



Home Emergency Policy Wording

Emergency Assistance Claims Notification Helpline: 0345 218 5219

Please telephone the **helpline** as soon as possible and within 12 hours of the **emergency** occurring and provide details of the **assistance** required.

In all correspondence please quote scheme reference: **ALPEMG 11 2018**

Introduction to your Home Emergency Policy

Introduction

This insurance is arranged by Auto Legal Protection Services Limited (ALPS), administered by Lexelle Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Auto Legal Protection Services Limited, Lexelle Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

What is Covered

In the event of an **emergency** occurring in **your home**, **we** will:

- Advise **you** on what action to take to protect yourself and **your home**;
- Send one of **our approved engineers** or arrange an appointment for an **approved engineer** to visit **your home**; and
- Organise and pay the cost of providing **assistance**, up to the **claim limit**, including VAT but excluding any **excess**.

What is Excluded

There are certain conditions and exclusions, which limit **your** cover; please read them carefully to ensure this policy meets **your** requirements. **We** do not wish **you** to discover after an incident has occurred that it is not **insured**. To assist **you** in understanding the main limitations of the cover provided **we** have detailed these under the "Items Covered" section of **your** policy.

How to arrange Emergency Assistance

- Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public **emergency** services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.
- Before requesting **assistance**, check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **your home**. Normal day to day maintenance or any claim not deemed an **emergency** will not be covered under this policy, however **we** can provide **assistance** on a **pay on use** basis.

- If **your emergency** is boiler related **you** should have **your** boiler make and model and service details ready when **you** contact the **helpline**. Remember **you** must produce evidence, to **our approved engineer**, that the boiler has been serviced to the manufacturer's specifications within the last twelve months in order for **primary heating system** cover to apply without having to pay the first £65.00 towards the **call out** charge, (this would be in addition to **your excess**). Should **you** be unable to provide evidence that the boiler has been serviced **you** will be asked to pay the first £65.00 of the **call out** costs before **your excess** is applied.
- Telephone the **helpline** as soon as possible to notify **us** of **your emergency** and provide details of the **assistance** required. All requests for **emergency assistance** must be made through the **helpline**. Do not make any arrangements yourself without prior authorisation from the **helpline**, if **you** do **we** will limit the amount **we** pay to **our** standard service costs. All calls are recorded.
- The **helpline** will appoint an **approved engineer** to attend **your home**, provided that this is not prevented by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and any other circumstances preventing access to the **home** or otherwise making the provision of **emergency assistance** impossible.
- The **helpline** and the **approved engineer** will have reasonable discretion as to when and how work is undertaken, if **you** do not agree/give permission for the **engineer** to undertake repairs as he sees fit, **our** liability under this policy will cease.
- The **approved engineer** will charge all costs covered by the insurance directly to **us**. **You** will be asked to pay the cost of:
 - The **excess**;
 - Call out** charges if there is no-one at the **home** when the **engineer** arrives or if it is cancelled after the **approved engineer** has been dispatched;
 - Work in **excess** of the **claim limit**;
 - Fitting replacement parts or components of a superior specification to the original at **your** request.
 - £65.00 towards the **call out** charges for claims relating to **your** boiler where **you** are unable to provide evidence of the boiler being serviced within the last 12 months, if not already paid to the **helpline**, this is in addition to the policy **excess**.

If at the time of requesting **assistance** the **helpline** do not have a record of **your** policy on file, the **helpline** will require credit or debit card details to be provided prior to the attendance of an **approved engineer**.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Claims Line – 0345 218 5219

Claims are handled by Preferred Management Solutions Limited.
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Replacement of Parts or Components

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, we will contact you to arrange a suitable time slot for the engineer to attend. You should make sure that the engineer can get reasonable access to carry out the repair. If we cannot get a replacement part needed to carry out a repair our liability will be limited to a temporary repair to make the emergency safe.

Definition of Terms Used

The following words shall have the meanings given below wherever they appear in bold.

