



PolicyCastle

Your Home Emergency Policy in conjunction with UK General Insurance

**All of the documents relating to your policy,
including this policy document, are available in
your PolicyCastle account at
www.policycastle.com**

PolicyCastle Home Emergency Insurance

Thank you for choosing PolicyCastle Emergency Insurance to protect your home.

This Home Emergency Insurance is arranged by: PolicyCastle, with UK General Insurance Limited on behalf Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

PolicyCastle and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systemsreporting/register or by calling them on 0800 111 6768

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.

This is subject to:

- The policy being suitable for you, shown on page 4; and
- The 'General policy conditions' on page 5; and
- The level of cover you have chosen, shown on your schedule; and
- 'Your cover' on page 6; and
- The 'General exclusions' on page 10.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

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.

Important numbers

To make a claim please contact 0800 157 1211.

For any other enquiries, please contact PolicyCastle, either online, by calling 0333 305 8474 or in writing to PolicyCastle Ltd, 9 Bonhill Street, London EC2A 4DJ. .

This policy will only cover events which are emergencies. This means sudden and unexpected events which if not dealt with quickly, may lead to further damage, or leave your home unsafe or unsecured, or cause danger to you or another permanent resident of your home.

Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact PolicyCastle, either online, by calling 0333 305 8474 or in writing to PolicyCastle Ltd, 9 Bonhill Street, London EC2A 4DJ.

On behalf of UK General Insurance Limited



Karen Beales
Managing Director

Definitions

Certain words in this policy have a special meaning. These meanings are explained below and these include the singular or plural where appropriate.

Assistance	The work which our approved contractor will complete in your home in response to an emergency. This will be a temporary repair to make the damaged item safe or to limit further damage.
Beyond economical repair	If cost of repairing an item exceeds the cost of replacing it entirely. The value of the item is calculated taking into account its age, condition and the type of item that it is (e.g. make and model of an appliance). This total is compared to the costs of any parts and labour needed for repair.
Claim Limit number of cover shall not	£4,000 per claim including call out charges, labour, parts, materials and where applicable the cost of alternative accommodation. The call outs provided under your policy during the period of exceed five (5).
Emergency	A sudden and unexpected event which if not dealt with quickly, may: <ul style="list-style-type: none">• Lead to further damage; or• Leave your home unsafe or unsecured; or• Cause danger to you or any other permanent resident of your home. This policy will <u>only</u> cover events which are emergencies.
Geographical Limits	Great Britain, Isle of Man, Channel Islands and Northern Ireland.
Home	The address shown on your schedule and which: <ul style="list-style-type: none">• Is your main domestic residence, not used for commercial purposes;• Has its own self-contained primary heating system;• Has a maximum of 5 bedrooms; and• Is located within the geographical limits shown above. Integral and attached garages are covered as long as these are used for domestic purposes only. Standalone or separate garages are <u>not</u> covered.
Period of cover	12 months from the start date shown on your schedule.
Primary heating system	The main domestic central heating and hot water system in your home. This includes (but is not limited to): <ul style="list-style-type: none">• Boiler;• Programmer and/or room thermostat;• Pumps; and• Hot water cylinder and radiators. Solar systems, warm air systems, log burners and open fires, underfloor systems, unvented systems or any non-domestic boilers or sources of heating, are not covered under this policy.
Schedule	The document which accompanies this policy wording and which shows your personal details, your home address, the period of cover, and the level of cover you have chosen.
We (Inc. 'Us' & 'Our')	The insurer, which is UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.
You (Inc. 'Your')	The person who has taken out this insurance, who lives permanently in the home and who is shown on the schedule as the 'Policyholder'.

From this point onwards if a word or phrase appears in **bold type** it will have the meaning explained above.

Is this UK General Home Emergency Insurance suitable for you?

