

flow

Document of Renters Insurance

A flexible monthly insurance subscription

Powered by 

Welcome to Flow

Thanks for choosing Flow, your monthly renters insurance subscription.

In this booklet, you'll find everything you need to know about the cover you have with your subscription – including what is covered and what isn't - so please keep it safe with your schedule.

Flow is a monthly insurance subscription. By choosing this product you agree to pay for your insurance by recurring payment from your credit or debit card. Your insurance subscription will automatically continue each month unless you tell us otherwise. Flow will allow you to manage your insurance through your online account. We won't charge you any administration fees if you decide to change your details or cover and you are free to cancel your insurance subscription at any time without a cancellation fee.

This product meets the demands and needs of someone looking to insure the contents of their home. The level of cover and any optional extras you've chosen will be shown on your schedule. We haven't given you any advice or recommendations as to whether this product meets your specific insurance requirements.

Just so you know - our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to purchase this insurance subscription.

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by logging into your account.

Duplicate cover

This product may not be suitable if you already have the same cover elsewhere e.g. with another insurer or specific gadget or mobile phone insurance. You'll need to consider whether you may be paying for duplicate cover and you should review your insurance requirements on a regular basis.

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Your renters insurance subscription

Please read this document of renters insurance and your schedule as one document. This is your contract with us.

In return for your payment we'll give you insurance cover as set out in this booklet according to the cover selections and subscription period of insurance shown on your schedule.

Your subscription cover is underwritten by Liverpool Victoria Insurance Company Ltd.

Our commitment to you

We'll always:

- give you clear and correct information;
- be fair and reasonable;
- act as quickly as we can.

Giving us the correct information

It's important you give us correct information as we could cancel your renters insurance subscription back to the start date and/or not pay a claim if you don't. Also, please check your contract and let us know if you think anything is wrong or doesn't seem right. If you're not sure whether you need to tell us about something, it's always best to check with us.

To make a change

You can log into your insurance subscription account to make changes such as – you change your bike, move home or cancelling your insurance subscription.

To make a claim

Log into your insurance subscription account or call us on: **0800 030 4898 or 0120 2856143 (24 hours a day 365 days a year).**

Follow these simple steps:

- Phone us as soon as you can;
- If your belongings have been stolen, report this to the police first and note the crime reference number. We'll need this number when you call us;
- Speak to us before you make arrangements to repair, replace or settle your claim.

If you have a domestic emergency

0800 028 5988 (24 hours a day, 365 days a year)

If you or your family suffer a domestic emergency in your home, such as a blocked toilet, or water leak, our Domestic Emergency Assistance helpline service is available for you. As well as information about the emergency, we'll also need your email address to help us identify your Flow account.

A trained operator will be on hand to help and advise you. If required, they will arrange for emergency assistance or repairs to be completed by an approved tradesperson.

If you use this service, you will be responsible for paying the tradesperson's charges and any costs of materials incurred. You should check with your landlord or letting agent before going ahead with any work in case they are able to offer alternative assistance.

To make a complaint

If you're not happy for any reason, we want to make sure things are put right.

Please email customerrelations_flow@lv.com or write to the Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2NF. Your email address will help us identify your Flow account.

More information can be found on lv.com/insurance/complaints. If you'd like a paper copy, we can also send you our complaints procedure in the post.

If you're not happy with the outcome of your complaint, you can contact the Financial Ombudsman Service within 6 months of receiving our final response letter.

Please visit financial-ombudsman.org.uk for more information.

Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance you have. Renters insurance is covered for 90% of the claim as it's a non-compulsory insurance product.

You can get further information from: www.fscs.org.uk

Definitions

Here's a breakdown of some of the common terms you'll see in this document of insurance – wherever they appear, they have the same meaning:

Accidental damage	damage caused suddenly by external means which is not expected and not deliberate.
Account holder	the person on your schedule named as the account holder. This person is responsible for the cover, including paying the premium and who we'll contact.
Claim	a single loss or series of losses arising from one incident.
Contents	<p>contents are household goods, furniture, furnishings, electricals and specified items that you and your family:</p> <ul style="list-style-type: none">• own;• are legally responsible for. <p>contents are not:</p> <ul style="list-style-type: none">• your landlord's contents unless your tenancy agreement says you are legally responsible;• contents owned by any other tenant other than your family;• motor vehicles (including motorbikes, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;• animals;• money;• business stock, tools or materials used for business to any extent;• any part of the structure of your home, including decorations or permanent fixtures and fittings.
Contract	this document of renters insurance and your schedule.
Document of renters insurance	this booklet.
Excess	the first amount of any claim which you must pay.
Family	you, your spouse/partner and any other relatives, all permanently living within your home. This does not include any lodger, paying guest or other tenants that you share the home with.
Home	your main residence including any garages and outbuildings at the address shown on the schedule that you're renting.