Approved Engineer / Engineer

Means a qualified person approved and instructed by the helpline to undertake emergency work.

Assistance

Means the work undertaken by the engineer during a call out to the home to complete a temporary repair to limit or prevent damage or, if at similar expense the cost of completing a permanent repair, in respect of the cover provided.

Beyond Economical Repair (BER)

The point at which we estimate the cost to repair the boiler / appliance exceeds the boiler / appliance's value. When calculating the value of your boiler / appliance, we take into consideration the age of your boiler / appliance (which is calculated from the date of manufacture), together with the type of boiler / appliance. This value is then compared to the total cost of parts and labour required to repair the boiler / appliance. When the repair cost is higher than the value, we deem the boiler / appliance to be beyond economical repair.

Call Out

Means a request for assistance from you to the helpline, following an emergency, even if the request is then cancelled by you after the engineer has been dispatched.

Claim Limit

The maximum amount we will be liable for per call out is £1,000 including call out charges, labour, parts, materials and where applicable the cost of alternative accommodation.

The policy covers for a maximum of 3 call outs during the period of cover.

Commencement Date

Means the start of the period of cover as shown in the schedule.

Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy.

Emergency

Means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the helpline:

- render the home unsafe or insecure; or
- damage or cause further damage to the home; or
- cause personal risk to you.

Excess

The first amount of each call out payable by you to the helpline before the approved engineer will attend. Details of any excess applicable to your policy will be recorded on your policy schedule.

Helpline

Means the company appointed by us to arrange assistance under your policy. The Claims & Telephone Helpline Number is 0345 218 5219.

Home

A single occupancy domestic dwelling at the address shown in the schedule, which has 6 or fewer bedrooms together with integral or attached garages used for domestic purposes, and is situated in the United Kingdom or Isle of Man.

Pay On Use

Should an emergency arise that is not included under home emergency cover we may be able to arrange for an approved engineer to attend your home but you will be responsible for all costs involved. The use of this service does not constitute a call out under your policy.

Period of Cover

Means the period shown in the schedule between the commencement date and end date.

Primary Heating System

Means the principal domestic central heating and hot water systems including but not limited to boiler, programmer, room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar or warm air heating system and non- domestic central boiler or source.

Schedule

Means the document sent to you confirming the commencement date, details of the insured and the home.

Unoccupied

Means where no one has resided in the home for a period exceeding 30 consecutive days.

We, Us, Our, Insurer

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your, Insured

The person(s) named on the schedule as the policy holder along with any other permanent members of the household. For tenanted properties: the person named on the tenancy agreement along with any other permanent residents of the home.

Sections of Cover

The cover provided under your policy will depend on the cover options you have selected. Please refer to your schedule for confirmation of the level of cover provided under your policy.

The amount we will pay in respect of any one claim shall not exceed the claim limit. You are responsible for paying any excess under the policy, any contribution towards the callout charge (see section 3 Primary heating system section) and / or any cost of assistance that exceeds the claim limit.

Please refer to your schedule for details of your level of cover and policy excess.

All policies cover the following sections but the claims limits will vary dependant on your chosen level of cover.

Section 1 – Plumbing and Drainage

What is Covered?

We will assist you to stop the emergency which has arisen from the sudden and unexpected failure of or damage to the plumbing and / or drainage system within the home which has resulted in internal water leakage, flooding or water damage to the home.

What is Excluded?

We do not cover:

- General maintenance including but not limited to dripping taps, leaking external overflows;
- The costs of repairs to the underground water supply or fixed drainage facilities except where within the boundaries of the insured property;

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- c) Leaks from any household appliance, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Toilets & cisterns (see section 6 for details of cover for toilets)
- e) Baths, basins, bidets or shower bases;
- f) Cesspits, septic tanks;
- g) Plumbing and filtration systems for swimming pools or spa baths;
- h) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- i) Replacement of water tanks or hot water cylinders;
- j) Replacement of radiators;
- k) Any repair to domestic appliances that are leaking water, other than from the external fixed pipe work;
- l) Water leak noises where there is no visible leak;
- m) The escape of water where it is not causing any internal damage or risk to any **insured** person's health;
- n) Frozen pipe work and/or issues caused by freezing temperatures;
- o) Shared drainage facilities with the exception of those within the boundaries of the **insured** property;
- p) Any damage caused by the **approved engineer** in gaining access to the **home** or due to removing an appliance or any equipment from its operation position in order to complete the repair.

