



# Tools in Transit Policy

## Insurer Information

Your Tools in Transit **policy** has been arranged by Strategic Insurance Services Limited (SISL), is administered by Auto Legal Protection Services Ltd (ALPS) and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

SISL, ALPS 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/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

## About Your Policy

In return for your premium payment, we will insure you for the **period of cover** and cover options which you have selected as shown on your **policy** schedule, subject to the terms and conditions of this **policy** and any variations or amendments confirmed in writing by us.

It is important that you check your **policy** schedule to ensure that the information that you have provided to us is accurate and that the **sum insured** which you have chosen is correct. 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.

## Cancellation

If you decide that for any reason, this **policy** does not meet your insurance needs then please return it to the selling broker within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel your **policy** after 14 days, you can do so at any time by contacting the selling broker. You will be entitled to a pro-rata refund of premium provided that you have paid your annual premium in full. Where you have made a claim and wish to cancel your **policy** you will not be entitled to any refund. Please note that cancellations will not be backdated.

The insurer 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:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with **policy** terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## 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.

## Are You Eligible For Cover?

It is important that you check that you meet all of the eligibility criteria below. If you are not sure if you are eligible for cover, please contact your broker for advice. You must take care to supply accurate and complete answers to all the questions that we ask you, and to make sure that all information supplied to us is true and correct. Failure to answer questions truthfully and accurately may mean that your **policy** is invalid and that it does not operate in the event of a claim.

On the **policy start date**:

- You must be aged 18 or over;
- You must be a permanent, lawful resident within the **territorial limits**;
- The **property** you wish to insure under this **policy** must be based within and used for work within the **territorial limits**;
- You must not be engaged in carrying **property** for hire or reward;
- If you intend to temporarily leave your **property** in your vehicle overnight, you must be able to secure your vehicle overnight in either a:
  - Locked garage
  - Locked compound
  - Your driveway, off road, which is immediately adjacent to your main residence;
- You must advise your broker if you have ever received a criminal conviction or a police caution, or if you have ever had insurance declined or cancelled or terms applied by another insurance provider;
- You must advise your broker if you have any other insurance **policy** which covers the **property** you wish to insure under this **policy**.

## Changes in Your Circumstances

You must tell us as soon as possible if any of the following occurs:

- You change your address;
- You change your occupation or trade;
- Your **sum insured** changes;
- You are no longer a permanent and lawful resident within the **territorial limits**;
- You are no longer working within the **territorial limits**; or the **property** covered by this **policy** is no longer based within the **territorial limits**;
- You are convicted of a criminal offence or receive a police caution.

Failure to advise us of any of the changes above may mean that your **policy** is invalid and that it does not operate in the event of a claim.

We may decide to change the terms and conditions of your **policy** and/or your premium. We will give you 30 days' written notice of any change we intend to make. Only changes formally made by us and advised to you in writing are accepted as terms under this **policy**; no other parties have any jurisdiction to change or agree any different terms.

## Consumer Insurance Act

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

- 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**;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your **policy** is invalid and that it does not operate in the event of a claim.

## Definitions

The following words have the meanings given below wherever they appear in this document in bold type:

**Computer Virus** means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

**Electronic Data** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

**Excess** - The amount you will be required to pay towards each claim you make under this **policy**, which is noted on your **policy** schedule.

**Insurer, We, Us, Our** - UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of the Insurer.

**Money** - Coins and bank notes used as legal tender, postal and money orders, luncheon vouchers, cheques and traveller's cheques, trading and saving stamps, savings bonds and certificates, travel tickets, gift vouchers, current postal stamps (which do not form part of a collection), debit and credit cards, banker's drafts, giros, unused units in franking machines, sales vouchers or purchase invoices, credit tokens or credit top-up cards.

**Overnight** - Between the hours of 10:00 and 06:00 GMT.

**Period of Cover** - The duration between the **policy** start date, when cover commences and the **policy** end date, as noted on your **policy** schedule.

**Policy** - The contract of insurance between you and the insurer. This is based upon the information you provided as part of the application process and includes any insurance documents issued to you in relation to the contract, including but not limited to this wording, the schedule which contains your personal details - including your name and address - and any amendments or variations which have been issued by us in writing.

**Property** - Portable and power driven tools, or hand tools, which are owned by you and which are used by you in connection with your occupation or trade. Only **property** used in connection with your occupation or trade will be covered under this **policy**.

**Sum Insured** - The amount your **property** is insured for and which is noted on your **policy** schedule.

**Territorial Limits** - Means the United Kingdom (England, Scotland, Wales, and Northern Ireland).

**Vehicle** - The motor car or van which is owned by you and insured by you via a separate motor insurance **policy**, in which you transport and keep your **property**.

