

 Phone: Customer Services 0330 333 4792

 Email: [customerservices@protectyourbubble.com](mailto:customerservices@protectyourbubble.com)

 Web: [www.protectyourbubble.com](http://www.protectyourbubble.com)

# Mobile phone and Gadget Insurance



**Protect your  
bubble.com**  
by Assurant®

# Mobile Phone and Gadget Insurance

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## **1. Mobile phone and gadget policy wording**

In this wording you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions call 0330 333 4792. This insurance is arranged and sold by Protect Your Bubble, which is a trading name of Assurant General Insurance Limited. This policy is underwritten and administered by Assurant General Insurance Limited. References to 'we/us/our' relates to Assurant General Insurance Limited.

The word device will be used within this document and means both Mobile Phone and Gadget.

## **2. Who is the policy designed for?**

This policy will cover you or a family member if your device is accidentally damaged or breaks down. We'll cover the cost of fixing the device or replacing it if the device isn't already covered by another insurance policy. Additional cover is available to cover the cost of replacement if it is lost or stolen.

Devices can be owned by you or a family member. A family member means a partner or relative who permanently lives at the same address as you. If the device is owned by a business this policy applies to the business and any employees who use the device.

You need to pay an excess for every accepted claim. Details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic device to judge whether this policy meets your needs.

Your claim might be rejected if you take risks with your device which you wouldn't normally take if it wasn't insured. Further details can be found in the section 'What you are NOT covered for'. We understand circumstances can be quite different, and we consider this when we review your claim.

### 3. What you are covered for

Summary	Description
<p>Your registered device is covered for:</p> <ul style="list-style-type: none"> <li>• Damage</li> <li>• Breakdown (including faults)</li> </ul> <p>occurring anywhere in the world</p>	<p>If your device is damaged or breaks down, we will either:</p> <ol style="list-style-type: none"> <li>1) repair the device (where possible), or</li> <li>2) replace it with a device of the same make, model and memory size. If we cannot do this, you will be given a choice of models with an equivalent specification</li> </ol> <p>If you are unable to provide the damaged device to support your claim, then this will be classified as being lost. Cover for lost items is only where you have selected this level of cover.</p>
<p>Where selected, your registered device is covered for:</p> <ul style="list-style-type: none"> <li>• Theft</li> <li>• Loss</li> </ul> <p>occurring anywhere in the world</p>	<p>Theft and loss of your device is only available where you have chosen to pay the added premium and will be detailed on your schedule of insurance.</p> <p>We will replace devices that are lost or stolen with a device of the same make, model and memory size. If we cannot do this, you will be given a choice of models with an equivalent specification.</p> <p>Loss cover is not available for Laptops, MacBooks, TVs, desktop PCs or PC Monitors.</p>
<p><b>Replacement Devices</b></p> <ol style="list-style-type: none"> <li>1. Where we replace the device, the replacement will be a refurbished or remanufactured (not brand new) device</li> <li>2. We will try to replace your device with one of the same colour, but we can't guarantee this or replace any limited or special edition devices</li> </ol> <p>Where we send you a replacement or repaired item, this will only be sent to a UK address</p>	

<p>Unauthorised call charges for successful claims up to a maximum of £10,000</p>	<p>If you have selected loss or theft cover and your device is network enabled, you'll be covered for the bills your network charges you. When we say 'network enabled' we mean the device can receive calls, texts and data through a SIM card.</p> <p>You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen.</p> <p>For example, your device may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday.</p> <p>We may need copies of network bills for devices on a contract, or proof of credit 'Top-up' on Pay As-You-Go devices to support your claim. The SIM card will need to be registered to you, your family member, the business or an employee for these charges to be covered.</p>
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## 4. What you are NOT covered for

<b>Summary</b>	<b>Description</b>
<p>Any incident prior to the start date of your insurance</p>	<p>This insurance policy begins on the start date as detailed on your schedule of insurance.</p> <p>Any incident which would result in you needing to make a claim that happened before this date is not covered.</p> <p>If your device is a mobile phone, we may ask for evidence or contact the network directly to verify that the mobile phone was being used after the start date of this policy. If we are unable to confirm the mobile phone was being used, then we may decline your claim.</p>
<p>Any device not registered on your policy</p>	<p>This policy only covers the devices detailed on your schedule of insurance.</p> <p>If you want to cover any new devices you have then you need to take out additional insurance to cover those items. It is important to check your schedule of insurance regularly and tell us of any changes.</p>