Section 2 – Electricity Supply

What is Covered?

We will assist **you** to restore the electricity system to the **home** following an **emergency** arising from the sudden, unexpected and complete failure of the electricity system in the **home**.

What is Excluded?

We do not cover failure to or caused by:

- a) The failure of any electrical wiring that is not permanent (e.g. fairy lights);
- b) Any fault in supply prior to the consumer box;
- c) Wire / cabling situated outside of the **home** (e.g. wiring to satellite dishes, aerials, pond pumps, exterior lights etc);
- d) Any claims where in the opinion of **our approved engineer** the electrical system would fail to meet minimum electrical safety standards;
- e) Any partial breakdowns where the electricity supply has not been lost to the whole of the **insured** property (i.e. partial loss of plug sockets and/ or lighting);
- f) Any claims relating to the electricity supply to burglar / fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories;
- g) Wiring and electrics which are not permanent fixtures;
- h) Replacement of light-bulbs & fuses in plugs;
- i) Repair or replacement costs if **our approved engineer** is unable to repair the domestic electrical wiring due to its age or poor condition;
- j) The resetting of circuit breakers, where it is not associated with permanent repair work and where it can be reset by **you**.

Section 3 – Primary Heating System

What is Covered?

We will assist **you** to restore heating and / or hot water to **your home** following an **emergency** arising from the sudden and unexpected complete failure of the **primary heating system**.

Where a boiler is deemed **beyond economical repair** **our** liability will not exceed:

- a) **Your claim limit** where the boiler / appliance is up to 5 years old; or
- b) £250 where the appliance is greater than 5 years but less than 15 years.

We will not re-attend to the boiler until **you** have confirmed it has been replaced, if **we** have previously deemed it **beyond economical repair**.

Please note **you** will be responsible to pay the first £65.00 towards the **call out** cost, (before the **excess** recorded on **your** policy **schedule** is applied) of each claim associated to the **primary heating system** where:

- a) At the time of reporting an **emergency** **you** are unable to confirm the boiler has been serviced in the last 12 months;
- b) At the time of attendance **you** are unable to provide evidence that the boiler has been serviced by the provision of a service receipt or invoice issued by a Gas Safe registered **engineer**.

This charge is payable by **you** to the **helpline** before the **approved engineer** will provide **assistance** under the policy.

What is Excluded?

We do not cover:

- a) Gas leaks (see section 5 for details of cover for gas leaks);
- b) Oil contamination resulting from a leak from an oil powered boiler
- c) A boiler which is more than 15 years old;
- d) Faults which in the opinion of an **approved engineer** are as a result of the boiler not being serviced within the last 12 months unless **you** have paid the additional £65.00 towards the **call out** charge (before the **excess** recorded on **your** policy **schedule** is applied) to the **helpline**;
- e) Lighting of boilers or re-setting of boiler, time or temperature controls or the correct operation or routine adjustment of time or temperature controls;
- f) Clearing airlocks or bleeding radiators;
- g) Any repair or replacement which requires the removal of asbestos in order to complete the repair;
- h) Fuel tanks and associated pipe work;
- i) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- j) Replacement of water tanks or hot water cylinders;
- k) Replacement of radiators;
- l) Replacement or repairing any loss or damage if the boiler is, in the opinion of the **engineer**, **beyond economical repair**;
- m) Loss of hot water where there is an alternative means of heating water e.g. Immersion heater;
- n) Reoccurring or intermittent faults, nor boiler / system noise where the boiler is still functioning;
- o) The freezing of a condensate pipe.

