

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 landlords contents sum insured shown on your policy schedule	Section 1 – Buildings and/or Section 2 – Landlords Contents - Additional Cover
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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 15
Buildings	The first £1,000 of any claim for subsidence The first £500 of any claim for escape of water 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 60 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
Landlords Contents	The first £1,000 of any claim for subsidence The first £500 of any claim for escape of water 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 60 days. Theft or malicious damage caused by someone lawfully on the premises. Loss or damage cause by mechanical or electrical breakdown	Section 2 – Landlords Contents
Accidental Damage extensions	Damage due to wear and tear, whilst the buildings are unoccupied for more than 30 days.	Section 1 and 2 - Additional Cover

CANCELLATION

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.

The insurer 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.

CLAIMS

Claims will be handled by Direct Group Property Services at the address shown in your Policy Booklet. Should you wish to claim under your policy you should call the Direct Group Property Services 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 Property Services any information or help that they may 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 & REGULATORY INFORMATION

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 next 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 05703C

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.

FINANCIAL SERVICES 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 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.

DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

CLAIMS & UNDERWRITING EXCHANGE REGISTER (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may:
Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

Registered in England and Wales Company No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

Assurant Landlords 05703C