first direct

Notice of Variation

Important changes your insurer(s) are making to their Mobile Phone Insurance and Motor Breakdown Assistance Terms and Conditions, all of which take effect on **1 September 2020**.

Mobile Phone Insurance key changes

Product information	From 1 September 2020	Effect on cover
Excess	The excess you'll have to pay for each successful claim has increased. You'll have to pay an excess of £75 (previously £50) towards each successful claim.	Reduction in cover
Claim Fulfilment	We now settle all claims by replacing the phone. The replacement phones we provide are refurbished models. Full details can be found in the updated Terms and Conditions enclosed with this booklet.	Enhanced cover
Your cover Page 2	Clarification that you'll have to make a separate claim for each phone, even if multiple phones are affected in the same incident.	Clarification
Your cover Page 2	Clarification that this cover is for the phones you own (including phone contracts where you will become the owner at the end of the contract, or where you are ***contractually*** responsible for any damage to the phone).	Clarification
Aviva Privacy Notice Page 9	Updates have been made to the Aviva Privacy Notice. Full details can be found in the updated Terms and Conditions enclosed with this booklet.	Clarification
Telephone call charges and recording Page 7	The following text has been added to the Telephone call charges and recording section; Calls to 0800 numbers are free from UK landlines and mobiles. The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.	Clarification

Motor Breakdown Assistance detailed changes

Product information	From 1 September 2020	Effect on cover
What to do in the event of a breakdown	The numbers to call to claim a reimbursement if you've had to pay for a service up-front has changed. The numbers to call are **0330 159 0337 or 01603 606 377**.	Clarification
RAC Privacy Notice Page 14	**RAC Privacy Notice** This section provides a short summary of how **RAC** collect and use your data. Please refer to **RAC** 's website at rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy for full details of how **RAC** use your data. Alternatively, you can obtain a copy of the Privacy Policy by using the contact details below. **What is your data?** There are three types of data **RAC** hold about **you**: 1. Personal data is information **RAC** hold on record which identifies **you**. This may include your name, address, email. 2. **RAC** will also hold data about you that's not personal, e.g. information about **your vehicle**. 3. A small number of **RAC**'s services require the collection and storing of special categories of personal data. **RAC** will only ask for this data when it's absolutely necessary and in accordance with data protection laws. **How RAC obtain and collect your data** **Your** data may be collected in a number of different ways, eg when **you** purchase this First Directory Motor Breakdown Assistance, contact **us** through social media or make a **claim** under **your** First Directory Motor Breakdown Assistance. **RAC** will always need to collect, store and use information about **you** to be able to provide **you** with **your** First Directory Motor Breakdown Assistance. Please note, if you don't provide your data, RAC will be unable to provide you with cover as well as services related to administering your First Directory Motor Breakdown Assistance. **How RAC will use your data** **RAC** will use **your** data for the administration of **your** First Directory Motor Breakdown Assistance, e.g. helping **you** if **you** make a claim. **RAC** may disclose **your** personal data to service providers who provide help under **your** First Directory Motor Breakdown Assistance.**your** First Directory Motor Breakdown Assistance. **Your rights** **You** have a number of rights relating to **your** personal data. For further information regarding any of these rights please visit rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy or contact the Data Protection Officer: Call **RAC**'s Customer Service Team: 0330 159 0337; or email **RAC**: membershipcustomercare@rac.co.uk; or Write to **RAC**: RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN	Clarification