Section 4 – Water Supply

What is Covered?

We will assist **you** to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in **your home** to the point where it is connected to the public or shared water supply pipe within the boundary of **your home** provided **you** have sole responsibility for this.

What is Excluded?

We do not cover:

- a) Frozen pipes;
- b) An **emergency** as a result of land heave or subsidence;
- c) Cost to remedy any damages caused to gain access to the pipe, including but not limited to surface finishes e.g. tarmac or paved driveways.

Section 5 – Emergency Gas Supply Pipe Cover

What is Covered?

We will assist **you** to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in **your home**. **Our assistance** will only be provided once the National Gas **Emergency** Service has attended and isolated the leak.

What is Excluded?

We do not cover:

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown (as covered under separate sections);
- c) Temporarily frozen pipes where permanent damage isn't confirmed;
- d) Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements.

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Section 6 – Inoperable Toilet

What is Covered?

We will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of the toilet within the **home** which has resulted in internal water leakage, flooding or water damage to the **home**; or which renders the toilet inoperable.

What is Excluded?

We do not cover:

- a) General maintenance;
- b) Cesspits, septic tanks;
- c) Failure to one toilet where there is another working toilet within the **home**;
- d) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- e) Replacement of water tanks other than the toilet cistern).

Section 7 – Security

What is Covered?

We will assist **you** to make the **home** secure following an **emergency** arising from the sudden and unexpected failure of or damage to external locks, fitted to doors and windows where the failure or damage is such so as to render the **home** unsafe or insecure.

What is Excluded?

We do not cover:

- a) Damage as a result of theft or attempted theft;
- b) Failure of the **home** security system;
- c) Loss or damage to the keys to the **home**;
- d) Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit;
- e) Replacement of defective locks unless there is no way of making the **home** secure overnight;
- f) Any broken and / or damaged external locks, doors or windows which do not cause a security risk to the **home**;
- g) Any broken and / or damaged double glazed windows where both panes have not been damaged;
- h) Any broken and / or damaged external doors where the property is secure and there is alternative access to the **home**;
- i) Loss of keys for outbuildings, garages or sheds;
- j) Loss of keys where an alternative set is available;
- k) Any damage caused by the **approved engineer** in gaining access to the **home** due to the failure of the locks.

Section 8 – Roofing

What is Covered?

We will assist **you** to stop the **emergency** which has arisen from damage to the roof of **your home** due to bad weather conditions or falling trees or branches.

What is Excluded?

We do not cover:

- a) Flat roofs and gutters;
- b) A **home** covered under a management agreement;
- c) A **home** greater than three storeys high.

Section 9 – Alternative Accommodation

What is Covered?

Where **your home** is declared unsafe **we** will provide a contribution towards alternative accommodation up to £250.

Section 10 – Pest Control

What is Covered?

We will assist **you** in the removal of or extermination of wasps, hornets, rats and mice infestation in the **home**.

What is Excluded?

We do not cover:

- a) Damage to the structure, masonry, fixtures and fittings or any cleaning caused directly or indirectly by pests;
- b) Pests kept as domestic pets or for commercial purposes;
- c) Boring insects and woodworm.

Section 11 – Cooker / Oven

What is Covered?

We will assist **you** to restore a means of heating and preparing food within the **home** following an **emergency** arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.

Where a cooker / oven is deemed **beyond economical repair our** liability under the policy will cease.

