

UKG HOUSEHOLD HOME EMERGENCY COVER

Underwritten by UK General Insurance Limited on behalf of
Great Lakes Insurance SE.

Policy Book - September 2019



Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

To find out more visit www.ukgeneral.com or call us on 0370 421 4503

This insurance is arranged by Assurant Intermediary & 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.

Assurant Intermediary are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. 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 Firm Reference No. 769884. 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 property**, we will:

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

WHAT IS NOT COVERED

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.

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DEFINITIONS

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 **property** 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/your** to the **helpline**, following an **emergency**, even if the request is then cancelled by **you**.

Claim Limit

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

Please refer to section **Items Covered** for details of **your claim limit** and the maximum number of **call outs** we will be liable for 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**:

- (a) render the **property** unsafe or insecure; or
- (b) damage or cause further damage to the **property**; or
- (c) 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 shown in sections 1 - 10 of this booklet.

Helpline

Means the company appointed by **us** to arrange **assistance** under **your** policy.

Helpline telephone number 0345 218 7056

Property

A private domestic dwelling at the address shown in the **schedule**.

Pay on use.

Should an **emergency** arise that is not included under **landlord's home emergency** cover **we** may be able to arrange for an **approved engineer** to attend **your property** 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 **property**.

Unoccupied

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

We, Us, Our, Insurer

UK General Insurance Limited 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.

ITEMS COVERED

The amount we will pay in respect of any one claim shall not exceed the **claim limit** of £500. You are responsible for paying any **excess** under the policy and / or any cost of **assistance** that exceeds the **claim limit**.

The maximum number of **call outs** we will be liable for, per **Period of Cover** is 5.

1. PLUMBING AND DRAINAGE

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 **property** which has resulted in internal water leakage, flooding or water damage to the **property**.

We do not cover

- a) General maintenance including but not limited to dripping taps, leaking external overflows;
- b) The costs of repairs to the underground water supply or drainage facilities except where within **your property**;
- c) Leaks from any household appliance, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Toilets, cisterns, baths, basins, bidets or shower bases;
- e) Cesspits, septic tanks;
- f) Plumbing and filtration systems for swimming pools or spa baths;
- g) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- h) Replacement of water tanks or hot water cylinders;
- i) Replacement of radiators;
- j) Any repair to domestic appliances that are leaking water, other than from the external fixed pipe work;
- k) Water leak noises where there is no visible leak;
- l) The escape of water where it is not causing any internal damage or risk to any insured person's health;
- m) Frozen pipe work;
- n) Shared drainage facilities with the exception of those within the boundaries of the insured property;
- o) Any damage caused by the **approved engineer** in gaining access to the **property** due to removing an appliance or any equipment from its operation position in order to effect an **emergency** repair.

2. ELECTRICITY SUPPLY

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

We do not cover

- 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 **property** (e.g. wiring to satellite dishes, aerials 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.

3. PRIMARY HEATING SYSTEM

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

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 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 Safegas registered engineer.

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

We do not cover

- a) Gas leaks;
- b) Oil contamination resulting from a leak from an oil powered boiler

- c) A boiler which is more than 10 years old;
- d) A boiler fitted within a **property** with more than 6 bedrooms;
- e) 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 first £65.00 of the call out cost to the **helpline**;
- f) Lighting of boilers or re-setting of boiler, time or temperature controls or the correct operation or routine adjustment of time or temperature controls;
- g) Clearing airlocks or bleeding radiators;
- h) Any repair or replacement which requires the removal of asbestos in order to complete the repair;
- i) Fuel tanks and associated pipe work;
- j) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- k) Replacement of water tanks or hot water cylinders;
- l) Replacement of radiators;
- m) Replacement or repairing any loss or damage if the boiler is, in the opinion of the **engineer**, **beyond economical repair**;
- n) Loss of hot water where there is an alternative means of heating water e.g. immersion heater;
- o) Reoccurring or intermittent faults, nor boiler / system noise where the boiler is still functioning;
- p) The freezing of a condensate pipe.

4. WATER SUPPLY

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 property** to the point where it is connected to the public or shared water supply pipe within the boundary of **your property** provided **you** have sole responsibility for this.