**You, Your** - The person named as the **policyholder** on the schedule for this **policy** and who owns the **property** which is being insured.

## What is Covered

This is to certify that the **insurer**, in consideration of the premium specified on **your policy** schedule, agrees to indemnify **you** in respect of damage or theft of **your property**, during the **period of cover** and within the **territorial limits**.

**Your property** is only covered by this **policy** whilst it is being loaded on or into, carried or transported by, or temporarily stored in or unloaded from **your vehicle**. For theft claims, **we** will only pay **your** claim where there is visible evidence of forcible and/or violent entry to **your vehicle** in order to gain access to the **property**. Please note that **your property** must be fully hidden from view in order for **your** cover to operate.

The maximum amount **we** shall pay in respect of any one claim shall be the **sum insured** noted on **your policy** schedule. In the event of a claim **you** are responsible for the payment of any outstanding premium for the **policy period of cover**, before the claim is settled.

**You** must ensure that **you** have taken precautions to secure and look after **your property** in order to try and prevent, or lessen, any loss or damage which might occur and lead to a claim under this **policy**. For example:

- Ensure that **you** do not leave **your property** unattended – where **you** cannot see it or reach it within arms' length – when **your vehicle** is unlocked, or when **you** are loading or unloading from **your vehicle**;
- Ensure that **property** which **you** are transporting or carrying in **your vehicle** is securely fastened down or attached or contained where possible, to prevent damage to the equipment in the event of sudden braking.

## Vehicle Security Conditions

Please note that in order to be covered by this **policy**, **you** must observe all of the following security conditions. If **you** do not comply with these and an event occurs which leads to a claim, then this may mean that **we** cannot pay **your** claim.

1. Where **your vehicle** is left unattended:
  - a) Any **property** which **you** have temporarily left in the **vehicle** must be fully hidden from view in a locked boot, locked internal compartment or cargo hold. All of the doors and windows of **your vehicle** must be properly closed, locked and all available security measures – such as a **vehicle** alarm – must be activated.
  - b) **You** must undertake a visible check of **your vehicle** at least every 48 hours, whilst **you** are temporarily storing **property** within it.
2. Parking and/or storage of **your vehicle** overnight:

In addition to Conditions 1 a) and b) above:

  - a) **You** must secure **your vehicle** in a locked garage or a building which is locked and secured; or
  - b) **You** must secure **your vehicle** in a compound which is locked and secured; or
  - c) **You** must park **your vehicle** on the private off-road driveway which is immediately adjacent to **your** main residence.

If **you** are unable to comply with any of the above conditions then **your property** should be removed from the **vehicle**, as **we** will not pay any claim where **you** have not met these requirements.

## What is Not Covered

1. The excess, which will be payable by **you**.
2. Any other costs which are directly or indirectly caused by the event which led to **your** claim, unless specifically stated in this **policy**.
3. Any claim where **you** have not checked **your property** for more than 48 hours when it has been temporarily stored in **your vehicle**.
4. Any loss or damage to ropes, chains, toggles, packaging or packing material or sheets.
5. **Property** which is stored in a rental warehouse or which is being stored under a contract for storage and distribution.
6. Money.
7. Any electronic equipment which is not **property** directly connected with **your** work – such as mobile phones, portable computers or tablets, satellite navigation systems, radios, televisions and cameras– watches, furs, jewellery, stamp or coin collections, pictures and other works of art, articles of gold or silver or other precious metals.
8. Any claim where **you** are carrying **property** or loading or unloading **property** for hire and reward.
9. **Property** which forms part of, or attaches to, **your vehicle**.
10. Claims which occur outside of the **period of cover**.
11. Claims which occur outside of the **territorial limits**.
12. Any claim where the damage is the result of wear and tear, depreciation, deterioration and gradually operating causes such as mould, mildew, vermin, rust and moths, any manufacturer's defect, any mechanical or electrical breakdown or sudden failure or stoppage unless there is external visible damage which supports the sudden failure or stoppage.
13. Any damage to **property** as a result of the **property** being inadequately protected due to packaging which was insufficient to withstand ordinary handling during transport or carrying.
14. Any damage to **property** loaded in or on to **your vehicle**, if it is open to the elements, where that damage has been caused by weather conditions unless the **property** was protected by sheets or covers.
15. Any claims where **you** have not taken precautions to protect **your property** against unnecessary or avoidable, theft or damage, or where **you** have been negligent.
16. The Value Added Tax (VAT) element of any claim where **you** are registered with HM Revenue & Customs for VAT.
17. Claims arising from terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to **property** by or under the order of any government or public or legal authority.

For the purposes of this **policy** document, terrorism shall mean any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

18. Claims arising from damage or destruction caused by, contributed to or arising from
  - (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. This **Policy** does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this **Policy**, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the **Policy** period to **property** insured by this **Policy** directly caused by such listed peril.

