

# 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. 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.

## 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
If an emergency occurs in your home, then in exchange for your premium payment our policy will arrange for one of our approved contractors to visit your home and provide assistance	<ul style="list-style-type: none"> <li>Properties which have more than 5 bedrooms, or which are located outside of the geographical limits, or which are not your main and permanent domestic residence, or which are left unoccupied for more than 30 consecutive days at any one time.</li> <li>The 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.</li> <li>Assistance visits will be limited to 5 call outs.</li> <li>You must not undertake or arrange for your own repairs without authorisation from the claims handler.</li> <li>Approved contractors may use factory parts sourced from alternative suppliers. If you wish the contractor to use a part from a specific named manufacturer, then you will be responsible for the additional costs.</li> <li>Repairs or replacements which cannot be completed due to the age and/or poor condition of the item. This includes boilers - whilst there is no specific requirement for a boiler service history, you are responsible for ensuring that it has been maintained in a safe state.</li> <li>Assistance visits will be limited to 5 call outs.</li> <li>You must not undertake or arrange for your own repairs without authorisation from the claims handler.</li> </ul>	'Is this UK General Home Emergency Policy suitable for you?'
		'Basis of cover'
		'General policy conditions'
		'What you are not covered for'
		'Making a claim'

## Making a claim

If you have a claim, please call CET Structures Ltd, the claim handlers acting on our behalf, on 0344 573 7912 as soon as possible. Please refer to 'Making a claim' in the policy wording for full details.

## Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact 0345 812 0030

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full. This is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period and you have paid your premium in full, we will give you a pro-rata refund of your premium, based on the number of whole months remaining between your cancellation date and the end date of the policy shown on your schedule. If you have made a claim under this policy then you will not receive any refund.

There are certain circumstances where we may cancel the policy; please refer to the 'Cancellation' section of the policy wording for details.

## Complaints

If you want to complain about your claim, then please contact:

CET Structures Ltd, Unit 2 E2 First Floor, Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire, DE74 2NN. Telephone: 01332 818139

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

Business & Domestic Insurance Services, Building A, Venture House, Arlington Square, Bracknell, Berkshire, RG12 1WA. Telephone: 01344 706015. Email: [info@businessanddomestic.co.uk](mailto:info@businessanddomestic.co.uk)

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](mailto: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

**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](http://www.fscs.org.uk).