<p>Theft or Loss of your device where you have not selected this level of cover</p>	<p>For an additional cost, loss or theft can be added on to any policy.</p> <ul style="list-style-type: none"> <li>• Theft means somebody has dishonestly taken property belonging to you with the intention of permanently depriving you of it.</li> <li>• Loss means the device has been accidentally left behind by you and you are permanently deprived of its use and unable to find the device.</li> </ul> <p>If you have not selected this cover then you will not be able to claim for this type of incident.</p>
<p>Breakdown covered by the manufacturer's warranty</p>	<p>This policy does not cover faults with your device that are already covered by the manufacturer warranty.</p> <p>If your device has a fault while under warranty you should follow the steps given by the manufacturer.</p>
<p>Excess</p>	<p>You will need to pay an excess for every successful claim. This must be paid before your claim will be settled. Your excess amount will vary depending on the type of device, the make, model, specifications, and what type of claim you are making.</p> <p>The amount you will have to pay will be confirmed when you obtain a quote for insuring a device, and can also be found:</p> <ul style="list-style-type: none"> <li>• On your schedule of insurance</li> <li>• By logging in to MyBubble our online portal at <a href="http://protectyourbubble.com">protectyourbubble.com</a> or</li> <li>• Visiting our website at: <a href="http://uk.protectyourbubble.com/gadget-insurance/excess">http://uk.protectyourbubble.com/gadget-insurance/excess</a></li> </ul>
<p>More than the maximum number loss or theft claims in any 12-month period. (Where you have selected this cover)</p>	<p>There is a limit of 2 successful claims for loss or theft for each insured device in any 12-month period. This begins from the start date detailed on your schedule of insurance.</p> <p>For example, if you took out your insurance on 1st January, you are limited to two successful claims for loss or theft up until 1st January the following year.</p> <p>There is no limit for damage or breakdown claims.</p>

<p>Loss, theft, or damage because of not taking care of your device</p>	<p>We know how important your devices are to you and we expect that you will take care of it. If you don't take care of your device, then we may not pay your claim.</p> <p>Taking care of your device means:</p> <ul style="list-style-type: none"> <li>• Not deliberately leaving your device somewhere it is likely to be lost, stolen or damaged. Just think, would you leave your wallet or purse there?</li> <li>• If you need to leave your device somewhere then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place.</li> <li>• Making enquiries to find your device if you think you have lost it.</li> </ul> <p>We may not pay your claim if you deliberately leave your device where others can see it, but you can't, and it's then lost or stolen.</p> <p>We will always consider where you were and what you were doing when we assess whether you have taken care of your device. If we believe you have not taken care of your device, and have deliberately taken a risk with it, we may reject your claim.</p> <p>The following are recent examples of incidents where we have rejected a claim for not taking care:</p> <ul style="list-style-type: none"> <li>• leaving your device somewhere you can't see it, but others can.</li> <li>• leaving your device on display in your car.</li> <li>• leaving your device in the care of someone you don't know well.</li> <li>• If you're at the gym and you leave your device on a bench in the changing rooms, rather than taking it with you or locking it in a locker.</li> <li>• If you're in a café or pub, and you leave your device on the table when you go to the bar instead of taking it with you.</li> <li>• intentionally damaging your device.</li> </ul> <p>All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.</p>
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<p>Devices which were not brand new or refurbished to manufacturer standards at the time of purchase</p>	<p>We can insure devices bought brand new directly from a manufacturer, a network provider, and a retail store (high street or online). We also cover devices bought refurbished from a manufacturer, a network provider or an Assurant approved retailer. We cannot insure devices bought as used or refurbished from other online outlets or high street retail stores.</p> <p>Details of Assurant approved retailers can be found on our website <a href="http://uk.protectyourbubble.com/gadget-insurance/approved-retailers">uk.protectyourbubble.com/gadget-insurance/approved-retailers</a> or calling us on 0330 333 4792</p> <table border="1" data-bbox="624 593 1345 967"> <thead> <tr> <th></th> <th>Purchased as brand new</th> <th>Purchased as refurbished</th> </tr> </thead> <tbody> <tr> <td>Manufacturer (e.g Apple, Samsung etc.)</td> <td>✓ (can be insured)</td> <td>✓</td> </tr> <tr> <td>Network (e.g. Meteor, Eircom, Vodafone, O2)</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Assurant approved retail store</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Other retail store (High street or online)</td> <td>✓</td> <td>✗ (unable to insure)</td> </tr> </tbody> </table> <p>Second-hand or used phones cannot be covered under this insurance policy, regardless of where they have been bought.</p> <p>Devices bought from any other source not detailed above cannot be covered under this insurance policy.</p>		Purchased as brand new	Purchased as refurbished	Manufacturer (e.g Apple, Samsung etc.)	✓ (can be insured)	✓	Network (e.g. Meteor, Eircom, Vodafone, O2)	✓	✓	Assurant approved retail store	✓	✓	Other retail store (High street or online)	✓	✗ (unable to insure)
	Purchased as brand new	Purchased as refurbished														
Manufacturer (e.g Apple, Samsung etc.)	✓ (can be insured)	✓														
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Assurant approved retail store	✓	✓														
Other retail store (High street or online)	✓	✗ (unable to insure)														
<p>Cosmetic damage</p>	<p>We only cover damage if it stops the normal functioning of your device. If it is just a scratch or dent, and your device still works as expected, then we will not repair or replace it. For example, a scratched screen on a tablet or a mobile phone would not be covered but a cracked screen would.</p>															
<p>Unauthorised repairs</p>	<p>We do not cover repairs, services or modifications to your devices carried out by anyone other than us, unless we give authorisation after claim acceptance.</p>															
<p>Contents of your device</p>	<p>We only cover the device; we don't cover the contents. This means that any pictures, software, downloads, apps, music, or any other content is not covered by this policy.</p> <p>If any of the data stored on your device is used to access existing accounts, or open new accounts through fraud, money lost because of this won't be covered.</p> <p>Keeping a back-up of all the data that you store on your device is highly recommended.</p>															



