

UK General Home Emergency Insurance

About this document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; please read the policy wording to make sure you understand the cover it provides.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

Insurer

The policy is underwritten by UK General Insurance Limited, on behalf of Great Lakes Insurance SE Limited.

Duration of cover

12 months from the date of inception of this insurance as detailed on the policy schedule.

Features and Benefits	Significant exclusions & limitations	Policy Section
<p>If an emergency occurs in your home, then in exchange for your premium payment and subject to the level of cover you have chosen, our policy will arrange for one of our approved contractors to visit your home and provide assistance.</p>	<p>Any excess under the policy or costs you are required to pay under the policy; More than the maximum number of call outs covered by your policy during the period of cover, as outlined in your schedule; Events where there is an inherent defect causing the emergency; Costs arising from or in connection with: Circumstances known to you prior to the commencement date of your policy; Call outs arising after the property has been left unoccupied; Consequential loss of any kind and any wilful or negligent act or omission by you or any third party; Events where on attendance it becomes clear that the call out is not an emergency; More than one call out arising from the same cause; Repairs on systems where spare parts are no longer available; Call outs for assistance caused by your failure to carry out any remedial work or recommendations made by the approved engineer; Any system, equipment or facility which has not been properly installed; Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty; Replacement of or adjustment to any decorative or cosmetic part of any equipment;</p>	<p>General Exclusions</p>

Making a claim

If you have a claim, please call Service Solutions Assist Ltd, the claim handlers acting on our behalf, on 0800 157 1211 as soon as possible. Please refer to 'HOW TO ARRANGE EMERGENCY ASSISTANCE in the policy wording for full details.

Changing your mind

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.

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, which may result in your policy being cancelled from the date you originally took it out.

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, unless the reason for cancellation is fraud and/or misrepresentation we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Complaints

If you want to complain about your claim, then please contact: Service Solutions Assist Ltd trading as Local Assist Solutions House, Fairways Office Park, Fulwood, Preston, Lancashire, PR2 9WT
Tel: 0800 157 1211

If you want to complain about anything else regarding your policy, not related to a claim, please contact Assurant Intermediary.

If your complaint cannot be resolved in either case by the end of the next working day, it will be passed to: Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 2182685. Email: customerrelations@ukgeneral.co.uk

If it is not possible for us to reach an agreement with you, then you have the right to contact the Financial Ombudsman Service: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9GE. This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights, please contact your local authority Trading Standards or Citizens Advice Bureau.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent acting on behalf of Great Lakes Reinsurance (UK) SE.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by calling 0800 111 6768.

Regulatory information

Please refer to the policy wording for full details

Data protection

Any information provided to us will be processed by us and our agents in accordance with the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may mean that we need to provide information to third parties. We may also send information, in confidence, to companies acting on their instructions, including companies located outside of the European Economic Area.

Financial Services Compensation Scheme (FSCS)

In the unlikely event that Great Lakes Insurance SE cannot meet its obligations, you may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claim; the amount that you are covered for may vary according to the type of insurance contract. You can get more information about compensation scheme arrangements from the FSCS or by visiting www.fscs.org.uk.

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