



Let Emergency Policy

IMPORTANT NOTICE REGARDING THE OPERATION OF THIS POLICY.

All potential claims must initially be reported to **Our Claims Helpline Service:**

Claims Helpline Service – 01384 884040

MAINTENANCE OF YOUR PROPERTY: IT IS VERY IMPORTANT TO REMEMBER THAT YOUR LANDLORD EMERGENCY POLICY IS NOT A SERVICE OR MAINTENANCE POLICY AND AS A PROPERTY OWNER, IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU UNDERTAKE REGULAR GENERAL MAINTENANCE OF THE PROPERTY AND REGULAR SERVICING OF APPLIANCES.

PLEASE NOTE: WHERE A TENANT CALLS THE HELPLINE IN ORDER TO REPORT A CLAIMS INCIDENT UNDER THIS POLICY THEY WILL BE DEEMED TO BE ACTING WITH THE FULL AUTHORITY OF THE LANDLORD.

HOW TO ARRANGE ASSISTANCE AND MAKE A CLAIM

1. Telephone the Claims **Helpline Service** quoting with whom the insurance was arranged and provide details of the problem.
2. The Claims **Helpline Service** will obtain a suitable **Contractor**.
3. The Claims **Helpline Service** and the **Contractor** will use their discretion as to when and how the **Emergency Work** is undertaken.
4. **You** must ensure that whilst the **Contractor** is at the **Property** an appropriate person to authorise any work is also present.
5. The **Contractor** will charge the cost of all **Emergency Work** covered by the insurance directly to **Us**.
6. **You** will be asked to pay the cost of:
 - a) call-out charges if there is no one at the **Property** when the **Contractor** arrives or where no cover is operative under this policy.
 - b) all charges in excess of the **Claim Limits**.
 - c) any additional costs incurred at **Your** request in fitting replacement parts or components of a superior specification to the original.

IMPORTANT POLICY INFORMATION

Capitalised Words

Capitalised words and phrases that appear in the wording below have a special significance. To aid **You** understanding, these are set out within the full definitions in a separate section of this policy.

What is an Emergency?

For cover to apply under this policy, the situation that arises must fall within the definition of an **Emergency**.

For **Your** ease of reference, **We** repeat the definition of an **Emergency** below.

A sudden and unforeseen situation which if not dealt with quickly and without sensible intervention by **You** or the tenant would:

- i. render the **Property** unsafe or insecure; or
- ii. damage or cause further damage to the **Property**; or
- iii. cause excessive discomfort, risk or difficulties for or to **You**.

Notification of Your Claim

In the event of an **Emergency** occurring at **Your Property**, Telephone the Claims **Helpline Service** quoting with whom the insurance was arranged and provide details of the problem.

Where an **Emergency** arises under this policy, cover is conditional upon the grant of access to the **Property** by the **Contractor** within 24 hours of the notification of

Your claim.

Thereafter, **Your** claim will not be considered to be an **Emergency** under this policy.

Validating Your Policy

Where it is not possible to validate **Your** claim at the time of initial notification, **You** may be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

Material Damage Policies

This policy is only in respect of **Property Emergency** Assistance and cannot assist with any other insurance matter. It does not take the place of **Your** Material Damage Insurance. If the situation is not an **Emergency** likely to cause insecurity, excessive discomfort, risk or difficulties, **You** should telephone **Your** Buildings **Insurer** direct for claims assistance and advice.

Maintenance of Your Property

It is a requirement of this policy that **You** are able to evidence that an annual boiler inspection and **Service** has been carried out on the boiler in the **Property**. **You** must also have carried out any recommended maintenance work following such an inspection of the boiler.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy.

Administration Agent

Auto Legal Protection Services Limited (ALPS), registered in England No. 3676991. Registered Office: Sunnyside Mill, Highfield Road, Congleton, Cheshire, CW12 3AQ

ALPS is authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the Financial Services register by visiting the FCA's website at www.fca.org.uk/register

Claim Limit(s)

We will pay a maximum of £500 in respect of any one claim and a maximum of £1000 during any one **Period of Insurance**.

