



This is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this Policy provided by UK General. Full terms and conditions can be found in the UKG Policy booklet, that will be provided when you purchase your Policy or at any time on request. You will also receive a Policy Schedule showing the specific details of your Policy and the cover(s) you have selected. It is important that you read the Policy documents carefully when you receive them.

This insurance is underwritten by UK General Insurance Ltd (UKG), on behalf of Great Lakes Reinsurance (UK) SE

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your Policy booklet
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Buildings

Buildings Sum Insured– covers the structure of your Buildings against loss or damage	As shown in your policy schedule.	Section 1 - Buildings
Alternative accommodation if your Building becomes uninhabitable following damage covered under the Buildings section	Up to 20% of the Building Sum Insured subject to a maximum of 12 months	Section 1 - Buildings
Trace and Access source of leak for escape of water and escape of oil	Up to £5,000	Section 1 - Buildings
Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs	Up to your Buildings Sum Insured	Section 1 - Buildings
Legal Liability to the public	Up to £2,000,000	Section 1 – Buildings
Replacement of Locks and Keys	Up to £1,000	Section 1 – Buildings

Contents

Contents Sum Insured – covers loss or damage to your Contents whilst in your home	As shown in your policy schedule.	Section 2 - Contents
Valuables in the home	Up to £2,000 for any one item, with a maximum of £10,000 in total unless additional specific cover is chosen	Section 2 – Contents
Office Equipment	Up to £5,000	Section 2 – Contents
Alternative accommodation if your home becomes uninhabitable following damage covered under the contents section	Up to 20% of the Contents Sum Insured Subject to a maximum of 12 months	Section 2 – Contents
Money	Up to £300	Section 2 – Contents
Credit Cards	Up to £1,000	Section 2 – Contents
Legal Liability to the public	Up to £2,000,000	Section 2 – Contents
Legal Liability to Domestic Employees	Up to £5,000,000	Section 2 – Contents
Theft of Contents from a locked outbuilding	Up to £2,000	Section 2 – Contents
Deep Freezer Contents	Up to £1,000	Section 2 – Contents

Automatic increase in Contents Sum Insured for Weddings, Birthdays and Christmas – to cover gifts	Up to 10% of the Contents Sum Insured subject to a maximum of £3,000.	Section 2 – Contents
Visitors Personal Effects	Up to £500	Section 2 – Contents
Replacement of Locks and Keys	Up to £1,000	Section 2 – Contents
Mobile phones in the home	Up to £250	Section 2 – Contents
Student Cover	Up to £500 per Student	Section 2 – Contents

Additional Cover These covers only apply only if shown in the Policy Schedule

Accidental Damage to Buildings and/or Contents	Up to the Buildings Sum Insured and/or Contents Sum Insured shown on your Policy Schedule	Section 1 – Buildings and/or Section 2 – Contents - Additional Cover
Personal Possessions outside your home up to 30 days anywhere in the world, e.g. Camera's, Sport Equipment.	Your choice	Section 3 – Personal Possessions
Pedal Cycles outside your home up to 30 days anywhere in the world	Up to £400 per cycle and/or as shown on your schedule	Section 4 – Pedal Cycles

General Condition and Exclusions

General Conditions and Exclusions	What is not insured	Where to find information in your Policy booklet
General Policy exclusions applicable to all sections	Property more specifically covered by another insurance policy Any criminal or deliberate act by you or your family. Loss or damage caused by ; Radioactive contamination War Terrorism Wear and tear or any gradual deterioration Domestic pets, insects or vermin. The excess you have chosen in addition to any additional excess we have quoted	Page 19
Buildings	The first £1,000 of any claim for subsidence Storm or flood damage to gates, hedges, fences or swimming pool covers. Loss or damage that occurs when the Building is unoccupied for more than 30 days. Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main building is damaged at the same time	Section 1 - Buildings

Contents	Damage caused by smoke that happens gradually over a period of time. Loss or damage that occurs when the Building is unoccupied for more than 30 days Theft or malicious damage caused by someone lawfully on the premises. Loss or damage caused by mechanical or electrical breakdown	Section 2 - Contents
Personal Possessions outside your home up to 30 days anywhere in the world	Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless locked and out of sight. Loss or damage to sports equipment when it is being used. Loss or damage to contact lenses	Section 3 – Personal Possessions
Accidental Damage extensions	Damage due to wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.	Section 1 and 2 - Additional Cover
Pedal cycles	Cuts, bursts or punctures to tyres Theft away from home unless securely locked to an immovable object	Section 4 – Pedal Cycles

Your right to cancel the Policy

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your agent 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, your agent will then refund your premium in full.

If you wish to cancel Your Policy after 14 days You will be entitled to a pro- rata return of premium providing no claims have been made or are pending.

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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

If you need to make a claim

Claims will be handled by Direct Group Nexus at the address shown in your Policy Booklet. Should you wish to claim under your UKG Policy you should call the Direct Group Nexus Claims Helpline on 0344 412 4258 or by submitting a claim in writing as soon as possible and within 30 days of the event.

You must give Direct Group Nexus any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the Policy Booklet.

Complaints procedure

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:

Complaints regarding:

SALE OF THE POLICY

Please contact your agent who arranged the insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

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

CLAIMS

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL
Tel: 0344 854 2072
Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 03801H.

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:

The 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.

Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they 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.