General Exclusions

We shall not be liable for:

1. Any **excess** under the policy or costs **you** are required to pay under the policy;
2. More than the maximum of 3 **call outs** covered by **your** policy during the **period of cover**, as outlined in **your schedule**;
3. Any **home** with more than 6 bedrooms
4. Events where there is an inherent defect causing the **emergency**;
5. Claims that arise within the first 14 days of the first period of insurance, with the exception of where this policy/cover begins at renewal of a policy providing similar cover and the start of this policy is the day immediately following **your** last day of cover on **your** previous policy.
6. Costs arising from or in connection with:
 - a) Circumstances known to **you** prior to the **commencement date** of **your** policy;
 - b) **Call outs** arising after the **home** has been left **unoccupied**;
 - c) **Consequential loss** of any kind and any wilful or negligent act or omission by **you** or any third party;
 - d) Events where on attendance it becomes clear that the **call out** is not an **emergency**;
 - e) More than one **call out** arising from the same cause where a permanent repair has not been under taken to a reasonable standard by an appropriately qualified person, following the previous **call out**;
7. Repairs on systems where spare parts are no longer available;
8. **Call outs** for **assistance** caused by **your** failure to carry out any remedial work or recommendations made by the **approved engineer**;
9. Any system, equipment or facility which has not been properly installed;
10. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
11. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
12. The interruption or disconnection of utility services to the **home** however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;
13. Any claim directly or indirectly caused by or contributed to or arising from:
 - a) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority
 - b) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - c) Any direct or indirect consequence of:
 - i. Irradiation, or contamination by nuclear material; or

- ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- d) Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for

communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Conditions

1. The rights given under this policy cannot be transferred to anyone else.
2. **You** must give reasonable access to enable appropriate repair/works to be carried out and follow advice from the **engineer** and or **helpline** in removing furniture if this is deemed necessary.
3. **We** may cancel this insurance cover immediately if **you** have acted in a false or fraudulent manner in order to gain cover under this policy.
4. To improve the quality of **our** service, all calls are recorded.
5. **You** must take reasonable care and maintain the **home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
6. **We** may take proceedings in **your** name at **our** expense to recover any sums paid under this insurance from a third party should the **emergency** be as a result of an incorrect or failed previous repair.
7. **You** must have a buildings insurance policy in force during the **period of cover**.

Conditions

Your Responsibility

You must take reasonable care to:

- a) Supply accurate and complete answers to all the questions **your** broker or agent may ask as part of **your** application for cover under the policy
- b) To make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **your** broker or agent of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **your** broker or agent asks when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given **your** broker or agent is inaccurate or has changed, **you** must inform them as soon as possible.

Fraudulent Claims/Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
- If **your** claim is in any way dishonest or exaggerated.

We will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

How to Cancel your Policy

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to the broker or agent that sold **you** the policy within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

You may cancel the insurance cover after 14 days by informing the agent that sold **you** the policy however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **your** broker or agent asks.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** / **your** agent with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

Making Yourself Heard/Complaints

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

*In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote **your** policy reference and scheme reference shown on the heading of **your** main policy terms.*

Complaints Relating to the Sale of the Policy

Please contact the broker that sold **you** the insurance policy.

Claims Line – 0345 218 5219

Claims are handled by Preferred Management Solutions Limited.
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Complaints Relating to Claims

If **you** do have any questions, concerns or complaint about the handling of a claim **you** should contact:

Mail: Preferred Management Solutions Limited Preferred House, Units 4 & 5 Merchant Court Monkton Business Park South, Hebburn, Tyne & Wear NE31 2EX.

Tel: 0345 218 5219

Email: escalations@preferredmanagement.co.uk

Unresolved Complaints

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Preferred Management Solutions Limited will pass it to:

Mail: Customer Relations Department UK General Insurance Limited Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

Mail: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct alternative dispute resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

GDPR

UK General Insurance Ltd Privacy Notice

UK General Insurance Ltd is registered with the Information Commissioner's office as a data controller, registration number Z7739575.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals **insured** under a policy.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy.

For specific types of insurance policies, **we** may process some special categories of **your** personal data, such as information about **your** health.

We have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how **we** use **your** data. **You** can get more information about this by viewing **our** full privacy notice online at <http://ukgeneral.com/privacy-policy>

Great Lakes Insurance SE information notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>

Claims Line – 0345 218 5219

Claims are handled by Preferred Management Solutions Limited.
HEC1118