This policy might suit you, if:	This policy will not suit you, if:
<p>Your home is located within the geographical limits, does not have more than 5 bedrooms and will not be unoccupied for more than 30 consecutive days at any one time.</p> <p>You are not aware of any existing faults or problems which are likely to lead to an emergency.</p> <p>You are able to comply with, and agree to, the policy conditions on pages 5 & 6.</p> <p>You maintain your home and arrange for servicing, inspection and repair of items and fixtures when required, in order to keep your home in good working order and address any issues caused by wear and tear.</p>	<p>Your home is not located within the geographical limits, or it has more than 5 bedrooms, or it will be unoccupied for more than 30 consecutive days at any one time.</p> <p>You are aware of existing faults or problems; claims due to existing faults or problems will not be covered.</p> <p>You are not able to comply with, or do not agree to, the policy conditions on pages 5 & 6.</p> <p>You do not maintain your home and you do not arrange for servicing, inspection or repair of items and fixtures when required. Claims due to lack of maintenance or wear and tear, will not be covered.</p>

Basis of cover

Emergency events

This policy will only provide **assistance** with **emergency** events in **your home**. The policy will not cover maintenance or wear and tear issues. The claims handler will advise **you** if the event is an **emergency** and covered by the policy.

Gas Leaks

A 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.

Pay on Use

This policy will only cover **emergencies**. However for issues which are not covered by this policy, **we** may be able to contact an approved contractor to help **you** on a 'pay on use' basis. This means that **you** would be responsible for paying for the full cost of all fees.

Boilers / Gas powered heating or hot water systems

It is not a policy requirement to have had these serviced prior to the start of the **period of cover**. However **you** are responsible for ensuring that **your** boiler or gas powered heating or hot water system is maintained to a safe standard. Claims due to wear and tear or lack of maintenance will not be covered. **Our** approved contractors will not be able to complete any work or repairs, to boilers or systems which are deemed to be unsafe due to poor installation or lack of maintenance.

No age limit applies to the boilers **we** will cover, but there may be some circumstances where because of the age of **your** boiler, or the availability of parts or the cost of repairs, **our** approved contractor may not be able to offer **you** **assistance**. In these cases **your** boiler will be treated as **beyond economical repair** and a one-off cash payment will be made to **you** up to a maximum of £4,000. Once we have issued this payment to **you**, no further cover will operate in respect of **your** **primary heating system**, until such time as you have replaced **your** boiler.

General Policy Conditions

You must comply with these in order to be covered by your policy

- We** will only pay for **assistance** for **emergencies** occurring at **your home**, subject to the cover **you** selected shown on **your schedule**.

2. All claims are subject to an excess, which **you** must pay before **your** claim can be completed. The amount of excess **you** will have to pay, for each and every claim **you** make, is £95.
3. Assistance visits:
 - a) The maximum number of **assistance** visits that **we** will pay for in any one **period of cover** is known as the 'call out limit'; this is shown on **your schedule**. Once the call out limit has been reached, **you** may not make any further claims during that **period of cover**. However if an **emergency** occurs the claims handler may be able to arrange a 'pay on use' service for **you** - 'Basis of cover' explains what this means. If **you** renew **your** policy **you** will be able to claim again, up to the call out limit for that **period of cover**.
 - b) If the approved contractor is unable to gain access to **your home**, the visit will be counted against the call out limit. If the contractor needs to return at a later date to complete repairs, **you** must ensure that they can gain access. If the contractor cannot access **your** home, **we** will not be able to provide further help beyond the **assistance** already given and **your** claim will be closed.
4. Reporting of claims:
 - a) Any risk of injury to people or of serious and major damage to **your home**, should be immediately reported to the supply company if appropriate (e.g. a gas leak), or the public emergency services. Please do this before **you** contact **us**, as **your** safety should always take priority.
 - b) **You** must not make any arrangements for repairs without authorisation from the claims handler. This is because **our** approved contractors may need to examine the **emergency** themselves, in order to confirm that it is covered by **your** policy.
5. Visiting **your home** to provide **assistance** is dependent on:
 - Weather conditions. If there is bad weather then the approved contractor may not be able to safely access **your home**. In some cases it may not be possible to provide immediate **assistance** e.g. Roof inspections if there are high winds.
 - Being able to reach **your home**. Transport delays (e.g. due to weather or industrial action), may mean the approved contractor cannot reach **your home**.The decision whether it is safe or possible to provide **assistance** is at the sole discretion of the claims handler. If it is not possible to provide **assistance**, then **you** will be advised of this and help will be rearranged for a time when it is possible to safely attend **your home**.
6. The approved contractor may use parts which are sourced from third parties, in addition to those sourced from the manufacturer or its approved suppliers. All of **our** approved contractor repairs are guaranteed for 12 months. In order to provide this guarantee **our** claims handler will work with a pre-approved supply network. **We** are therefore unable to accept responsibility for loss, damage or inconvenience resulting from delays in the delivery of parts. If **you** wish the approved contractor to use parts which are of a superior specification to the faulty part being replaced, then **you** will be responsible for paying the difference in cost.
7. **You** must ensure that all questions are answered correctly and truthfully and that all documents **you** submit to **us** are accurate. In the event that **you** provide **us** with information which is false or fraudulent, then **we** reserve the right not to pay **your** claim and to cancel **your** policy with no refund of premium. **We** may also share this information with the police and other insurance companies for fraud prevention purposes.
8. Subrogation - this means that **we** reserve the right to take over **your** claim after **we** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties **in your** name. **You** must co-operate with **us** if **we** choose to do this; any action **we** take will be at **our** expense.
9. This policy is governed by English law. If there is a dispute between **you** and **us**, then it will be dealt with in the court of the country where **you** are a permanent resident.
10. This policy will end:
 - At the end of the **period of cover**; or
 - The date the policy is cancelled.