## Making a Claim

If **you** wish to notify **us** of a claim please contact Ryan Direct Group, Specialist Claims Team as soon as possible on 0330 1026830.

If **your property** is damaged as the result of vandalism or malicious damage, or if **your property** has been stolen, **you** must notify the Police as soon as **you** become aware of this and obtain a crime reference number.

**You** will be asked to supply details of the circumstances of **your** claim at **your** own expense, including but not limited to:

- A full written description of how the damage or theft occurred as part of the claim form **you** will be asked to complete;
- Proof of ownership of the **property** which has been damaged or stolen – e.g. receipts, purchase invoices;
- A crime reference number if **your property** has been stolen.

If **your property** has been damaged, **you** must retain the damaged items as **we** may ask to inspect them.

At **our** option **we** will:

- Pay the cost of replacement as new; or
- Pay the cost of repair

Subject to the **sum insured** **you** have selected for **your property**.

## Policy Conditions

1. If at the point of a claim, it is found that the **sum insured** **you** have selected is inadequate for the value of **your property**, **you** will be considered as being **your own insurer** for the difference and **you** will be responsible for a rateable proportion of the loss.
2. This **policy** is not transferrable.
3. **We** will not accept any claim where **you** have not complied with the **vehicle** security requirements, as detailed in the 'What is Covered – Vehicle Security Conditions' section of this **policy**.
4. If **you** or anyone acting on **your** behalf submits inaccurate, fraudulent or exaggerated information in connection with a claim under this **policy**, which is intended to mislead **us** or to obtain benefit under this **policy** where none would otherwise be payable, then **we** reserve the right to:
  - Decline the claim;
  - Pursue a recovery of any benefit paid to **you** as the result of a fraudulent or misleading claim;
  - Cancel **your policy**;
  - Pass **your** details onto the relevant law enforcement authorities.
5. **We** shall not pay any claim where **you** have not complied with the terms and conditions of this **policy**.
6. This **policy** together with any endorsement, proposal or other written statement made by **you** or on **your** behalf, constitutes the whole of the contract between **you** and **us**. None of the **policy** terms and conditions may be waived or modified unless **we** have issued written confirmation of this waiver to **you**. If at any time any part or provision of this **policy** becomes illegal, invalid or unenforceable then the remaining parts and provisions shall continue in full force and effect.
7. No person, persons, company or other party who or which is not covered under this **policy** shall have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term or condition of this **policy**. This will not affect any right or remedy of a third party that exists or is available apart from that Act.
8. **We** shall not pay any claims where **you** are unwilling or unable to provide **us** with all necessary information that **we** may require in order to validate **your** claim. E.g. **You** are unable to provide a crime reference number or provide proof of ownership for **your property**.
9. **We** may take possession of the damaged **property** and deal with any salvage in a reasonable manner. However, **you** must not abandon damaged **property** to **us**.
10. If at the time of the claim **you** are found to have any other insurance which also provides cover for **your property** for the loss, theft or damage which has occurred, **we** shall only pay a proportionate share of **your** claim.
11. **We** may at **our** own expense take such proceedings as **we** think fit, in **your** name, to enforce any rights and remedies against or obtain relief or indemnity from other parties to which **you** shall be or may become entitled or subrogated under this **policy**. **You** shall at **our** request and expense, do such acts and things as may be reasonably required by **us** for that purpose.

## Making a Complaint

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 procedure below.

In respect of a sales complaint please contact –

ALPS, Sunnyside Mill, Highfield Road, Congleton, Cheshire. CW12 3AQ

Or telephone them on – 01260 241555

In respect of a claim complaint please contact –

Specialist Claims, Ryan Direct Group, PO Box 1192, Doncaster. DN1 9PU

Or telephone them on – 0330 1026830

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06164A.

If **your** complaint in either case cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department

UK General Insurance Limited

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 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,

South Quay Plaza,

183 Marsh Wall,

Docklands,

London,

E14 9SR.

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.

## Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS).

**You** may be entitled to compensation from the scheme, if Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS at [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.



# Tools in Transit Insurance

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

## Insurer

This insurance is administered by Auto Legal Protection Services Ltd (ALPS), arranged by Strategic Insurance Services Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

ALPS, Strategic Insurance Services Limited 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/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

## Who is eligible

The insured person is eligible for this insurance cover if on the **policy start date**:

- You must be aged 18 or over;
- The **property** you wish to insure under this **policy** must be based within and used for work within the **territorial limits**;
- You must not be engaged in carrying **property** for hire or reward;
- If you intend to temporarily leave **your property** in **your vehicle overnight**, you must be able to secure **your vehicle overnight** in either a:
  - Locked garage
  - Locked compound
  - Your driveway, off road, which is immediately adjacent to your main residence;

## What is covered? - Main Features and Benefits

**Your property** is only covered by this **policy** whilst it is being loaded on or into, carried or transported by, or temporarily stored in or unloaded from **your vehicle**. For theft claims, **we** will only pay **your** claim where there is visible evidence of forcible and/or violent entry to **your vehicle** in order to gain access to the property. Please note that **your** property must be fully hidden from view in order for **your** cover to operate.

