



# Dynamo Cover

Home Emergency

## Your Contract of Insurance – Home Emergency

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This insurance is arranged by Dynamo Cover & 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.

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

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### IMPORTANT

It is important that **You** check **Your Policy Schedule** to ensure that the information that **You** have provided to **Us** is accurate. Please take the time to read the contents of this **Policy** to ensure that **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions. This **Policy** wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

### Definitions

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The following words shall have the meanings given below wherever they appear in **bold**.

<b>Administrator:</b>	Dynamo Cover Limited
<b>Approved Engineer/Engineer:</b>	A qualified person approved and instructed by the <b>helpline</b> to undertake <b>emergency work</b> .
<b>Assistance:</b>	The reasonable efforts made by the <b>approved engineer</b> during a visit to the <b>home</b> 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.
<b>Beyond Economic Repair:</b>	In the opinion of <b>our approved engineer</b> the cost of repair is more than the cost of replacement.
<b>Call Out:</b>	A request for <b>emergency assistance</b> from <b>you</b> .
<b>Claim Limit:</b>	The maximum amount payable by <b>us</b> as stated under each section of cover including <b>call out</b> charges, labour, parts, materials and where applicable the cost (including VAT) of alternative accommodation, and subject to prior agreement from <b>us</b> .
<b>Commencement Date:</b>	The start of the policy as shown in the <b>schedule</b> .
<b>Deferment Period:</b>	The first 14 days from the commencement date of <b>your</b> policy.
<b>Domestic Boiler:</b>	The central heating boiler contained within and supplying <b>your home</b> that is powered by natural gas from the appliance isolating valve, including all manufacturers fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls.
<b>Domestic Central Heating System:</b>	The <b>domestic boiler</b> and the central heating system within <b>your home</b> that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the <b>domestic boiler</b> together with the pump, motorised valves, cylinder thermostat, time temperature and pressure controls, radiator valves, pipe work, feed and expansion tank and primary fluing.

<b>Emergency:</b>	A sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the <b>helpline</b> : <ul style="list-style-type: none"> <li>a) Render the <b>home</b> unsafe or insecure; or</li> <li>b) Damage or cause further damage to the <b>home</b>; or</li> <li>c) Cause personal risk to <b>you</b>; or</li> <li>d) Cause a health and safety risk to others.</li> </ul>
<b>Excess:</b>	The first amount of each claim, payable by <b>you</b> to the <b>helpline</b> before the <b>approved engineer</b> will attend. This payment will be taken by the <b>helpline</b> before <b>assistance</b> is provided. This can be done by way of Credit or Debit card. (Please refer to <b>your schedule</b> to confirm the value of your policy <b>excess</b> )
<b>Helpline:</b>	The telephone number for <b>you</b> to report an <b>emergency</b> under this policy. The number is 0345 450 6267
<b>Home:</b>	<b>Your</b> main permanent place of residence, (including any covered garage and permanent outbuilding), as shown on the <b>schedule</b> . It must be owned and occupied by <b>you</b> and <b>your</b> family as a private residence with no business use. Rented and let properties, commercial & business premises, mobile homes and bed-sits are not eligible.
<b>Monthly Premium:</b>	Where <b>you</b> have chosen to pay monthly the agreed premium payable by <b>you</b> due each full calendar month from the <b>commencement date</b> in order that cover remains in force under the terms and conditions of this policy wording.
<b>Period of Cover:</b>	A period of 12 months from the <b>commencement date</b> , or where <b>you</b> have chosen to pay monthly, a period of one month from the <b>commencement date</b> upon receipt of <b>your monthly premium</b> .
<b>Pest:</b>	Either black or brown rats, field or house mice, and wasps' and hornets' nests.
<b>Reinstatement:</b>	<b>We</b> will fill in any excavation and leave the surface level where <b>we</b> have made access to an external drain or external water supply pipe.
<b>Schedule:</b>	The document sent to <b>you</b> confirming the <b>commencement date</b> , <b>your</b> details and the <b>home</b> which is the subject of cover.
<b>Trace and Access:</b>	The investigation or locating of a leak that is not clearly visible and/or identifiable.
<b>Unoccupied:</b>	Where no one has resided in the <b>home</b> for a period exceeding 60 consecutive days.
<b>Waiting Period:</b>	In respect of all sections of the policy, no claim can be made for any incident that occurs within 14 days of the <b>commencement date</b> of this policy as shown in the <b>schedule</b> .
<b>We, Us, Our, Insurer:</b>	UK General Insurance Ltd on behalf of Great Lakes Insurance SE
<b>You, Your, Insured:</b>	The person who applied for this insurance and is named on the <b>schedule</b> as the policyholder.