For **Emergency Work** the cost shall be limited to the call-out charges, one hour's labour, parts and materials, subject to the maximum amount of £500 per claim.

Contractor

A qualified person approved and instructed by the Claims **Helpline Service** to undertake **Emergency Work**. (This may include a Local Authority in the case of Pest Infestation).

Emergency

A sudden and unforeseen situation which if not dealt with quickly and without

sensible intervention by **You** or the tenant would:

- i. render the **Property** unsafe or insecure; or
- ii. damage or cause further damage to the **Property**; or
- iii. cause excessive discomfort, risk or difficulties for or to **You**.

Emergency Work

Work undertaken by the **Contractor** to resolve an **Emergency** by completing a **Temporary Resolution or Repair** (or a **Permanent Repair** where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the policy **Claim Limits**. In relation to Pests, this shall mean the removal or control thereof.

Helpline

The claims helpline service is operated by LIMemergency.

Insured Person, You, Your

The person or company who has paid the premium and is named in the **Schedule** as the insured person.

Period of Insurance

The period of insurance shown in the **Schedule**.

Insurer

This insurance is administered by Legal Insurance Management Limited & arranged by Auto Legal Protection Services Ltd & 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. 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 or by calling them on 0800 111 6768.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Permanent Repair

Repairs or work required to permanently resolve the reason for the **Emergency** occurring.

Primary Heating System

The principal central heating and hot water systems excluding any form of solar heating system and non-domestic central heating boiler or source.

Property

The private residence owned by **You** but let to tenants.

Sales Agent

The Agent appointed by ALPS to transact this Insurance with **You**.

Schedule

The document which shows details of **You** and this insurance and is attached to and forms part of this policy.

Service

All attempts made by **Us** and the **Contractor** to rectify, repair, limit or prevent damage in respect of the items covered by this policy following an **Emergency**.

Temporary Resolution or Repair

A resolution or repair which will resolve an **Emergency** but will need to be replaced by a **Permanent Repair**.

Territorial Limits

The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.

Uneconomical

Where the cost to repair the item (including parts and labour) is greater than 75% of the cost of replacing the item as new.

We, Us, Our

UK General on behalf of Great Lakes Reinsurance (UK) SE.

INSURED EVENTS

This policy will cover **Emergency Work** where one or more of the following has occurred in the **Property**:

SECTION 1 – PLUMBING AND DRAINAGE

What is Covered?

1. Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence.
2. Blocked toilet.
3. Blocked external drains within the boundaries of the **Property** where this can be resolved by jetting.

What is Excluded?

1. the replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage;
2. blocked toilets where this has been caused as a consequence of wilful misuse;
3. Saniflo systems or other macerator based systems;
4. all public sewers, drains and pipe work which are maintained by local utilities or **Service** undertakings;
5. descaling and any work arising from hard water scale deposits;
6. dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units;
7. external overflows unless internal damage is a likely consequence or the leakage of water from swimming pool or hot tubs;
8. the repair of domestic appliances that are leaking water, other than from external fixed pipe work and where an isolator cannot be located and the whole water supply is forced to be switched off.

SECTION 2 – INTERNAL ELECTRICITY, GAS AND WATER SUPPLIES

What is Covered?

1. Electricity failure of at least one complete circuit.
2. Gas leak.
3. Water supply system failure.

What is Excluded?

1. Repair work to or the cost of replacing lead pipework.
2. The interruption or disconnection of public services to the **Property** however caused, or the failure, breakdown or interruption of the mains electricity or water or gas supply system.
3. External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
4. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration system for swimming pools and any leisure equipment.
5. Descaling and any work arising from hard water scale deposits.

6. Photovoltaic systems.

SECTION 3 – SECURITY

What is Covered?