Accessories	We only cover the device and not any accessories (e.g., chargers, cases, SIM cards, memory cards, headphones etc.)
Other losses	Any cost or loss that can't be fixed by the repair or replacement of your device. We don't cover any loss of earnings.
Modifications	<p>If your device has been changed in any way, the modifications won't be covered.</p> <p>Modifications are anything that changes the way your device looks or works from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems, precious metals.</p>
Counterfeit devices	<p>We can't cover any devices that are copies of other devices made by other companies, and that break copyright laws. We also can't cover devices created by using parts from different devices.</p> <p>If you make a claim for a device that falls into this category, we'll return it to you unrepaired and reject your claim.</p> <p>If we discover the device is fake after we've replaced it, we'll return it to you and take back the replacement.</p>
Proof of ownership	<p>We need to know that the device you are claiming for is yours, a family member's or owned by the business if this is a business policy. Therefore, you will need to provide some form of proof of ownership confirming the make, model or serial number (IMEI number for mobile phones) and memory size (where relevant) of your device.</p> <p>Proof of ownership could include:</p> <ul style="list-style-type: none"> <li>• A till receipt</li> <li>• Documentation from an online purchase</li> <li>• Documentation from your network provider</li> </ul> <p>The IMEI number is the unique serial number of a Mobile Phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you bought it. If the serial number or IMEI number on the device has been tampered with and we are unable to verify this, we will decline your claim.</p> <p>If you don't have proof of ownership, we may decline your claim.</p>

Losses incurred as a result of the sale of your device	<p>If you sell or trade in your device, you need to take steps to reduce the risks of losses.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Ensuring your device is sent using a dependable and suitably insured delivery service</li> <li>• Waiting for payment (including waiting for cheques to clear) before selling your device</li> <li>• Using a secure payment service e.g., PayPal</li> <li>• Not accepting cash payments from people you don't know (who could be using forged money)</li> </ul>
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## 5. What you should do if your device gets lost, is stolen, breaks down or is damaged

Summary	Description
If you have one, tell your network provider as soon as you can	If your device can connect to a mobile network, contact the network to block the SIM card to stop it being used by someone else.
Report lost and stolen device to the police as soon as you can	<p>Sometimes devices are found and handed in to the police.</p> <p>We will need a police crime reference number before we can assess any claim for theft.</p>
Report it to the place you believe it has been lost in or stolen from	Often devices are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your device	Activate any location finder app or software if your device has it installed. This may also let you to lock and wipe the data stored on it. Do not try to retrieve your device if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police.