The maximum amount **we** shall pay in respect of any one claim shall be the **sum insured** noted on **your policy** schedule. In the event of a claim **you** are responsible for the payment of any outstanding premium for the **policy period of cover**, before the claim is settled.

## Vehicle Security Conditions

Please note that in order to be covered by this **policy**, **you** must observe all of the following security conditions. If **you** do not comply with these and an event occurs which leads to a claim, then this may mean that **we** cannot pay **your** claim.

1. Where **your vehicle** is left unattended:
  - a) Any property which **you** have temporarily left in the **vehicle** must be fully hidden from view in a locked boot, locked internal compartment or cargo hold. All of the doors and windows of **your vehicle** must be properly closed, locked and all available security measures – such as a **vehicle** alarm – must be activated.
  - b) **You** must undertake a visible check of **your vehicle** at least every 48 hours, whilst **you** are temporarily storing property within it.
2. Parking and/or storage of **your vehicle overnight**:

In addition to Conditions 1 a) and b) above:

  - a) **You** must secure **your vehicle** in a locked garage or a building which is locked and secured; or
  - b) **You** must secure **your vehicle** in a compound which is locked and secured; or
  - c) **You** must park your vehicle on the private off-road driveway which is immediately adjacent to **your** main residence.

If **you** are unable to comply with any of the above conditions then **your** property should be removed from the **vehicle**, as **we** will not pay any claim where **you** have not met these requirements.

## Significant Exclusions or Limitations

Please refer to the policy wording for a full list of exclusions, the main ones are listed here:

What we will not pay

1. The **excess**, which will be payable by **you**.
2. Any claim where **you** have not checked **your property** for more than 48 hours when it has been temporarily stored in **your vehicle**.
3. Any loss or damage to ropes, chains, toggles, packaging or packing material or sheets.
4. **Property** which is stored in a rental warehouse or which is being stored under a contract for storage and distribution.
5. **Money**.
6. Any electronic equipment which is not **property** directly connected with your work – such as mobile phones, portable computers or tablets, satellite navigation systems, radios, televisions and cameras – watches, furs, jewellery, stamp or coin collections, pictures and other works of art, articles of gold or silver or other precious metals.
7. Any claim where you are carrying **property** or loading or unloading **property** for hire and reward.
8. **Property** which forms part of, or attaches to, **your vehicle**.
9. Any claim where the damage is the result of wear and tear, depreciation, deterioration and gradually operating causes such as mould, mildew, vermin, rust and moths, any manufacturer's defect, any mechanical or electrical breakdown or sudden failure or stoppage unless there is external visible damage which supports the sudden failure or stoppage.

10. Any damage to **property** as a result of the **property** being inadequately protected due to packaging which was insufficient to withstand ordinary handling during transport or carrying.
11. Any damage to **property** loaded in or on to **your vehicle**, if it is open to the elements, where that damage has been caused by weather conditions unless the **property** was protected by sheets or covers.
12. Any claims where you have not taken precautions to protect **your property** against unnecessary or avoidable, theft or damage, or where **you** have been negligent.
13. The Value Added Tax (VAT) element of any claim where **you** are registered with HM Revenue & Customs for VAT.

## Cancellation

If you decide to cancel this policy after the cooling off period, please return it to the administrator. 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 the premium will not be refunded.

## Claims

If **you** wish to notify us of a claim please contact Ryan Direct Group, Specialist Claims Team as soon as possible on **0330 1026830**.

If **your property** is damaged as the result of vandalism or malicious damage, or if **your property** has been stolen, **you** must notify the Police as soon as you become aware of this and obtain a crime reference number.

OUK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## Complaints Procedure

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 procedure below.

In respect of a sales complaint please contact :

ALPS, Sunnyside Mill, Highfield Road, Congleton, Cheshire. CW12 3AQ

Or telephone them on – 01260 241555

In respect of a claim complaint please contact :

Specialist Claims, Ryan Direct Group, PO Box 1192, Doncaster. DN1 9PU

Or telephone them on – 0330 1026830

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06164A.

If your complaint in either case cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department

UK General Insurance Limited

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 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 € million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall,

Docklands,

London,

E14 9SR.

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.

## 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.

## Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) 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)