Definitions - continued

Money	cash, cheques, postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travellers cheques, travel tickets, season tickets and gift tokens.
Limit of cover	the most we'll pay for any claim.
Schedule	is part of your contract and includes: <ul style="list-style-type: none">• cover dates;• account holder;• claims history;• limits of cover;• any conditions which vary the terms of your insurance subscription.
Specified items (optional)	<p>Specified items are:</p> <ul style="list-style-type: none">• items worth more than £2000 in your home;• items that are worn or carried away from home (including bicycles). <p>To be covered for items away from home, these must be specified regardless of their value e.g. a bicycle worth £500.</p> <p>Specified items are not:</p> <ul style="list-style-type: none">• items owned by your landlord or any other tenant (other than your family);• motor vehicles (including motorbikes, quad bikes and motorised scooters), caravans;• trailers, watercraft, aircraft and all their accessories;• business stock, tools or materials used for business to any extent;• animals;• money;• furniture – these are covered under contents;• any part of the structure of your home, including decorations or permanent fixtures and fittings.
Unoccupied	<p>not lived in by you or a member of your family for more than 30 days in a row, or doesn't have sufficient furniture or services for normal living purposes.</p> <p>By lived in we mean stayed in and slept overnight for at least 2 nights in a row each week.</p>
We, our, us	Liverpool Victoria Insurance Company Ltd.
Wear and tear	damage caused by general use over time.
You, your	the person named as the account holder on your schedule.

Contents

We'll provide the following cover for any loss or damage to the contents in your home, up to the limit of cover shown on your schedule:

What's covered?	What's not covered?
<p>Fire (including resultant smoke damage) lightning, explosion or earthquake</p>	
<p>Water or oil leaking from any fixed tank, domestic appliance or pipe, including loss of metered water or oil.</p>	<ul style="list-style-type: none"> • loss or damage after your home has been unoccupied for more than 30 days in a row; • damage caused by the failure, wear and tear or lack of grouting or sealant.
<p>Theft or attempted theft</p>	<ul style="list-style-type: none"> • theft or attempted theft after your home has been unoccupied for more than 30 days in a row; • more than £2,000 from any outbuilding or garage.
<p>Storm or flood</p>	
<p>Vandalism including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> • damage after your home has been unoccupied for more than 30 days in a row.
<p>Impact by any animal, falling tree or branch, road vehicle, aircraft, train or other flying objects (including items dropped from them)</p>	<ul style="list-style-type: none"> • damage caused by domestic pets.
<p>Accidental damage (optional)</p>	<ul style="list-style-type: none"> • damage to computer software or downloaded information; • loss or damage shown as not insured elsewhere in this document of renters insurance.
<p>Contents in the garden We'll pay up to £1,500 for loss or damage to any contents within the boundaries of your home by:</p> <ul style="list-style-type: none"> • Fire, lightning, explosion or earthquake; • Vandalism; • Impact; • Flood; • Theft or attempted theft; • Accidental damage (if you have selected this cover). 	<ul style="list-style-type: none"> • loss or damage to hedges, trees, shrubs, plants or lawns; • loss or damage after your home has been unoccupied for more than 30 days in a row; • loss or damage shown as not insured elsewhere in this document of renters insurance.