## 6. How to make a claim

Please make sure you've read the 'What you should do if your device gets lost, is stolen, breaks down or is damaged' section. This section tells you what we might need from you to pay your claim.

<b>Summary</b>	<b>Description</b>
Step One:	<p>You should tell us about your claim as soon as you can. You can do this by contacting us by either:</p> <ul style="list-style-type: none"> <li>• Registering and logging in to MyBubble - your online account portal at <a href="http://protectyourbubble.com">protectyourbubble.com</a> and submitting your claim</li> <li>• Calling our customer services team on 0330 333 4792</li> <li>• Emailing our customer services team at <a href="mailto:customerservices@protectyourbubble.com">customerservices@protectyourbubble.com</a></li> <li>• Writing to us at Protect Your Bubble, PO Box 1033, Uxbridge, UB8 9PX</li> </ul>
Step Two:	<p>We will walk you through the claims process. You may be asked to provide information and documents to progress your claim. This could be proof of ownership of your device and/or documents from your network showing that it was being used.</p>
Step Three:	<p>You will need to pay your excess for every accepted claim. Your excess will need to be paid before we settle your claim.</p>
Step Four:	<p>If your claim is approved, we will either repair your device or send you a replacement.</p> <p>In the event of your device being lost or stolen we will blacklist (where possible) to prevent it from being used.</p>

We do understand that every claim can be quite different, and we will make every effort to take this into consideration when we review a claim.

## 7. What you need to know about the claims process

- If your device is damaged or faulty, we can't complete your claim until we confirm that any locking system has been removed. For example, 'Find My iPhone' or similar.
- If we send a replacement device, and then discover the locking system on your old one has been reactivated, we'll take back the replacement. If we are trying to fix your device, the locking system will delay your claim. The device may be returned to you unrepaired so you can remove the locking system.
- When you send us your device, please don't send in your sim, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items.
- When your device is received all remaining data will be erased as part of the claims process.
- Repairs will be made using readily available parts, or we may provide remanufactured products. These may include parts that are of similar or equal specification and may include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your device. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights
- If any lost or stolen devices are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged devices and accessories, parts and materials replaced by us shall become our property.
- Your claim will be rejected, and your device returned to you unrepaired, if the device breaks copyright or trademark laws. This might happen because the device has been made in a similar style to another company, or if it's made from parts of other devices."
- Assurant General Insurance Limited handle all claims on behalf of the Insurer.

If you're unhappy with the claim's decision, we want to hear from you as soon as possible. Please follow the process below in the section 'Making an enquiry or complaint'.

## 8. If your claim is rejected

If you're not happy with the claim's decision, we want to hear from you as soon as possible. Please follow the complaints process. If your claim for a lost or stolen device has been rejected, then insurance cover for that device will cease and no further insurance premiums will be collected for it. If you only have the one device insured with us this will result in your policy cancelling.

## 9. Making an enquiry or complaint

We will always try to be fair and reasonable. If you're not happy with the service you've received, please let us know so we can do our best to put it right. We will do everything possible to make sure that your query is dealt with quickly. You can contact us by any of the following methods:

- Customer helpline: 0330 333 4792
- Email: [complaints@protectyourbubble.com](mailto:complaints@protectyourbubble.com)

Or write to:

Quality Assurance Manager, Assurant General Insurance Limited, PO Box 1033, Uxbridge, UB8 9PX

Please quote your mobile phone number in any correspondence so we can call you to talk about your problem or complaint.

Assurant General Insurance Limited handle all queries and complaints.

If you're not happy with our decision, you can contact the Financial Ombudsman Service (FOS) for an independent assessment.

**The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9GE**

Telephone: 0800 023 4567/0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Nothing in these terms, including referral to the FOS affects your statutory rights.

## **10. Tell us when your device details change**

Let us know if you change your device, so that it's easy to claim in the future, and to be sure your policy stays up to date. You can do this by calling 0330 333 4792 or by visiting [www.protectyourbubble.com](http://www.protectyourbubble.com)

## **11. Keeping your personal details up to date**

If any of your personal details change, you will need to contact Protect Your Bubble as soon as possible. Examples of the change you should tell us about include a change to your address or your name.

## 12. Fraud

We do not tolerate any aspect of fraud. We work closely and share data with other insurers, law and fraud agencies, and network providers to recognize fraud and support prosecution where there is enough legal evidence. Our Fraud Team works tirelessly to recognise and stop fraud.