1. External lock failure or damage.
2. External door failure or damage.
3. External window failure or damage.

What is Excluded?

1. Internal locks, doors, glass, external garages or outbuildings.
2. Any damage caused by the **Contractor** in gaining access to the **Property**.
3. Window locks.
4. Doors subject to swelling.

SECTION 4 – LOST KEY

What is Covered?

Loss of the only available key to the **Property** which cannot be replaced and normal access cannot be obtained.

What is Excluded?

1. The loss of keys to internal doors, garages and outbuildings.
2. Any damage caused by the **Contractor** in gaining access to the **Property**.

SECTION 5 – PRIMARY HEATING SYSTEM

What is Covered?

1. The **Primary Heating System** has broken down completely.

What is Excluded?

1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).
2. Lighting of boilers or the correct operation or routine adjustment of time or temperature controls.
3. Any form of solar heating systems.
4. Power flushing or descaling.
5. The replacement of water tanks, cylinders, and central heating radiators.

SECTION 6 – PEST INFESTATION

What is Covered?

1. Wasp nests
2. Hornet nests.
3. House mice.
4. Field mice.
5. Rats.
6. Cockroaches.

What is Excluded?

Where the infestation is not directly affecting the living areas of the **Property**.

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 this insurance;
2. any claim which has not been accepted under this policy;
3. any boiler where no annual boiler inspection and **Service** has been carried out by an engineer on the Gas Safe Register, or where any recommended maintenance work has not been carried out following such an inspection of the boiler;
4. any system, equipment including boilers or facility which has not been properly installed or maintained in accordance with the manufacturer's

- instructions, or it has been incorrectly used or modified or has been tampered with, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
5. replacement or adjustment to any decorative or cosmetic part of any equipment;
6. garages, out-buildings, leisure equipment, cesspits, septic tanks or fuel tanks;
7. wilful act or omission or lack of maintenance or neglect by **You**;
8. claims in the 7 days immediately following **Your** tenants first occupation of the **Property**, or claims in the 7 days immediately following the reoccupation

- of the **Property** where there has been no authorised person residing for 30 consecutive days or more;
9. materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
 10. any other costs or damage that are indirectly caused by the event that led to **Your** claim, unless specifically stated in this policy;
 11. claims arising within 14 days of the date of commencement of this insurance unless **You** held equivalent insurance immediately prior to the commencement of this policy;
 12. any consequences of riot, strike, lock-out, civil commotion, labour disturbances, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 13. loss or damage to any **Property**, or any resulting loss or expense;
 14. any **Permanent Repair** costs which exceed those that would be incurred in carrying out a **Temporary Resolution or Repair**;
 15. Electronic Data
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 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.
 16. Radiation
Any direct or indirect consequence of: Irradiation, or contamination by

- nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
17. Terrorism
Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
 - i. involves violence against one or more persons; or
 - ii. involves damage to **Property**; or
 - iii. endangers life other than that of the person committing the action; or
 - iv. creates a risk to health or safety of the public or a section of the public; or
 - v. is designed to interfere with or to disrupt an electronic system.
 This policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.
 18. War
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.

CONDITIONS

Alteration of Risk

You must notify **Your** Agent as soon as possible if there are changes that may affect this insurance, for example:

- The **Property** is no longer let to a Tenant for residential purposes only.
- **You** change the address of the **Property**.
- **You** sell a **Property** covered by this policy.
- **You** purchase an additional **Property** that **You** wish to be covered by this policy.

We will then reassess **Your** cover and premium. If **You** do not notify **Us** about any of these changes **We** may:

1. have charged **You** the incorrect premium and or applied an incorrect cover;
2. decline **Your** claim; or
3. declare this policy void.

Claims

To ensure an accurate record **Your** telephone conversation may be tape recorded. All requests for assistance must be made to the Claims **Helpline Service** and not to the Contractors direct otherwise the Work will not be covered.