## Cover Provided

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of cover**.

## What IS Covered

In the event of an **emergency** occurring in **your home**, **we** will:

- A. Advise **you** on what action to take to protect **yourself** and **your home**;
- B. Send one of **our approved engineers** or arrange an appointment for an **approved engineer** to visit **your home**;
- C. Organise and pay the cost of providing **emergency assistance** excluding any **excess** up to the **claim limit** per **call out** including VAT subject to the terms and conditions of **your** policy;
- D. Where a permanent repair is completed under **your** policy by an **approved engineer**, **we** will guarantee the work completed for 12 months from the date of claim.

## 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 "Cover provided" section of **your** policy.

The **waiting period** - please also note that any incident which occurs in the first 14 days after the policy **commencement date** is not covered. However, should **you** require **emergency assistance** during this period please contact the **Helpline** who will be able to provide cover on a pay on use basis.

## Cover Provided

This policy provides the protection described in the cover sections below as a result of an **emergency** occurring at the **home**. The benefit under **your** policy is limited to the **claim limit** stated in each section of cover.

When **you** applied for this policy, **you** chose which sections of cover below **you** required cover for. Cover is provided only if **you** selected the cover section and paid the required premium. The sections of cover that apply to **your** policy are confirmed in **your schedule**.

The amount **we** will pay in respect of any one claim shall not exceed the **claim limit** including **call out** charges, labour and materials. **You** are responsible for paying any excess under the policy or where the cost of repair exceeds the benefit provided under the policy.

## Section A. Plumbing

We will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of or damage to the internal plumbing (including the central heating pipes and radiator valves) within the **home** which has or may result in internal water leakage, flooding or water damage to the **home**. If **your home** becomes uninhabitable for more than 48 hours as a result of an **emergency** covered by this section relating to **your** plumbing, **we** will pay up to £200 (including VAT) for alternative accommodation.

We will also provide **assistance** to fix dripping or seized taps as well as repair leaking overflow pipes as a non-emergency fix.

We do not cover:

- a) General maintenance;
- b) Frozen pipes which have not caused any damage;
- c) Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Cracked or broken toilets or cistern;
- e) Pipes outside the boundary of **your home**;
- f) Water pipes to or from and in a detached outbuilding or garage;
- g) Quieting noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.

**Claim Limit** - £1,000 per claim.

## Section B. Drainage

We will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of or damage to the drainage system of **your home**. If **your home** becomes uninhabitable for more than 48 hours as a result of an **emergency** covered by this section relating to **your** drainage, **we** will pay up to £200 (including VAT) for alternative accommodation.

We do not cover:

- a) General service and maintenance including but not limited to leafs, build-up of oils, fats or debris;
- b) Any drainage system which is not of standard construction e.g. clay pot, plastic, P.V.C or concrete;
- c) Cesspits, septic tanks, vacuum drainage systems, electric pumps, shower pumps and drainage pumps;
- d) Plumbing and filtration system for swimming pools or spa baths;
- e) Detached outbuildings;
- f) Guttering or fall pipes of the **home**;
- g) Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect
- h) Failure or damage caused to by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction;
- i) **Reinstatement** costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim.

**Claim Limit** - £1,000 per claim.

## Section C. Emergency Boiler Breakdown Cover

We will assist **you** and pay for the **call out**, labour and parts and materials involved in repairing or rectifying the breakdown of **your domestic boiler** at **your home**.

In the event of an **emergency**, **we** will undertake to obtain spare parts as quickly as is reasonably possible. In the event it takes more than 60 hours to achieve this from the first point at which **our approved engineer** visits **you** and diagnoses the requirement, **we** will pay a fixed benefit of £40 toward providing alternative heating.

