

BSPOKE UNDERWRITING LANDLORD

HOME EMERGENCY COVER

**Underwritten by Bspoke Underwriting
Ltd on behalf of Accelerant Insurance
UK Limited**

Policy Book - April 2026



This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658)

Bspoke Underwriting Ltd 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/>.

IMPORTANT INFORMATION

Please take time to read **your** policy documents in full to make sure **you** understand the cover provided. In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your** policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the period of insurance. **Your** policy is valid for the period of insurance as shown on **your** policy schedule. Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type and level of cover **your** policy provides.

INFORMATION YOU HAVE PROVIDED

This policy is a legal contract of insurance between **you** and **us**. It is not **our** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else any rights under this policy or the right to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

The following are elements for the contract of insurance between **you** and **us** based on information **you** have provided to **us**. Please read them carefully and if **you** require any amendments please return them to **your** broker for correction. Keep the policy safe in case **you** need to refer to it.

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify **your** administrator as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your** administrator of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim. We may not pay any claim in full or **your** policy could be invalid.

CHANGES THAT MAY AFFECT YOUR COVER

You must tell **your** administrator as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this policy, for example:

A change to the occupancy of the property.

This is not an exhaustive list and any changes you tell your administrator about may affect your cover or result in a change to your premium. If you are unsure whether a change may affect your cover, please contact us.

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.

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 **your policy schedule** 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**:

- render the **property** unsafe or insecure; or
- damage or cause further damage to the **property**; 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.

Helpline telephone number 0345 218 7056

Property

A private domestic dwelling at the address shown in the **schedule** owned by **you** and occupied under a tenancy agreement by a tenant. The property must be located within the UK defined as England, Scotland, Wales and Northern Ireland.

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

Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited.

You, Your, Insured

The person(s) named on the **schedule** as the policy holder, who is a permanent resident of the United Kingdom, defined as England, Scotland, Wales and Northern Ireland.

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.

Please refer to **your schedule** for details of **your** level of cover.

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** determines that 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;
- c) 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 schedule 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:
 - The **excess**;
 - **Call out** charges if there is no-one at the **property** when the **engineer** arrives;
 - Work in excess of the **claim limit**;
 - 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

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.

FRAUDULENT CLAIMS

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from you any sums paid by us to you in respect of the claim; and
- c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid. This Information may also be shared with the police and other insurers for fraud prevention purposes.

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. Any act of terrorism directly or indirectly caused by,

contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.

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.

15. Any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

a) Coronaviruses; and

b) Coronavirus disease (COVID-19); and

c) Severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2); and

d) Any mutation of or variation of a), b) or c) above; and

e) Any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and

f) Any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto

16. Pollution unless any loss or damage arises as a direct result of an accident. Pollution - means: a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to: (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of terrorism, and (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and b) all loss, accidental damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.

17. If your device's storage (like a memory card or hard drive) is physically damaged, we will pay for a new empty one and the cost of copying any data you already backed up. We won't pay to recreate or rebuild lost data. If you choose not to replace the storage, we will only pay the cost of an empty device. We do not cover the value of any data itself, even if it cannot be replaced.

18. We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

19. Losses or indirect losses arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, sale, use or exposure to asbestos materials or materials containing asbestos.

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**.
8. If there is any other insurance policy covering the same loss or damage **we** will not pay more than our rateable share.
9. Subrogation - If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** must give **us** all the help and information **we** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising our right of subrogation.

GOVERNING LAW

This policy is governed by English Law.

HOW TO CANCEL YOUR POLICY

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

If **you** wish to cancel the policy after 14 days, **we** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **you** pay for **your** policy by monthly instalments **you** must pay the remainder of **your** monthly instalments or pay the remainder of the annual premium in full.

CANCELLATION BY US

We may at any time cancel any insurance policy 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) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in **your** circumstances means that **we** can no longer provide cover
- f) where **we** identify **your** involvement in, or association with, insurance fraud or financial crime
- g) where **you** have misrepresented or provided false information to the questions asked **you** when purchased, renewed or amended **your** policy

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 9.

HOW TO MAKE A COMPLAINT

It is our intention to give **you** the best possible service however if **you** do have any cause for complaint about this insurance or the handling of any claim **you** should follow the complaints procedure below:

- If **you** have a complaint regarding the sale or service of **your** policy, please contact Assurant Intermediary who arranged the insurance for **you**.
- If **you** have a complaint about the handling of any other claim, please contact:

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

Tel: 0345 218 7056

E-mail: escalations@preferredmanagement.co.uk

In all correspondence, please state that your insurance is underwritten by Bspoke Underwriting Ltd and quote your unique policy number from your policy schedule.

Following **our** complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

FINANCIAL OMBUDSMAN

If **we** have not completed our investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

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

If Accelerant Insurance UK Limited cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Bspoke Underwriting Ltd

We are Bspoke Underwriting Ltd, our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information 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 and 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 and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a Personal Accident policy, we may process some special categories of your personal data, such as information about your health. We 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 defense of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online at <https://bspokegroup.co.uk/wp-content/uploads/2023/04/Bspoke-UW-Privacy-Policy-APR23.pdf> or request a copy by emailing us at dataprotection@bspokeunderwriting.co.uk. Alternatively, you can write to us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB

Certain personal data related to this policy is also processed by Accelerant Insurance UK Limited, which underwrites the risks under this insurance policy. Accelerant Insurance UK Limited acts as an independent data controller for limited purposes such as portfolio and risk management, regulatory oversight, and compliance with applicable laws. Accelerant does not collect personal data directly from individuals but receives it from Bspoke Underwriting Ltd as part of policy administration. Further information on how Accelerant Insurance UK Limited handles personal data is available at: <https://accelerant.ai/privacy-policy>