11. There are certain changes which **you** must tell **your** broker about, as soon as they happen.

These are:

- If you change **your home** address.

If **you** do not tell **your** broker about these changes, then this may mean that **we** cannot pay **your** claim.

Your cover

The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Electricity Supply</u> Emergency caused by the sudden and unexpected failure of, or damage to, the electricity system in your home.</p>	<p><u>Electricity Supply</u></p> <ul style="list-style-type: none"> • Wiring which is not permanently installed or is portable - e.g. standalone lamps, festive lights etc. • Replacing plug fuses or light bulbs. • Resetting circuit breakers, where they can be reset by you and no associated repair work is needed to complete this. • Wiring or cabling situated on the exterior of your home - e.g. wiring to satellite dishes, aerials etc. • Loss of supply, or damage, where the whole of your home is not affected. • Claims in respect of burglar or fire alarms, CCTV systems, swimming pools and the associated heating and piping and installation and accessories. <p><i>This is because these are not classed as an emergency which can be covered by this policy.</i></p> <ul style="list-style-type: none"> • Claims where our approved contractor advises that the system fails to meet minimum safety requirements. • Claims where our approved contractor cannot complete repairs or replacements due to the age and/or poor condition of the system. <p><i>This is because this is work which is beyond the scope of cover. Your home needs to be in a good state of repair at the start of the period of cover, in order for us to be able to cover you under this policy.</i></p>

The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Plumbing & Drainage</u></p> <ul style="list-style-type: none"> • Emergency caused by the sudden and unexpected failure of, or damage to, the plumbing and/or drainage system, including the toilet(s) in your home, which causes one or more of the following: <ul style="list-style-type: none"> ○ Internal water leakage; ○ Flooding; ○ Water damage. <p>We will only cover plumbing and drainage which is your sole responsibility and which is within the boundary of your home.</p>	<p><u>Plumbing & Drainage</u></p> <ul style="list-style-type: none"> • General maintenance - e.g. dripping taps, leaking external overflows, etc. • De-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion. • Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use. • The underground water supply or drainage facilities which are outside your home. • Macerators, cesspits and septic tanks. • Plumbing and filtration systems for swimming pools or spa baths. • Replacement of water tanks, hot water cylinders, or radiators. <p><i>This is because this is work which is beyond the scope of cover under this policy.</i></p> <ul style="list-style-type: none"> • Escape of water where it is not causing any damage or risk to your safety or the safety of any permanent resident in your home. • Any water leak noises where there is no visible leak. <p><i>This is because the policy is designed to only provide assistance for emergencies.</i></p>

