



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 UK General 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 arranged by Assurant Intermediary Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Type of insurance	Let Property Insurance
Period of cover	12 months

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	Up to the buildings sum insured selected	Section 1 - Buildings
Alternative accommodation if your Building becomes uninhabitable following damage covered under the Buildings section	Up to 20% of the buildings sum insured for a maximum period of 12 months	Section 1 - Buildings
Trace and Access source of leak for escape of water and escape of oil	Up to £2,500	Section 1 - Buildings
Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs	Included up to buildings sum insured	Section 1 - Buildings
Increased metered water charges	Up to £750	Section 1 - Buildings

Landlords Contents

Contents Sum Insured – covers loss or damage to your Contents whilst in your home	Up to the landlord’s contents sum insured selected	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 for a maximum period of 12 months	Section 2 – Contents
Replacement of locks/keys	Up to £250	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

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 landlord's 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 the administrator/**Us** 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.

If **You** wish to cancel **Your** Policy after 14 days, **You** will be entitled to a pro- rata return of premium.

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 **We** ask.

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** 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.

CLAIMS

Claims will be handled by Direct Group Ltd at the address shown in your Policy Booklet. Should you wish to claim under your policy you should call the Direct Group 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 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 (except Liability Claims)

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

For liability claims

Langleys Solicitors LLP
Queens House
Micklegate,
York
YO1 6WG
Tel: 01904 686790
Email: ukg@languelaysclaimsservices.com

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 038021

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 038021