In the event your domestic boiler is declared **beyond economic repair**, we will make the following contribution towards the replacement depending on the age of your boiler.

Age	Contribution (Inc VAT)
under 10 years	£300.00

**We** do not cover repairs or replacing as follows:

- a) The cold water system including its feed and outlet;
- b) **Your** water supply from the hot cylinder to **your** taps;
- c) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;
- d) Maintenance or replacement of fan convector heaters or heated towel rails or underfloor heating;
- e) Corrosion or any work arising from hard water scale deposits;
- f) Removal of sludge or hard water scale from the insured system;
- g) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;
- h) Solar powered panels or ground air and water source pumps;
- i) Any boiler or system that has not been serviced in line with manufacturer's recommendations
- j) Repairs when **our engineer** deems the boiler to be **beyond economic repair**.

**Claim Limit** - £1,000 per claim, unless the **domestic boiler** is deemed to be **beyond economic repair**

### Section D. Domestic Central Heating System Cover

**We** will assist **you** to stop any **emergency** which has arisen from the sudden and unexpected failure of **your domestic central heating system**. The **emergency** must render the **domestic central heating system** inoperable and the failure has to be due to mechanical or electrical failure or malfunction.

**We** will undertake to obtain spare parts as quickly as is reasonably possible. In the event it takes more than 60 hours to achieve this from the first point at which **our approved engineer** visits **you** and diagnoses the requirement, **we** will pay a fixed benefit of £40 toward providing alternative heating.

**We** do not cover:

- a) General maintenance including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the domestic gas central heating system and venting (bleeding) of radiators;
- b) Any non-Gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;
- c) Maintenance or replacement of fan convector heaters or heated towel rails or underfloor heating;
- d) Corrosion or any work arising from hard water scale deposits;
- e) Removal of sludge or hard water scale from the insured system;
- f) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;
- g) Solar powered panels or ground air and water source pumps.

**Claim Limit** - £1,000 per claim.

### Section E. Electrical Emergency and Breakdown Cover

**We** will assist **you** to repair or replace any item or system after **your** supply meter which causes the breakdown or failure of the permanent domestic electrical wiring system supplying electrical power to **your home**. If **your home** becomes uninhabitable for more than 48 hours as a result of an **emergency** covered by this section relating to **your** permanent domestic electrical wiring system, **we** will pay up to £500 (including VAT) for alternative accommodation.

**We** do not cover:

- a) Domestic appliances or electrical items with a plug;
- b) Replacing light bulbs, fuses and any other routine electrical maintenance tasks;
- c) External Lighting and non-permanent outbuildings, such as sheds and greenhouses;
- d) Swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, telephone equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas;
- e) Wiring or electrics in communal areas;
- f) Any garage or outbuilding connected to a separate electric meter to that of the **home**.

**Claim Limit** - £1,000 per claim.

## How to make a Claim

To make a claim, please contact: -

**Helpline: 0345 450 62 67**

NPA 24:7

Suite 601, Trigate

210-222 Hagley Road West

Olbury

West Midlands

B68 0NP

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.

## Claims Conditions

- 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 which occur outside the boundary of the **home**.
- 2) Before requesting **emergency assistance**, **you** should check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **your home**.
- 3) Telephone the **helpline** as soon as **you** notice the **emergency** to 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 not reimburse any costs **you** may incur. Calls may be recorded.
- 4) The **helpline** will appoint an **approved engineer** to attend **your home**, provided that this is not precluded by adverse weather conditions, health and safety, 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 **home** or otherwise making the provision of **emergency assistance** impossible.
- 5) 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** and any risk to the **approved engineer**, **we** may reserve the right to delay when work will be undertaken due to health and safety.
- 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) Any **excess** applicable to the policy;
  - b) **Call out** costs if there is no one at the **home** when the **approved 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.

## Pay on Use

Should an **emergency** arise that is not included under **your** policy, Dynamo Cover can arrange for an **approved engineer** to attend **your home** but **you** will be responsible for all costs involved. The use of this service does not constitute a claim under **your** policy.