<p>Alternative accommodation</p> <p>If your home becomes unfit to live in following loss or damage covered by this insurance, we'll pay up to £15,000 for:</p> <ul style="list-style-type: none"> • the extra cost of a similar property for you, your family and pets; or • rent you're contracted to pay while the property is being repaired to a habitable condition. 	<ul style="list-style-type: none"> • costs if your landlord is able to place you in alternative accommodation.
<p>Special events</p> <p>We'll increase your contents limit by 10% during religious festivals or special events, for one month before and after, for purchases made for these events, during the period of insurance.</p>	
<p>Frozen food</p> <p>We'll pay up to £500 for the replacement of the contents of your fridge or freezer, caused by a breakdown, power cut or a blown fuse.</p>	
<p>Moving house</p> <p>We'll pay for accidental loss or damage to your contents while they are being moved to your new permanent home, including while temporarily stored by a storage company for up to 14 days.</p>	<ul style="list-style-type: none"> • loss or damage if you do not use a professional removals company; • loss or damage to china, glass and brittle items, unless these have been packed by professional packers; • loss or damage shown as not insured elsewhere in this document of renters insurance.
<p>Tenants cover</p> <p>We'll pay up to £10,000 for loss or damage covered by this insurance to any fixtures and fittings you've installed in your home or for which you're responsible.</p>	
<p>Downloaded information</p> <p>We'll pay up to £1,000 for loss or damage covered by this insurance to information you've bought and stored on your home computer, smart device or mobile phone.</p>	<ul style="list-style-type: none"> • the cost of remaking a file, tape or disc; • rewriting information; • accidental loss or damage; • loss or damage shown as not insured elsewhere in this document of renters insurance.

<p>Liability to the public</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, during the period of insurance, we'll cover the legal liability of you or your family as:</p> <ul style="list-style-type: none"> • occupiers of your home; • private individuals. <p>The most we'll pay for any claim arising from one incident, including claimants' costs and expenses is £100,000. We may also pay other costs and expenses incurred with our prior permission, within this limit.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> • pollution or contamination unless its caused by oil leaking from a fixed heating installation in your home; • the ownership of your home or the ownership or occupation of any other premises; • the death, bodily injury or illness of you or a member of your family or domestic employee; • the ownership or use of any aircraft, motor vehicle (including motorbikes, quad bikes and motorised scooters), horse drawn vehicle, ship, vessel or craft; • death, injury or damage caused by a drone if not flown in accordance with legislation or the code of practice set out by the Civil Aviation Authority; • death, injury or damage caused by a hover board, Segway or electric scooter under your control used on a road, public footpath or pavement; • loss or damage to any property you or a family member own or are responsible for; • an agreement you have with another party; • any professional, occupational, business or trade activities; • injury or damage caused by any animal, other than horses or domestic pets; • injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act. <p>Also;</p> <ul style="list-style-type: none"> • the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss or damage to property; • any liability covered by any other insurance.
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Specified items (optional cover)

If you've selected this cover it will show on your schedule

What's covered?	What's not covered?
<p>Loss or damage to:</p> <ul style="list-style-type: none"> • specified items worth more than £2,000 in your home only, but not for accidental damage unless you've selected optional accidental damage cover under the contents section • specified items both in and away from your home <p>Your schedule will show where the item is covered.</p>	<ul style="list-style-type: none"> • losses from unattended vehicles, caravans or motor caravans unless the item is hidden from view in a glove box or boot and all the doors are locked and windows fully closed; • theft of any student belongings stolen from any non self-contained accommodation unless violence and force is used to remove them; • theft of any items used in connection with any business, trade or profession unless violence and force is used to remove them; • accidental loss or damage to software or downloaded information; • loss or damage to drones if not flown in accordance with legislation or the code of practice as set out by The Civil Aviation Authority; • loss or damage to hover boards, segways or electric scooters if used on a road, public footpath or pavement; • theft of any bicycle away from your home, unless locked to an immovable object or within a locked building; • loss or damage to bicycles while taking part in professional racing events, pace-making or time trials; • motorised bicycles (other than battery assisted bicycles); • any loss or damage which is covered by another insurance.

How we'll settle your claim - contents and specified items

If the loss or damage is covered by this insurance, we'll agree with you to:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair or replacement; or
- make a cash payment.

Cash payments

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replaced or you wish to use your own supplier, we'll not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same incident if the cash provided was not used to repair the damage or replace the damaged item.

Excesses that apply

If your schedule shows you have to pay an excess, this is the amount you must pay as the first part of any claim.

The limit of cover will be applied after payment of any excess.

Wear and tear

Your policy does not cover claims arising from wear and tear or gradual deterioration. It's your responsibility to keep your contents and specified items in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered.

For more details, see the General conditions and exceptions sections in this booklet.