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.

5. EMERGENCY GAS SUPPLY PIPE COVER

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

We do not cover

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown;

- 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.

6. INOPERABLE TOILET

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

We do not cover

- a) General maintenance;
- b) Cesspits, septic tanks;
- c) Failure to one toilet where there is another working toilet within the **property**;
- 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 or hot water cylinders.

7. SECURITY

We will assist **you** to make the **property** 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 **property** unsafe or insecure.

We do not cover

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

8. ROOFING

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

We do not cover

- a) Flat roofs and gutters;
- b) A property covered under a management agreement; A property greater than three storeys high

9. ALTERNATIVE ACCOMMODATION

Where your property is declared unsafe we will provide a contribution towards alternative accommodation. The maximum we will pay under this section is the cover limit shown in the **Items Covered** section, less any costs paid as part of the **Emergency** that results in alternative accommodation being required.

We do not cover

- a) Claims where your home has not been declared unsafe by our approved contractor; OR
- Claims where your request for alternative accommodation has not been approved by the claims handler.

10. PEST CONTROL

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

We do not cover

- a) An emergency if you fail to follow previous guidance given by an approved engineer or the helpline;
- b) Damage to the structure, masonry, fixtures and fittings or any cleaning caused directly or indirectly by pests;
- c) Pests kept as domestic pets or for commercial purposes;
- d) Boring insects and woodworm.

HOW TO ARRANGE EMERGENCY ASSISTANCE

1. 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. gas leak is the responsibility of the distributor for that area. If you smell gas or think that there is a gas leak in your home, you should contact the National Gas Emergency Service on 0800 111999. An approved contractor will not be able to attend your home until gas leaks have been made safe.

2. 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 property. 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.
3. 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. 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.
4. Telephone the helpline as soon as possible after the emergency occurs 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.
5. The helpline will appoint an approved engineer to attend your property, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the property 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 this will be based on the details provided by you.
6. The approved engineer will charge all costs covered by the insurance directly to us. You will be asked to pay the cost of:
 - (a) The excess;
 - (b) Call out charges if there is no-one at the property when the engineer arrives;
 - (c) Work in excess of the claim limit;
 - (d) Fitting replacement parts or components of a superior specification to the original at your request.

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.

Helpline 0345 218 7056

Claims Handler
Preferred Management Solutions Ltd
Preferred House
Units 4 & 5 Merchant Court
Monkton Business Park South
Hebburn
Tyne and Wear
NE31 2EX

E-mail: info@preferredmanagement.co.uk

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.

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.

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.

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 number of **call outs** covered by your policy during the period of cover, as outlined in your **schedule**;
3. Events where there is an inherent defect causing the **emergency**;
4. 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 **property** 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;
5. Repairs on systems where spare parts are no longer available;
6. **Call outs** for **assistance** caused by your failure to carry out any remedial work or recommendations made by the **approved engineer**;
7. Any system, equipment or facility which has not been properly installed;
8. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
9. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
10. The interruption or disconnection of utility services to the **property** however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;
11. 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.
12. Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
13. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
14. 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 treatments 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 **property** 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 maintain a buildings insurance policy in force during the **period of cover**.

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 **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, **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 complete and accurate 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 **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

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 Assurant Intermediary 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

Preferred Management Solutions Ltd, Preferred House,
Units 4 & 5 Merchant Court, Monkton Business Park South,
Hebburn, Tyne and Wear, NE31 2EX

Tel: 0345 218 7056

E-mail: escalations@preferredmanagement.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference **06026**.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Preferred Management Solutions Ltd 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

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 £6.5million or less and fewer than 50 employees or an annual balance sheet below £5million. **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.

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.

YOUR RESPONSIBILITY

You must take reasonable care to:

- supply accurate and complete answers to all the questions your agent may ask as part of your application for cover under the policy
- to make sure that all information supplied as part of your application for cover is true and correct
- tell your 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** 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** agent is inaccurate or has changed, **you** must inform them as soon as possible.

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.

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. **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

PRIVACY NOTICE

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is **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 refer to these individuals as “you/your” in this notice. 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, for example when offering you a travel insurance policy, 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-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

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.htm>

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