respond to your complaint within eight weeks. If this is not possible for any reason, we will write to you to let you know when we will contact you again.

Your Personal Data

We collect and maintain personal data in order to administer this product and provide the services detailed within this product wording.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with the Data Protection Act 2018, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

Privacy Policy

The details provided here are only a summary of how we collect, use, share, transfer and store your personal data.

For our full Privacy Policy please follow this link - https://www.call-assist.co.uk/privacy-policy. Enquiries in relation to data held by us should be directed to the

Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing DPO@call-assist.co.uk.

Call Assist Privacy Policy

Sharing your personal data

We will only share your personal data in the following circumstances:

- it has been authorised by you;
- it is with regulatory bodies, including but not limited to the Financial Conduct Authority ("FCA"), the Isle of Man Financial Services Authority ("FSA"), and the Financial Services Commission ("FSC");
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is provided to recovery operators or other suppliers as required to fulfil our contractual and legal obligations in this product wording and in which case your personal data will be limited to the minimum ordinarily required for service provision only; additionally, these suppliers will only be able to use your personal data to provide the specific services described in this Product.

Your rights

Under the terms of Data Protection Legislation, you have a number of rights in relation to the personal data we hold about you:

- the right to ask for a free copy of any personal data we hold about you;
- the right to ask for correction of any inaccurate personal data held;
- object to the use of your personal data for direct marketing;
- withdraw any permission you have previously given to us to process your personal data;
- complain to the Information Commissioner's Office if you are not satisfied with our use of your data;
- ask for your personal data to be deleted from our system/database.

Please note that there are times when we will not be able to delete your data. This may be as a result of us fulfilling our legal and regulatory obligations, or where there is a minimum, statutory period of time for which we have to keep your personal data. If we are unable to fulfil a request we will always let you know our reasons.

Should you wish to exercise any of your rights under the Data Protection Legislation, please direct enquiry to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX; email DPO@call-assist.co.uk.

Collecting your personal data

When you apply for breakdown cover with us, we will collect a variety of information about you including your personal data such as your name, address, contact details, date of birth and IP address (which is a unique number identifying your computer). Where relevant, we will also collect special categories of data (sensitive data) about you such as details regarding your health.

We will also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; and firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your personal data

The main reason we collect your personal and/or special categories of data is because we need it to provide you with the appropriate product quotation as well as to manage your product which may include handling a claim or issuing documentation to you. Our assessment of your product

application may also involve an automated decision to determine whether we are able to provide you with a quotation. If you object to your data being processed by automated decision-making, then we will not be able to provide you with a breakdown cover.

We will also use your data where we feel there is a justifiable reason for doing so for example: to collect information regarding your past products; carry out research and analysis (including profiling); and record and monitor calls.

Keeping your personal data

Your data is considered to be an important asset to us and as such we make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures we take to keep your personal data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and storage of your personal data

We will retain your personal data for a maximum of seven years from the end of the Product Term with Call Assist, in line with our legal and regulatory requirements. In any situation where the retention period is longer, we will inform you of this.

Where possible, we will anonymise or remove your personal data that is no longer required for the purpose(s) for which it was obtained.

Your data may be transferred to, stored or processed outside the European Economic Area (EEA) - see our online Privacy Policy for full details. We will not transfer your data outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where we have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

Call Recording

To help us provide a quality service, your telephone calls may be recorded.