## 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.

## General Exclusions

We shall not be liable for costs arising from or in connection with:

- 1) Any incident within the **deferment** period after the **commencement date** of **your** policy
- 2) Circumstances known to **you** prior to the **commencement date** of **your** policy
- 3) Any claim that requires **trace and access**
- 4) Any incidents which occur within the **waiting period**, unless you have held a like for like cover with another provider without any gap between covers.
- 5) Claims arising after the **home** has been left **unoccupied**;
- 6) Any wilful or negligent act or omission by **you** or any third party;
- 7) Events where on attendance it becomes clear that the **call out** is not an **emergency**;
- 8) General maintenance work including work recommend following a boiler service
- 9) Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to **your home**;
- 10) **We** will not cover any boiler that has an output in excess of 60kW/hr;
- 11) Any parts or item that may need to be replaced as a result of natural wear and tear;
- 12) Any design defect or any repair that is rendered, in **our** opinion, either difficult or impossible due to problems with the access needed to facilitate the repair;
- 13) Any loss howsoever arising unless it is specifically stated as being covered by the policy, including but not limited to, delays in sourcing spare parts by **us**;
- 14) Replacing lead, steel or iron pipes, rusting, corrosion, general wear and tear and/or gradual deterioration;
- 15) Replacement of bespoke or designer radiators or towel rails;
- 16) Any boiler or system that has not been serviced in line with manufacturer's recommendations;
- 17) Improvements including work that is needed to bring the insured system up to current standards;
- 18) **Homes** situated outside the United Kingdom and the Isle of Man;
- 19) Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
- 20) Any damage caused by the **approved engineer** in gaining access to:
  - a) The **home** due to the failure of the locks;
  - b) An appliance or any equipment from its operational position in order to affect an **emergency** repair;
  - c) Drains or supply pipes laid under pathways, drives, patios or decked areas.
- 21) Any system(s) not installed properly or in line with manufacturers guidelines.
- 22) 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.
- 23) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 24) Any direct or indirect consequence of:
  - a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 25) 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.



## Policy 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 **approved engineer** and / or the **helpline** in removing furniture if this is deemed necessary.
- 3) To improve the quality of the service provided, all calls to the **helpline** may be recorded.
- 4) **You** must take reasonable care and maintain the **home** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
- 5) **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.
- 6) **We** may advise you of remedial work that **you** need to carry out in order to bring **your** system up to a suitable standard or to prevent further incidents. This work will be **your** own cost but **we** may be able to arrange through **our** network.

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.

## Cancellation

**We** hope **you** are happy with the cover this policy provides. However, if you decide that for any reason, this Policy does not meet **your** insurance needs then please return it to **your administrator** 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 minus a £8.99 cancellation fee

Thereafter **you** may cancel the insurance cover at any time by informing **your administrator** however no refund of premium will be payable and a £8.99 cancellation fee will become chargeable.

**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 a serious non-disclosure, **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 **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

## Customer Service/Complaints

It is our 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:

If **your** complaint is regarding sale of the policy, please contact the **administrator** who sold you the policy at

Dynamo Cover Limited – Complaints  
Cardiff House  
Cardiff Road  
Barry  
CF63 2AW  
Tel: 0330 22 34 604  
Email: [complaints@dynamocover.com](mailto:complaints@dynamocover.com)

If **your** complaint is regarding the handling of a claim, please contact the **claims administrator**:

NPA 24:7  
Suite 601, Trigate  
210-222 Hagley Road West  
Olbury  
West Midlands  
B68 0NP

Tel: 0345 450 6267 Email: [insurance@NPA247.com](mailto:insurance@NPA247.com)

In all correspondence, please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference: 06588A

### Unresolved Complaints

If **your** complaint cannot be resolved by the end of the third working day, it will be passed to:

The Customer Relations Manager,  
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](mailto: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 less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London, E14 9SR.  
Tel: 0800 023 4567 or 0300 123 9123 from a mobile.  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.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.

## 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.

## Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy
- b) To make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **us** of any changes to the answers you have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when you take out, make changes to and renew **your** policy. If any information you provide is not complete and accurate, 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.

## Fraudulent Claims/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.

## 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 Great Lakes Insurance SE 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](http://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

### 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](mailto: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.html>.