

# HOME EMERGENCY COVER

## INTRODUCTION

This insurance is arranged by Row.co.uk, which is a trading name of BIG Warranties Ltd & is 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.

Row.co.uk and 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.

## DEFINITIONS

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

<b>Administrator:</b>	BIG Warranties Limited trading as Row.co.uk
<b>Approved Engineer/Engineer:</b>	means a qualified person approved and instructed by the <b>helpline</b> to undertake emergency work.
<b>Assistance:</b>	means 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>	means in the opinion of <b>our approved engineer</b> the cost of repair is more than the cost of replacement.
<b>Call Out:</b>	means a request for <b>emergency assistance</b> from <b>you</b> .
<b>Claim Limit:</b>	means 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> , the amount of the limit is detailed within your <b>schedule</b>
<b>Commencement Date:</b>	means the start of the policy as shown in the <b>schedule</b> .
<b>Domestic Boiler:</b>	means 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>	means 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>	means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the <b>helpline</b> : a) render the <b>home</b> unsafe or insecure; or b) damage or cause further damage to the <b>home</b> ; or c) cause personal risk to <b>you</b> ; or d) cause a health and safety risk to others.
<b>Excess:</b>	means 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. <b>Your schedule</b> will confirm the amount <b>you</b> must pay.
<b>Helpline:</b>	means the telephone number for <b>you</b> to report an <b>emergency</b> under this policy. The number is 0800 157 1211
<b>Home:</b>	means <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>	means 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>	means 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> . Each year <b>we</b> will offer to renew <b>your</b> policy for a further period of 12 months. If <b>you</b> do not tell <b>us</b> that <b>you</b> do not wish for the policy to continue, it will automatically be renewed.
<b>Pest:</b>	means either black or brown rats, field or house mice, and wasps' and hornets' nests.
<b>Reinstatement:</b>	means <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>	means 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>Unoccupied:</b>	means 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

**You, Your, Insured:** means the person who applied for this insurance and is named on the **schedule** as the policyholder.

## **COVER**

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**. This is subject to the **claims limit** that is detailed within your schedule. Please note that the claim limit applies per claim, not per section of policy.

## **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.

If the boiler is under seven years old, **we** will provide a suitable replacement boiler of a similar make and model, up to the **Claim Limit** as specified within your policy schedule. **We** cannot guarantee the make or model or that it will be fitted in the same place.

Where the age of the **domestic boiler** cannot be demonstrated by an original purchase invoice, the age of the boiler will be determined by the **engineer**.

In the event **your domestic boiler** is declared **beyond economic repair** and is seven years or older, **we** will make a contribution of £300 towards replacing it.

## **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. External Water Supply Pipe**

**We** will assist **you** in an **emergency** for any blockage, collapse or leakage of the water supply pipe from and including the main stopcock for **your home** up to where it is connected to the public water main / communication pipe provided that **you** are responsible for this. In the event that **your home** becomes uninhabitable for more than 48 hours as a result of an **emergency** covered by this section relating to **your** external water supply pipe, **we** will pay up to £500 (including VAT) for alternative accommodation.

**We** do not cover:

- a) Costs which exceed **your** proportion of the cost of any work undertaken by **us** under the terms of this policy on a water supply pipe outside the boundary of **your** property where **you** share legal responsibility for the water supply pipe with any third party(ies);
- b) Frozen pipes which have not caused any damage;
- c) Any work required on a water supply pipe outside the boundary of **your** property where **you** share legal responsibility for the water supply pipe with any third party(ies) who does not agree to the work being completed by **our engineers**;
- d) Damage resulting from lack of proper maintenance;
- e) **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** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

## Section B. 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**. In the event that **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 £500 (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 e;
- 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** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

## Section C. 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**. In the event that **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 £500 (including VAT) for alternative accommodation.

We do not cover:

- a) General service and maintenance including but not limited to leaves, 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** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

## Section D. 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.

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) Repairs when **our engineer** deems the boiler to be **beyond economic repair**.

**Claim Limit** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

### **Section E. 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** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

### **Section F. 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**. In the event that **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** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

**Your schedule** will tell **you** if this section of cover applies.

### **Section G. 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 home**. **Our assistance** will only be provided once the National Gas Emergency Service have attended and isolated the leak. In the event that **your home** becomes uninhabitable for more than 48 hours as a result of an **emergency** covered by this section relating to **your** internal gas supply pipe, **we** will pay up to £500 (including VAT) for alternative accommodation.

**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 is not confirmed;
- d) Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements;
- e) Pipes outside the boundary of **your home**.

**Claim Limit** – As outlined within your policy schedule and is applicable per claim.

The policy **excess** applies to this section of cover.

Your schedule will tell you if this section of cover applies.

## Section H. Security, Lost keys, Roofing and Pest infestation Cover

We will assist you and pay for the call out, labour and parts and materials involved in emergencies relating to the security or roofing of your home, a pest infestation and lost keys of your home.

**Security and Roofing** – We will assist you to repair, replace or provide an emergency fix to make the home safe and/or prevent further damage in the event of damage or failure to the roof, external lock, door or window.

**Lost Keys** – We will assist you to gain access to your home arising from the loss of the keys to your home, where you have lost the only available key to your home and are unable to replace it or gain normal access.