Proof of value and ownership

In the event of a claim for any item shown on your schedule, you will need to provide proof of its value and ownership of that item. This evidence must be in the form of:

- a professional valuation; or
- purchase or gift receipt; or
- evidence of usage from your network provider for any mobile device.

Failure to provide this evidence could affect the outcome of the claim.

Limit of cover

The limit of cover shown on your schedule must represent the full replacement value of all your contents as new.

This contents limit must include all your contents within your home and your specified items.

You must tell us if the value of your contents increase beyond the limit of cover stated on your schedule. Please ensure that the limit of cover for your specified items is adequate such as jewellery, which may increase in value over time.

The following additional limits of cover will be applied after payment of any excess:

- £2,000 for any single item in the home unless specified on your schedule;
- the amount shown on your schedule for any specified item.

Under insurance

If the limit of cover is less than the amount to replace your contents or specified items as new, we'll only pay up to the limit of cover shown on your schedule.

If you have carelessly, recklessly or deliberately under insured your contents or specified items, we may reject a claim or reduce the amount of payment we make. Please see general conditions, paragraph 3 for further information.

Matching sets and suites

If you make a claim for damage to an item that forms part of a matching set or suite, but we can't repair or replace the damaged items as they're not available, we'll also make a contribution in cash of 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

We won't make a contribution towards undamaged fixtures and fittings, carpets or flooring.

General exceptions

These apply to the whole contract and are in addition to 'What's not covered' in each section of this document of renters insurance.

1. Telling us about any changes and accepting your cover

This insurance won't apply unless:

- you tell us about any changes (please see the list in the general conditions section); and
- we've agreed to cover you and issued a new schedule, where appropriate.

2. We will not pay for:

- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- any indirect loss such as loss of earnings or travel expenses;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you or your family, or any other persons living in your home;
- any direct or indirect loss or damage caused as a result of your home being used for illegal activities by you or your family;
- loss or damage to your computer or smart device, e.g. tablets, smart phones, smart televisions, caused by hacking or computer viruses;
- any claim arising from:
 - anything which happens gradually including deterioration or wear and tear, settlement or shrinkage;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - damage by insects;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship;
 - war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution.
- any loss, damage, liability or cost directly or indirectly caused by:
 - radiation or contamination from nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel;
 - the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its component part;
 - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

General conditions

You and any other person covered by this insurance subscription must meet all the terms and conditions of this contract.

1. Care of your property

You or anyone in charge of your property must take care to:

- maintain your property in a good condition; and
- protect your property from damage or loss; and
- recover lost property.

You must give us or our agents access to examine your property.

2. You need to ensure you give correct and up to date information

Please answer all the questions truthfully and to the best of your knowledge, (for everyone covered under your insurance subscription cover) when you buy or amend your insurance subscription. If anything is wrong, you need to correct it as soon as possible by logging onto your account.

Changes you need to tell us about

You can log into your account and tell us if:

- your personal details change, such as your name;
- you move house;
- you need an item covered away from home;
- you start a business from home;
- you increase your contents cover from what is shown on your schedule.

If you don't tell us about any changes, we may not deal with any claim or reduce the payments we make. If the change means we can't insure you any longer, we'll give you notice of cancellation (please see [general conditions – our rights to cancel your insurance.](#))

Documents and information we might need from you

To help us validate your details, we may ask you to send us documents, information or allow us to access databases. This could include your proof of your address and a copy of your utility bill.

If you don't send us these documents/information or permission to access a database, we may have to cancel your insurance subscription cover.

3. Misrepresentation, fraud and financial crime

If you or anyone representing you:

- gives us misleading or incorrect information to any of the questions asked when applying for or amending this insurance subscription cover;
- fails to let us know about changes to the details we have about you or your insurance subscription cover;
- deliberately misleads us to obtain cover, a cheaper premium or more favourable terms;
- sends us false documents;
- makes a fraudulent payment by bank account and/or card;

we may:

- amend your details with the correct information, apply any relevant terms and conditions, collect any additional premium and update your monthly subscription amount;
- not deal with a claim or reduce the amount of payment we make;
- cancel or avoid your insurance subscription (treat it as if it never existed), including all other subscriptions and policies which you have with us.

Where fraud is identified, we'll also:

- not return any premium paid by you;
- recover from you any costs you've caused us to pay;
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also see this information.