	<ul style="list-style-type: none"> Repairs to domestic appliances where the leak is from the appliance itself. Noisy pipes caused by cooling and heating. <i>This is because this is not classed as an emergency which can be covered by this policy.</i> Frozen pipe work. <i>This is because preventative steps such as insulating the pipe work can help prevent it freezing.</i>
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The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Primary Heating System</u></p> <ul style="list-style-type: none"> Emergency caused by the sudden and unexpected and complete failure of the primary heating system in your home. 	<p><u>Primary Heating System</u></p> <ul style="list-style-type: none"> Boilers if your home has more than 5 bedrooms. Oil contamination arising from leaks from oil powered boilers. Any repair or replacement which involves the removal of asbestos. Replacement of water tanks, hot water cylinders or radiators. Fuel tanks and associated pipe work. <i>This is because this work is beyond the scope of cover under this policy.</i> Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls. Loss of hot water if there is an alternative means of heating water - e.g. an immersion heater. Faults which occur intermittently and do not result in a total failure of the primary heating system. Boiler or system noise where there is no apparent fault and there has not a total failure of the primary heating system. <i>This is because the policy will only provide assistance for emergencies.</i> Bleeding of radiators, de-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion. Any claims which are due to lack of maintenance or wear and tear. <i>These issues can be addressed through routine maintenance in your home.</i> The repair or replacement of parts if your boiler is deemed to be beyond economic repair. <i>Please refer to the section ‘Boilers’ in ‘Basis of Cover’ on page 4.</i> Frozen condensate pipes. <i>This is because preventative steps such as insulating the pipe work, can help prevent it freezing.</i>

The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Water Supply</u></p> <ul style="list-style-type: none"> Emergency caused by the sudden and unexpected leakage, collapse or blockage of the mains water supply, between the stopcock in your home and the point where it is connected to the public or shared water supply pipe - as long as this is within the 	<p><u>Water Supply</u></p> <ul style="list-style-type: none"> Frozen pipes. <i>This is because preventative steps such as insulating the pipe work, can help prevent it freezing.</i> Any claims connected to subsidence or heave or landslip. <i>This is because this can be covered by a home insurance policy.</i>

boundary of your home and you have sole responsibility for this.	
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The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Emergency Gas Supply Pipe Cover</u> Please note that this cover will <u>only</u> operate once a gas leak has been isolated and made safe by the gas distributor.</p> <ul style="list-style-type: none"> • We will help with the repair or replacement of any damaged section of the internal gas supply pipe, following a gas leak which has occurred in your home. We will only cover internal gas supply pipes up to the meter in your home. 	<p><u>Emergency Gas Supply Pipe Cover</u></p> <ul style="list-style-type: none"> • Claims where the gas leak has not been isolated and made safe by the gas distributor. <i>This is because this work should only be undertaken by the gas distributor. The approved contractor will not attend until leaks have been made safe.</i> • General maintenance. • Frozen pipes where no permanent damage is confirmed. <i>This is because the policy will only provide assistance for emergencies.</i> • Primary Heating System breakdowns. <i>Please refer to page 7 for details of the cover that we will offer for Primary Heating Systems.</i> • Systems which have not been correctly installed or which are unsafe due to lack of maintenance. <i>This is because poor workmanship is the responsibility of the party that carried out the installation. Claims for lack of maintenance or wear and tear are not covered; heating and hot water systems must be in a good state of repair at the start of the period of cover. Please refer to the 'Basis of cover' on page 4.</i>

The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Pest Control</u></p> <ul style="list-style-type: none"> • We will assist with the removal of, or extermination of: <ul style="list-style-type: none"> ○ Grey squirrels; ○ Hornets; ○ Wasps; ○ Rats; and ○ Mice. 	<p><u>Pest Control</u></p> <ul style="list-style-type: none"> • Claims for any pests which are not specifically listed under the 'What is covered' section of 'Pest Control'. • Damage caused to your home's structure, masonry, fixtures and fittings, by pests. <i>This is because this is outside of the scope of cover of this policy.</i> • Any emergency which has arisen because you have failed to follow previous guidance or instructions issued previously by our approved contractor, or claims handler. • Any pests you keep as domestic pets. <i>Any damage which arises due to failure to follow guidance, could have been avoided. If you choose to keep any of the pests listed in this policy as a domestic pet in your home, then it will not be considered an emergency.</i>

The following covers apply if shown on your schedule	
What you are covered for:	What you are not covered for:
<p><u>Roofing</u> Emergency caused by damage to the roof of your home, as a result of bad weather conditions, or falling trees or branches.</p>	<p><u>Roofing</u></p> <ul style="list-style-type: none"> • Flat roofs. • Homes covered by a management agreement. <i>These are beyond the scope of cover of this policy. Homes covered by a management agreement, will need repairs to be arranged in accordance with the terms of that agreement.</i>