Provided that the **Emergency Work** is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway network and repairs thereto, and any other circumstances preventing access to the **Property** or otherwise making the provision of the **Emergency Work** impossible.

There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **Our** control. In the event of this occurring **We** will ensure that **Your Property** is safe and if required the **Contractor** will provide **You** with a quotation for a suitable repair.

Please note that if **You** should engage the services of a **Contractor** prior to making contact with the Claims **Helpline Service** any costs that **You** incur are not covered by this insurance.

Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public **Emergency** services. Gas leaks must be immediately notified to the local gas company.

Observance

Our liability to make any payment under this policy will be conditional on **You** complying with the terms and conditions of this insurance.

Recovery of Costs

We may take proceedings at **Our** own expense in **Your** name to recover any sums paid under this insurance.

Fraudulent or Exaggerated Claims

We have the right to refuse to pay a claim or to void this insurance in its entirety if

You make a claim which is in any respect false or fraudulent or exaggerated.

Data Protection Act 1998

The data supplied by **You** will only be used for the purposes of processing **Your** policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which **We** have mentioned herein.

You are entitled upon the payment of an administration fee to inspect the personal data which **We** are holding about **You**. If **You** wish to make such an inspection, **You** should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning **Your** policy in the normal course of their investigations. Where it is necessary to administer **Your** policy effectively, to protect **Your** interests, or for fraud prevention and detection purposes, **We** may disclose data **You** have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

Due Care

You must take due care to maintain the **Property** and its equipment in good order and take all necessary precautions to prevent loss, damage or the unnecessary accrual of costs.

Where a **Temporary Resolution or Repair** has been carried out, the onus will be upon **You** to carry out repairs or work to permanently resolve the reason for the **Emergency** occurring. Should **You** fail to carry out the **Permanent Repair** a **Contractor** will not be appointed to undertake any further **Emergency Work**.

Cancellation

We hope **You** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please return it to **Your** Agent within fourteen (14) days of issue and **We** will refund **Your** premium provided **You** have not submitted a claim.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to the Policyholder at their last known address. In such circumstances, **We** will return the unexpired portion of the premium for the period of cover. **You** may cancel the cover at any time but will not be entitled to the return of any of the premium other than within the first 14 days following issue of the policy. **We** reserve the right to cancel **Your** policy based on evidence of **Service** abuse.

Claims Helpline Service

All potential claims must be reported initially to the Claims **Helpline Service** for advice and support.

Emergency Claims Helpline Number: 01384 884040.

We will not accept responsibility if the **Helpline** services fail for reasons beyond **Our** control.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **Insured Person's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Complaints Procedure

Complaints about the Sale of This Insurance

ALPS are committed to providing **You** with the highest standard of **Service** and customer care. **We** realise however, that there may be occasions when **You** feel **You** did not receive the standard of **Service** **You** expect.

Should **You** have cause for complaint in relation to the sale of this insurance please write to:

The Managing Director
Auto Legal Protection Services Ltd
PO Box 115
Congleton
Cheshire
CW12 3FL

An acknowledgment that **Your** complaint has been received will be sent to **You** within 5 working days following which **Your** complaint will be investigated on behalf of the Managing Director. Please quote **Your** policy reference in any communication. If **You** have received a final response to **Your** complaint or it has been 4 weeks since **Your** complaint was made to **Us**, and **You** remain unhappy, please contact the Financial Ombudsman **Service** whose details are provide below.

Complaints about This Insurance or a Claim

In the event of a complaint arising under this insurance or in relation to a claim, **You** should in the first instance write to:

The Managing Director
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

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:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
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 Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if it 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 with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

keyfacts®



Landlord Home Emergency Policy Summary

Some important facts about **Your** landlord home **Emergency** policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so **You** will need to take time to read the full policy wording (available upon request) to make sure that **You** understand the cover that it provides.