3.1 Claims fraud

If you or anyone representing you gives us misleading or incorrect information when making a claim or part of any claim that is fraudulent, false or exaggerated, you will lose all benefits under this insurance subscription from the date of the fraudulent claim(s). We will cancel the insurance subscription and retain all the premium you've paid. We may also:

- reject the claim or reduce the amount of payment we make;
- cancel your insurance subscription cover from the date the fraud took place and keep all the premiums paid;
- get back from you any costs you've caused us to pay; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also see this information.

General conditions - continued

4. Accident and claims procedure

You or any other person claiming under this insurance subscription cover must:

- give us full details of the incident as soon as possible;
- let the police know if your property is stolen or vandalised as we'll need the crime number;
- send us all communications from other people involved, without replying;
- immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying;
- co-operate and give us all the details of your claim to help us validate and process it, such as purchase receipts, valuations and photographs;
- help us to pursue a recovery (where applicable) against a third party;
- tell us if any loss or stolen property is recovered.

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement.

We're entitled to:

- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we've made or to pursue a claim for damages.

We won't make any refund or pay for any claim where we are legally prevented from doing so, for example by a court order or sanction.

5. Other insurances

If any loss or damage is covered by this insurance and is also covered by any other insurance, we'll only pay our share.

We will not pay any share for claims arising under liability to the public, or specified items if loss or damage happens away from the home.

6. Cancellation

Our rights to cancel your insurance subscription

We'll cancel your insurance subscription cover by giving you 7 days' notice if:

- we find any misrepresentation or any attempt to gain an advantage under this insurance subscription cover to which you're not entitled, please see **general conditions – misrepresentation, fraud and financial crime**;
- we find you or anyone covered under this insurance subscription cover is involved in, or associated with insurance fraud and/or financial crime;
- you don't pay the monthly insurance subscription premium when due;
- you or anyone else covered by this insurance hasn't met the terms and conditions of this contract;
- your circumstances have changed and we can't insure you;
- you behave inappropriately for us to continue your insurance, e.g. if you harass or show abusive, threatening, racist or sexist or any other anti-social or discriminatory behaviour towards our staff.

Our cancellation notice will be emailed to you and will tell you the reason for cancellation and the date the insurance subscription cover will end. We'll also confirm whether a refund of any subscription amount is due to you.

You may not get a refund of any premium paid if you've made a claim or we identify misrepresentation, fraud or financial crime.

Your rights to cancel your insurance subscription

You can cancel any time before your start date and will not be charged.

You can cancel your insurance subscription cover at any other time by logging onto your account, at which point any refund due to you will be paid.

If your insurance requirements change, e.g. you move home, and we're no longer able to insure you, you'll need to arrange cover elsewhere and review your insurance subscription cover with us.

General conditions - continued

Insurance premiums

All insurance subscription premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

7. Flow subscription cover

Your insurance subscription cover will automatically continue each month unless you tell us otherwise.

We'll let you know how much your monthly premium will be and also tell you in advance when the price will change so you can review your cover.

Your price may change if:

- you make a claim;
- the government change the rate of Insurance Premium Tax;
- you change your insurance subscription;
- our view of claims cost changes.

We reserve the right to stop your insurance subscription in line with our rights under **general conditions – cancellation**.

8. Payment

Insurance subscription premium will be due on the start date of the subscription period shown on your schedule and on the same date of each following month. If you joined on a day that doesn't exist in the next calendar month, your payment would be collected on the last day of the month.

If we don't receive a payment, we'll let you know by email and give you 7 days notice that we'll cancel your insurance subscription cover if your payment is not received. If we don't hear from you, your insurance subscription cover will be cancelled from the date given in the 7 day notice email.

If you make a claim during this 7 day period, you must pay your outstanding premium before we pay your claim.

Please make sure you keep your payment card details up to date at all times. You can update these by logging into your account.

9. The law that applies to your insurance subscription

The law of England and Wales applies to your contract with us.

A summary of how we use your personal information

Liverpool Victoria Insurance Company Limited is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at www.lv.com/insurance/terms/lv-companies.

If you have any questions about how we use your personal information, view our privacy policy at LV.com/GIDATA, if you don't have access you can write to us at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF.

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at Gdataprotection@LV.co.uk.

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to review an automated decision.

The logo for 'flow' is written in a bold, lowercase, sans-serif font. The letters are dark blue. The 'o' has a small white dot above it, and the 'w' has a small white dot above it.