	<ul style="list-style-type: none"> • Homes more than three storeys high. <i>These homes will usually require specialist equipment in order to allow access to the roof. This is outside of the scope of cover of this policy.</i>
<p><u>Security</u> Emergency caused by the sudden and unexpected failure of external locks, or damage to external locks, where in all cases the failure or damage means that you are unable to access your home, or you are unable to secure it.</p>	<p><u>Security</u></p> <ul style="list-style-type: none"> • Damage caused by theft or attempted theft. <i>This is because this can be covered by a home insurance policy.</i> • Failure of alarm systems, electronic access security systems or CCTV. <i>This is because this work is beyond the scope of cover under this policy.</i> • Double glazed windows unless both panes have been damaged. • Broken, damaged or defective locks, doors or windows which do not cause a security risk to your home. • Loss of keys for outbuildings, garages or sheds. • Loss of keys where an alternative set is available for you to use. • Broken or damaged doors where your home is otherwise secure and there is alternative access available, which can be safely used by you and the permanent residents of your home. • Replacement glazing unless the approved contractor has the appropriate glazing available at the time of the assistance visit. <i>This is because this policy is designed to provide assistance for emergencies only. If replacement glazing is not available, the approved contractor will board up the broken glazing in order to make your home secure.</i>

General Exclusions

These apply to all sections of cover

We will not cover:

1. Any claims which are made within 14 days of the start date of **your first period of cover**.
2. The amount **we** will pay in respect of any claim(s) shall not exceed the **claim limit**.
3. Any claim occurring before or after the **period of cover**. **We** will only pay claims which arise whilst **your** policy is in force.
4. Any loss or damage which is not classed as an **emergency** by the claims handler. **We** will not pay for any costs which are not directly specified in the '**Your cover**' section of this policy.
5. Gas leaks, as these must be reported straightaway to the National Gas Emergency Service on 0800 111999.
6. Any claims which result from faulty workmanship or manufacturer's defect or recall.

7. Any alteration, endorsement or amendment made to this policy unless **we** have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by **us**.
8. 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.
9. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
10. 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.
11. 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.

Making a Claim

Please contact Service Solutions Assist Ltd trading as Local Assist the claims handler acting on **our** behalf, on 0800 157 1211 as soon as possible. **You** must not proceed with any repairs without authorisation from the claims handler, because **our** approved contractor may need to inspect the damage themselves in order to confirm that it is covered by **your** policy.

You must notify the claims handler of an **emergency** as soon as **you** can. If **you** delay reporting **your emergency** without good reason, and this delay means that the cost of providing **you** with **assistance** is more than it would have been if **you** had reported it earlier, then **we** may not pay part or all of **your** claim.

You must follow the instructions given to **you** by the claims handler. If an appointment is made for an approved contractor to provide **assistance**, **you** must ensure that someone is available to allow access to **your home**. Failed visits where the contractor is not able to gain access to **your home** will count against the call out limit on **your** policy.

Cancellation

If **you** decide that **you** want to cancel **your** policy with **us** then please refer to page 2 of this policy 'Changing your mind', for details of how to do this. **We** are not bound to offer to renew this policy with **you**. **We** may also decide to cancel **your** policy by providing 14 days' written notice to **you**, at **your** address as shown on **your** schedule. Reasons that **we** may cancel **your** policy include, but are not limited to:

- Non-payment of premium; or
- Threatening and/or abusive behaviour.
- Fraud

Complaints

We know that sometimes things go wrong; if this happens then **we** would like to hear from **you** so that **we** can try and resolve the problem.

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 PolicyCastle, either online, by calling 0333 305 8474 or in writing to PolicyCastle Ltd, 9 Bonhill Street, London EC2A 4DJ.

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06407A.

If **your** complaint cannot be resolved in either case by the end of the third 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.

Regulatory information

Right to vary terms

We may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**. If **you** pay **your** premium by monthly instalments **you** will not receive any refund, as **you** will only have paid for the cover **you** have received.

Authorisation

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.

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 Reinsurance (UK) SE is unable to meet its obligations, **you** may be entitled to compensation from the FSCS, depending on the type of policy and the circumstances of **your** claim. The amount **you** are covered for will depend on the insurance contract. **You** can obtain more information on the FSCS by visiting www.fscs.org.uk.