Assurant, and other organisations, may access and use the information collected by fraud prevention agencies, from both the UK and from other countries.

It is important that when you apply for insurance or make a claim, you take care to answer all questions as honestly and accurately as possible. The same applies to anyone acting on your behalf. We may not pay claims if you don't.

If false or inaccurate information or documentation is provided and fraud is identified, then Assurant will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover admin costs.
- Report you to the relevant authorities. We will take legal action if needed to recover any money already paid to you under this policy.
- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the false claim onto a Register of Claims. Insurers share information through this register to stop fraud.
- Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to stop fraud and money laundering. For example -

- Checking details on applications for credit and credit related accounts or loans
- To recognize and stop fraud
- Managing credit and credit related accounts or loans
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

We and other organisations may access and use from other countries the information collected by fraud prevention agencies. Please contact us on 0330 333 4792 for details of fraud prevention agencies.

## 13. Price of your insurance

The price of this insurance is based upon the model and type of device. The amount is detailed within your schedule of insurance

## 14. Duration of this policy

This insurance policy will continue to run on a monthly basis until one of the following events happens:

- You contact us to cancel the insurance
- You fail to pay the monthly premium
- Protect Your Bubble or the insurer cancel the insurance

## 15. Cancelling your insurance

You can cancel the insurance within 14 days of receiving the policy documents and get a full refund of any premiums paid.

After 14 days, you can cancel at any time by:

- Calling us on 0330 333 4792
- emailing us at [customerservices@protectyourbubble.com](mailto:customerservices@protectyourbubble.com)
- writing to us at: Protect Your Bubble, PO Box 1033, Uxbridge, UB8 9PX.

We will cancel the policy at the end of the most recent policy period. For example, if you have paid your latest monthly premium on the 1st of January and contact us to cancel during January, we will set the policy to cancel on the 31st of January. No further premiums will be collected. No refunds will be given at cancellation.

The insurer can cancel the insurance without notice if you do not pay the premium on time or if you make a fraudulent claim. Otherwise, the insurer can cancel your insurance by giving you 30-days' notice to your last known address or the email address you provided.

## 16. Law that applies

The law of England and Wales applies to this policy, and you can take legal action concerning this policy in the English courts. If you live in Scotland, you can take legal action concerning this policy in either the Scottish or the English courts. If you live in Northern Ireland, you can bring take legal action concerning this policy in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

## 17. If we need to change the terms of the policy

If we need to change the terms, we will give you 30 days' notice in writing to your last known address. This might be because of changes to the law, or decisions in the Financial Ombudsman Service. The terms might also be changed to meet rules, industry guidance, or to reflect the cost of providing the insurance going up or down. We might also change the level of cover.

## **18. Alternative copy of the Terms and Conditions**

If you need a copy of the Terms and Conditions in a different format, please call us on 0330 333 4792. The same applies if you just need a replacement.

This document is available in:

- large print
- audio
- Braille

## **19. Financial Services Compensation Scheme**

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their commitments. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 020 77414100 or 0800 6781100 or by visiting their website at [fscs.org.uk](http://fscs.org.uk).

## **20. Information about the Insurer**

This insurance has been arranged and sold by Protect Your Bubble with a single insurer Assurant General Insurance Limited. This insurance is underwritten by Assurant General Insurance Limited, whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN United Kingdom. Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202735. You can check these registrations on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

## **21. Data Protection - How we handle your personal information**

Assurant General Insurance Limited is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers under the General Data Protection Regulation and United Kingdom data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our tasks under the -Insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information under data protection and security laws. When processing your -Information, we use service providers that process your personal data according



to their legal responsibilities to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are based outside the European Economic Area ("EEA"). In some cases, we transfer your personal information outside of the EEA, and take reasonable steps to make sure your data is always protected.

You have certain rights to your personal information. More details about these rights can be found in our full privacy notice at: [www.protectyourbubble.com](http://www.protectyourbubble.com) Please note that you can't use these rights in every situation, as they depend on some legal limitations. You may send a complaint or question about how your personal information is processed by calling 0330 333 4792 or email [complaints@protectyourbubble.com](mailto:complaints@protectyourbubble.com). You may also make a complaint to your local data protection authority. In the UK this is the Information Commissioner's Office, in the country where you live, work or where you think the problem has happened.