**Pest Infestation** – We will assist you to remove any pest infestation inside your home.

In the event that your home becomes uninhabitable for more than 48 hours as a result of an emergency covered by this section relating to your security, lost keys, roofing or pest infestation, we will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) Pest infestation relating to non-covered pests, including but not limited to, ants, fleas, bedbugs, spiders, flies, squirrels, bees;
- b) Pest infestations of an out building, any section of the property not deemed the main home, or where the living areas of the property are not affected, e.g. garages and sheds;
- c) Damage caused by pests;
- d) Loss of keys to the main property if another set exists;
- e) Loss of keys for any outbuilding, garage or shed which is not part of the main home;
- f) Internal doors and windows;
- g) Replacement or repair of electronic units powering garage doors.

**Claim Limit** – As outlined within your policy schedule and is applicable per claim.

The policy excess applies to this section of cover.

Your schedule will tell you if this section of cover applies

## 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 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. Where you have chosen to pay monthly, call outs will only be considered if your monthly premium has been paid from the commencement date of this policy, up to and including the month in which the emergency occurred and there are no outstanding payment defaults.
4. 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.
5. 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.
6. 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.
7. 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.

**Helpline:** 0800 157 1211

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.

## PAY ON USE

Should an emergency arise that is not included under your policy, Service Solutions Assist Ltd 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. Circumstances known to **you** prior to the **commencement date** of **your** policy or incidents which occur within the **waiting period**;
2. Claims arising after the **home** has been left **unoccupied**;
3. Any wilful or negligent act or omission by **you** or any third party;
4. Events where on attendance it becomes clear that the **call out** is not an **emergency**;
5. General maintenance work or any system that has not been regularly maintained;
6. Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to **your home**;
7. **We** will not cover any boiler that has an output in excess of 60kW/hr;
8. Any parts or item that may need to be replaced as a result of natural wear and tear;
9. 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;
10. 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**;
11. Replacing lead, steel or iron pipes, rusting, corrosion, general wear and tear and/or gradual deterioration;
12. Replacement of bespoke or designer radiators or towel rails;
13. Any boiler or system that has not been serviced in line with manufacturer's recommendations;
14. Improvements including work that is needed to bring the insured system up to current standards;
15. **Homes** situated outside the United Kingdom and the Isle of Man;
16. Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
17. 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.
18. Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
19. Loss or damage to any **home**, or any resulting loss or expense or any legal liability directly or indirectly caused by, contribution to, by, or arising from:
  - a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
20. Any system(s) not installed properly or in line with manufacturers guidelines.

## 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. 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; or
  - makes a claim for any loss or damage you caused deliberately or with **your** knowledge.

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.

4. To improve the quality of the service provided, all calls to the **helpline** may be recorded.
5. **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.
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. **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.
8. 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.

### **APPLICABLE 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.

### **HOW TO CANCEL YOUR POLICY**

**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.

If **You** wish to cancel **Your** Policy after 14 days, please contact **Your Administrator**, if **You** are paying annually **You** will be entitled to a pro-rata return of premium, however an administration fee of £30 will be payable. The administration fee does not apply to monthly payment customers.

**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 Insurances (Disclosure and Representations) Act 2012.

### **OUR RIGHT TO CHANGE THE COVER OR PRICE**

**You** will receive at least 28 days written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance for any of the following reasons:

1. To make minor changes to **your** policy wording that do not affect the nature of the cover and benefit provided such as changes to make the policy easier to understand;
2. To reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting the **insurer** or **your** policy;
3. To reflect changes to taxation applicable to **your** policy (including but not limited to insurance premium tax);
4. To reflect increases or reductions in the cost (or projected cost) of providing **your** cover, including but not limited to cost increases or reductions caused by changes to the number, cost or timing of claims which **we**, as part of **our** pricing policy, have assumed or projected will be made under this insurance product;
5. To cover the cost of any changes to the cover / benefits provided under this insurance including but not limited to the removal of one or more policy exclusion(s);
6. To cover the cost of changes to the systems, services or technology in support of this insurance product.

**We** may make changes immediately and advise **you** within 28 days of the change having been made if the change is favourable to **you**.

### **CUSTOMER SERVICE AND COMPLAINTS**

The aim of Row.co.uk and the **insurer** is to provide **you** with a first class service at all times.

However, **we** realise that things can sometimes go wrong and there may be occasions when **you** feel that **you** have not received the service **you** expected. When this happens **we** want to hear about it so **we** can try to put things right.

Only the named **policyholder(s)** or a person appointed by **you** to deal with **your** policy on **your** behalf should call or write to make a formal complaint. If **you** wish to appoint a person to do this, **you** must notify **your Administrator** by writing to their registered address.

**Making yourself heard:**

It is the 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:

Complaints regarding:

#### SALE OF THE POLICY

Please contact **your Administrator** who arranged the insurance on **your** behalf.

Complaints, Row.co.uk, Richmond House, Richmond Hill, Bournemouth, BH2 6EZ

Tel: 0203 4119409

Email: [complaints@row.co.uk](mailto:complaints@row.co.uk)

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **your Administrator** will pass it to:

Customer Relations Department, 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)

#### CLAIMS

Please contact:

Service Solutions Assist Ltd T/A Local Assist, Solutions House, Fairways Office Park, Fulwood, Preston, Lancashire, PR2 9WT

Tel: 0800 157 1211

In all correspondence, please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference: 06576A

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Service Solutions Assist Ltd will pass it to:

Customer Relations Department, 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: 0300 123 9 123

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.

#### **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 they 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).

#### **DATA PROTECTION ACT 1998**

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.