NAME OF THE INSURER

This insurance is administered by Legal Insurance Management Limited & arranged by Auto Legal Protection Services Ltd & 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. 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 or by calling them on 0800 111 6768.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

NAME OF THE COVERHOLDER

The policy is arranged and administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

TYPE OF INSURANCE

The policy is designed to provide cover (up to the **Claim Limits** selected) for the cost of the **Contractor's Emergency** call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.

DUE CARE

You must take due care and maintain the home and its equipment in good order and take all necessary precautions to prevent loss or damage. Where a **Temporary Resolution or Repair** has been carried out, the onus will be upon **You** to carry out repairs or work to permanently resolve the reason for the **Emergency** occurring. Should **You** fail to carry out the **Permanent Repair** a **Contractor** will not be appointed to undertake any further **Emergency Work**.

CLAIM LIMITS

The **Claim Limits** for the policy shall be limited (inclusive of VAT) to:

- i. The **Contractor's** call-out charge, the **Contractor's** labour up to a maximum of 1 hours, parts and materials up to £500 Subject to a maximum **Claim Limit** per **Period of Insurance** of £1000.

KEY BENEFITS OF MY POLICY

Plumbing and Drainage

Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence. In addition, **We** cover **Emergency Work** where there is a blocked toilet or blocked external drains.

Internal Electricity, Gas and Water Supplies

Electricity failure of at least one complete circuit, gas leak and water supply system failure.

Security

Damage or failure of an external lock, door or window.

Lost Key

Loss of the only available key to the **Property** which cannot be replaced and normal access cannot be obtained.

Primary Heating System

Where the **Primary Heating System** has broken down completely.

Pest Infestation

An infestation as a result of a wasp nest, hornet nest, house mice, field mice, rats or cockroaches.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

- The policy covers **Emergency** situations only. It does not cover circumstances more properly handled by **Your** household **Insurer**.
- Please note if **You** engage the services of a **Contractor** direct, cover will not apply. All claims must be reported to the claims notification **Helpline Service** who will arrange to send a **Contractor**.
- Where it is not possible to validate **Your** claim at the time of initial notification, **You** will be required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.
- Any boiler where no annual boiler inspection and **Service** has been carried out by an engineer on the Gas Safe Register, or where any recommended maintenance work has not been carried out following such an inspection of the boiler.

DURATION OF THE CONTRACT

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy **Schedule** subsequently issued.

CANCELLATION

We wish **You** to be happy with the cover provided by **Your** policy. However **You** have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If **You** choose to cancel, **We** will refund **Your** premium after first (at **Our** discretion) charging for the cover provided from the date of commencement of the contract until the date of cancellation and any **Helpline** costs incurred.

CLAIMS ADDRESS

The person insured by the policy should report immediately any incident which may give rise to a claim under the policy. Failure to do so could mean that **We** decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy wording.

Please note that **We** will not enter into dialogue or correspond with anyone other than the **Insured Person** or the **Insured Person's** personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

COMPLAINTS PROCEDURE

COMPLAINTS ABOUT THE SALE OF THIS INSURANCE

ALPS are committed to providing **You** with the highest standard of **Service** and customer care. **We** realise however, that there may be occasions when **You** feel **You** did not receive the standard of **Service You** expect.

Should **You** have cause for complaint in relation to the sale of this insurance please write to:

The Managing Director
Auto Legal Protection Services Ltd
PO Box 115
Congleton
Cheshire
CW12 3FL

An acknowledgment that **Your** complaint has been received will be sent to **You** within 5 working days following which **Your** complaint will be investigated on behalf of the Managing Director. Please quote **Your** policy reference in any communication. If **You** have received a final

response to **Your** complaint or it has been 4 weeks since **Your** complaint was made to **Us**, and **You** remain unhappy, please contact the Financial Ombudsman **Service** whose details are provide below.

COMPLAINTS ABOUT THIS INSURANCE OR A CLAIM

In the event of a complaint arising under this insurance or in relation to a claim, **You** should in the first instance write to:

**The Managing Director
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF**

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

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:

**Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
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 Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if it 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 with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk