

# POLICY TERMS & CONDITIONS



## LANDLORD HOME EMERGENCY POLICY DOCUMENTS

# Landlord's Home Emergency Insurance

Thank you for choosing Discount Insurance to protect your property. Your policy is underwritten by UK General Insurance Limited, on behalf of Great Lakes Insurance SE.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Discount Insurance, Business and Domestic Insurance Services Limited 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.

If an emergency occurs in your property, then in exchange for your premium payment and subject to the terms of the policy, our policy will:

- Arrange for one of our approved contractors to visit your property and provide assistance.

This is subject to:

- The policy being suitable for you, shown on page 3; and
- The 'General policy conditions'; and
- The 'General exclusions'.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

## Important numbers

To make a claim please contact CET Structures Ltd on telephone number 0344 573 7912.

For any other enquiries, please contact 0208 857 1060.

Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact Discount Insurance.

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full. This is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period and you have paid your premium in full, we will give you a pro-rata refund of your premium, based on the number of whole months remaining between your cancellation date and the end date of the policy shown on your schedule plus £35. If you have made a claim under this policy then you will not receive any refund.

On behalf of UK General Insurance Limited



Karen Beales  
Managing Director

## Definitions

Certain words in this policy have a special meaning. These meanings are explained below and these include the singular or plural where appropriate.

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### Assistance

The work which our approved contractor will complete in your property in response to an emergency. This will be a temporary repair to make the damaged item safe or to limit further damage.

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### Beyond economical repair

Where the cost of repairing an item exceeds the cost of replacing it entirely. The value of the item is calculated taking into account its age, condition and the type of item that it is (e.g. make and model of an appliance). This total is compared to the costs of any parts and labour needed for repair.

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### Computer Virus

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.

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### Electronic Data

Facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

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### Emergency

A sudden and unexpected event which if not dealt with quickly, may:

- Lead to further damage; or
- Leave your property unsafe or unsecured; or
- Cause danger to you or any other permanent resident of your property.

This policy will only cover events which are emergencies.

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### Excess

The amount you must contribute towards the cost of the claim. This must be paid before a claim can be approved.

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### Geographical limits

England, Scotland, Wales and Northern Ireland.

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### Period of cover

12 months from the start date shown on your schedule.

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### Primary heating system

The main domestic central heating and hot water system in your property. This includes (but is not limited to):

- Boiler;
- Programmer and/or room thermostat;
- Pumps; and
- Hot water cylinder and radiators.

Solar systems, warm air systems, log burners and open fires, underfloor systems, unvented systems or any non-domestic boilers or sources of heating, are not covered under this policy.

## Property

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The address shown on your schedule and which:

- Is let to a tenant;
- Is a private dwelling of which you are the owner;
- Is not a bedsit, property in multiply occupation, council owned property, residential care home or nursing home;
- Has its own self-contained primary heating system;
- Has a maximum of 5 bedrooms; and
- Is located within the geographical limits shown above.

Integral and attached garages are covered as long as these are used for domestic purposes only. Standalone or separate garages are not covered.

## Schedule

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The document which accompanies this policy wording and which shows your personal details, your property address and the period of cover.

## We (Inc. 'Us' & 'Our')

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UK General Insurance Limited on behalf of Great Lakes Insurance SE.

## You (Inc. 'Your')

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The person who has taken out this insurance, who owns the property and who is shown on the schedule as the 'Policyholder'.

From this point onwards if a word or phrase appears in **bold type** it will have the meaning explained above.

## Is this Landlord Home Emergency Insurance suitable for you?

This policy might suit <b>you</b> , if:	This policy will not suit <b>you</b> , if:
<p><b>Your property</b> is located within the geographical limits, does not have more than 5 bedrooms and will not be unoccupied for more than 30 consecutive days at any one time.</p> <p><b>You</b> are not aware of any existing faults or problems which are likely to lead to an <b>emergency</b>.</p> <p><b>You</b> are able to comply with, and agree to, the policy conditions on page 4 and 5.</p> <p><b>You</b> maintain <b>your property and arrange for servicing, inspection and repair</b> of items and fixtures when required, in order to keep <b>your property</b> in good working order and address any issues caused by wear and tear.</p>	<p><b>Your property</b> is not located within the <b>geographical limits</b>, or it has more than 5 bedrooms, or it will be unoccupied for more than 30 consecutive days at any one time.</p> <p><b>You</b> are aware of existing faults or problems; claims due to existing faults or problems will not be covered.</p> <p><b>You</b> are not able to comply with, or do not agree to, the policy conditions on pages 4 and 5.</p> <p><b>You</b> do not maintain <b>your property</b> and <b>you</b> do not arrange for servicing, inspection or repair of items and fixtures when required. Claims due to lack of maintenance or wear and tear, will not be covered.</p> <p><b>Your property</b> is a bedsit, a property in multiple occupation, a council house, a residential care home or a nursing home.</p>

## Basis of cover

### Emergency events

This policy will only provide **assistance** with **emergency** events in **your property**. The policy will not cover maintenance or wear and tear issues. The claims handler will advise **you** if the event is an **emergency** and covered by the policy.

### Gas Leaks

A gas leak is the responsibility of the distributor for that area. If **you** smell gas or think that there is a gas leak in **your property**, **you** should contact the National Gas Emergency Service on 0800 111999. An approved contractor will not be able to attend **your property** until gas leaks have been made safe.

### Pay on Use

This policy will only cover **emergencies**. For issues which are not covered by this policy, **we** may be able to contact an approved contractor to help **you** on a 'pay on use' basis. This means that **you** would be responsible for paying for the full cost of all fees.

### Boilers / Gas powered heating or hot water systems

It is not a policy requirement to have had these serviced prior to the start of the **period of cover**. However **you** are responsible for ensuring that **your** boiler or gas powered heating or hot water system is maintained to a safe standard. Claims due to wear and tear or lack of maintenance will not be covered. **Our** approved contractors will not be able to complete any work or repairs, to boilers or systems which are deemed to be unsafe due to poor installation or lack of maintenance.

No age limit applies to the boilers **we** will cover, but there may be some circumstances where because of the age of **your** boiler, or the availability of parts or the cost of repairs, **our** approved contractor may not be able to offer **you assistance**. In these cases **your** boiler will be treated as **beyond economical repair** and a one-off cash payment will be made to **you** of £250. Once we have issued this payment to **you**, no further cover will operate in respect of **your primary heating system**, until such time as you have replaced **your** boiler.

## General Policy Conditions

**You must comply with these in order to be covered by your policy.**

1. **We** will only pay for **assistance** for **emergencies** occurring at **your property**, subject to the cover **you** selected shown on **your schedule**.
2. All claims are subject to an **excess**, which **you** must pay before **your** claim can be completed. The amount of **excess** **you** will have to pay, for each and every claim **you** make, is £50 unless otherwise stated on your insurance schedule.
3. Assistance visits:
  - a) The maximum number of **assistance** visits that **we** will pay for in any one **period of cover** is known as the 'call out limit'; the call out limit on this policy is five. Once the call out limit has been reached, **you** may not make any further claims during that **period of cover**. However if an **emergency** occurs the claims handler may be able to arrange a 'pay on use' service for **you** - 'Basis of cover' explains what this means. If **you** renew **your** policy **you** will be able to claim again, up to the call out limit for that **period of cover**.
  - b) If the approved contractor is unable to gain access to **your property**, the visit will be counted against the call out limit. If the contractor needs to return at a later date to complete repairs, **you** must ensure that they can gain access. If the contractor cannot access **your property**, **we** will not be able to provide further help beyond the **assistance** already given and **your** claim will be closed.
4. Reporting of claims:
  - a) Any risk of injury to people or of serious and major damage to **your property**, should be immediately reported to the supply company if appropriate (e.g. a gas leak), or the public emergency services. Please do this **before** **you** contact **us**, as **your** safety should always take priority.
  - b) **You** must not make any arrangements for repairs without authorisation from the claims handler. This is because **our** approved contractors may need to examine the **emergency** themselves, in order to confirm that it is covered by **your** policy.
5. Visiting **your property** to provide **assistance** is dependent on:
  - Weather conditions. If there is bad weather then the approved contractor may not be able to safely access **your property**. In some cases it may not be possible to provide immediate **assistance** e.g. Roof inspections if there are high winds.
  - Being able to reach **your property**. Transport delays (e.g. due to weather or industrial action), may mean the approved contractor cannot reach **your property**.

The decision whether it is safe or possible to provide **assistance** is at the sole discretion of the claims handler. If it is not possible to provide **assistance**, then **you** will be advised of this and

- help will be rearranged for a time when it is possible to safely attend **your property**.
6. The approved contractor may use parts which are sourced from third parties, in addition to those sourced from the manufacturer or its approved suppliers. All of our approved contractor repairs are guaranteed for 12 months. In order to provide this guarantee our claims handler will work with a pre-approved supply network. **We** are therefore unable to accept responsibility for loss, damage or inconvenience resulting from delays in the delivery of parts. If **you** wish the approved contractor to use parts which are of a superior specification to the faulty part being replaced, then **you** will be responsible for paying the difference in cost.
  7. **You** must ensure that all questions are answered correctly and truthfully and that all documents **you** submit to **us** are accurate. In the event that **you** provide **us** with information which is false or fraudulent, then **we** reserve the right not to pay **your** claim and to cancel **your** policy with no refund of premium. **We** may also share this information with the police and other insurance companies for fraud prevention.
  8. Subrogation - this means that **we** reserve the right to take over **your** claim after **we** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in **your** name. **You** must co-operate with **us** if **we** choose to do this; any action **we** take will be at **our** expense.
  9. 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.
  10. This policy will end:
    - At the end of the **period of cover**; or
    - The date the policy is cancelled.

## Your Cover

What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><u>Electricity Supply</u>  <b>Emergency</b> caused by the sudden and unexpected failure of, or damage to, the electricity system in <b>your property</b>.</p>	<p><u>Electricity Supply</u></p> <ul style="list-style-type: none"> <li>• Wiring which is not permanently installed or is portable - e.g. standalone lamps, festive lights etc.</li> <li>• Replacing plug fuses or light bulbs.</li> <li>• Resetting circuit breakers, where they can be reset by <b>you</b> and no associated repair work is needed to complete this.</li> <li>• Wiring or cabling situated on the exterior of <b>your property</b> - e.g. wiring to satellite dishes, aerials etc.</li> <li>• Loss of supply, or damage, where the whole of <b>your property</b> is not affected.</li> <li>• Claims in respect of burglar or fire alarms, CCTV systems, swimming pools and the associated heating and piping and installation and accessories.</li> </ul> <p><i>This is because these are not classed as an <b>emergency</b> which can be covered by this policy.</i></p> <ul style="list-style-type: none"> <li>• Claims where <b>our</b> approved contractor advises that the system fails to meet minimum safety requirements.</li> <li>• Claims where <b>our</b> approved contractor cannot complete repairs or replacements due to the age and/or poor condition of the system.</li> </ul> <p><i>This is because this is work which is beyond the scope of cover. Your <b>property</b> needs to be in a good state of repair at the start of the <b>period of cover</b>, in order for <b>us</b> to be able to cover <b>you</b> under this policy.</i></p>

### Plumbing & Drainage

- **Emergency** caused by the sudden and unexpected failure of, or damage to, the plumbing and/or drainage system, including the toilet(s) in **your property**, which causes one or more of the following:
  - o Internal water leakage;
  - o Flooding;
  - o Water damage.

**We** will only cover plumbing and drainage which is **your** sole responsibility and which is within the boundary of **your property**.

### Plumbing & Drainage

- General maintenance - e.g. dripping taps, leaking external overflows, etc.
- De-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion.
- Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use.
- The underground water supply or drainage facilities which are outside **your property**.
- Macerators, cesspits and septic tanks.
- Plumbing and filtration systems for swimming pools or spa baths.
- Replacement of water tanks, hot water cylinders, or radiators.

*This is because this is work which is beyond the scope of cover under this policy.*

- Escape of water where it is not causing any damage or risk to **your** safety or the safety of any permanent resident in **your property**.
- Any water leak noises where there is no visible leak.

*This is because the policy is designed to only provide **assistance for emergencies**.*

- Repairs to domestic appliances where the leak is from the appliance itself.
- Noisy pipes caused by cooling and heating.

*This is because this is not classed as an **emergency** which can be covered by this policy.*

- Frozen pipe work.

*This is because preventative steps such as insulating the pipe work can help prevent it freezing.*

<p><b>Primary Heating System</b></p> <ul style="list-style-type: none"> <li>• <b>Emergency</b> caused by the sudden and unexpected and complete failure of the <b>primary heating system</b> in <b>your property</b>.</li> </ul>	<p><b>Primary Heating System</b></p> <ul style="list-style-type: none"> <li>• Boilers if <b>your property</b> has more than 5 bedrooms.</li> <li>• Oil contamination arising from leaks from oil powered boilers.</li> <li>• Any repair or replacement which involves the removal of asbestos.</li> <li>• Replacement of water tanks, hot water cylinders or radiators.</li> <li>• Fuel tanks and associated pipe work. <i>This is because this work is beyond the scope of cover under this policy.</i></li> <li>• Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls.</li> <li>• Loss of hot water if there is an alternative means of heating water - e.g. an immersion heater.</li> <li>• Faults which occur intermittently and do not result in a total failure of the primary heating system.</li> <li>• Boiler or system noise where there is no apparent fault and there has not a total failure of the primary heating system. <i>This is because the policy is designed to only provide <b>assistance</b> for <b>emergencies</b>.</i></li> <li>• Bleeding of radiators, de-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion.</li> <li>• Any claims which are due to lack of maintenance or wear and tear. <i>These issues can be addressed through routine maintenance in <b>your property</b>.</i></li> <li>• The repair or replacement of parts if your boiler is deemed to be beyond economic repair. <i>Please refer to the section 'Boilers' in 'Basis of Cover'.</i></li> <li>• Frozen condensate pipes. <i>This is because preventative steps such as insulating the pipe work, can help prevent it freezing.</i></li> </ul>
<p><u>Alternative Accommodation</u></p> <p>If an <b>emergency</b> means that <b>your property</b> is declared unsafe by our approved contractor, <b>we</b> will provide a contribution of £250, or the actual cost you incur – whichever is the lower amount – for the cost of alternative accommodation for <b>your</b> tenants and the permanent residents of <b>your property</b>.</p>	<p><u>Alternative Accommodation</u></p> <ul style="list-style-type: none"> <li>• Claims where <b>your property</b> has not been declared unsafe by <b>our</b> approved contractor; or</li> <li>• Claims where <b>your</b> request for alternative accommodation has not been approved by the claims handler.</li> </ul> <p><i>In all cases the decision to pay is at the discretion of the claims handler. <b>We</b> will not cover claims where <b>you</b> have decided to pay for alternative accommodation if <b>your property</b> has not been declared unsafe.</i></p>

<p><u>Pest Control</u></p> <ul style="list-style-type: none"> <li>• <b>We</b> will assist with the removal of, or extermination of: <ul style="list-style-type: none"> <li>o Grey squirrels;</li> <li>o Hornets;</li> <li>o Wasps;</li> <li>o Rats; and</li> <li>o Mice.</li> </ul> </li> </ul>	<p><u>Pest Control</u></p> <ul style="list-style-type: none"> <li>• Claims for any pests which are not specifically listed under the 'What is covered' section of 'Pest Control'.</li> <li>• Damage caused to <b>your property's</b> structure, masonry, fixtures and fittings, by pests. <i>This is because this is outside of the scope of cover of this policy.</i></li> <li>• Any <b>emergency</b> which has arisen because you have failed to follow previous guidance or instructions issued previously by <b>our</b> approved contractor, or claims handler.</li> <li>• Any pests <b>you</b> keep as domestic pets. <i>Any damage which arises due to failure to follow guidance, could have been avoided. If <b>you</b> choose to keep any of the pests listed in this policy as a domestic pet in <b>your property</b>, then it will not be considered an <b>emergency</b>.</i></li> </ul>
<p><u>Roofing</u></p> <p>Emergency caused by damage to the roof of <b>your property</b>, as a result of bad weather conditions, or falling trees or branches.</p>	<p><u>Roofing</u></p> <ul style="list-style-type: none"> <li>• Flat roofs.</li> <li>• <b>Properties</b> covered by a management agreement. <i>These are beyond the scope of cover of this policy. <b>Properties</b> covered by a management agreement, will need repairs to be arranged in accordance with the terms of that agreement.</i></li> <li>• <b>Properties</b> more than three storeys high. <i>These <b>properties</b> will usually require specialist equipment in order to allow access to the roof. This is outside of the scope of cover of this policy.</i></li> </ul>

<p><u>Security</u></p> <p><b>Emergency</b> caused by the sudden and unexpected failure of external locks, or damage to external locks, where in all cases the failure or damage means that <b>you</b> are unable to access <b>your property</b>, or <b>you</b> are unable to secure it.</p>	<p><u>Security</u></p> <ul style="list-style-type: none"> <li>• Damage caused by theft or attempted theft. This is because this can be covered by a home insurance policy.</li> <li>• Failure of alarm systems, electronic access security systems or CCTV. <i>This is because this work is beyond the scope of cover under this policy.</i></li> <li>• Double glazed windows unless both panes have been damaged.</li> <li>• Broken, damaged or defective locks, doors or windows which do not cause a security risk to <b>your property</b>.</li> <li>• Loss of keys for outbuildings, garages or sheds.</li> <li>• Loss of keys where an alternative set is available for <b>you</b> to use.</li> <li>• Broken or damaged doors where <b>your property</b> is otherwise secure and there is alternative access available, which can be safely used by <b>you</b> and the permanent residents of <b>your property</b>.</li> <li>• Replacement glazing unless the approved contractor has the appropriate glazing available at the time of the <b>assistance</b> visit. <i>This is because this policy is designed to provide <b>assistance</b> for <b>emergencies</b> only. If replacement glazing is not available, the approved contractor will board up the broken glazing in order to make <b>your property</b> secure.</i></li> </ul>
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## General Exclusions

These apply to all sections of cover

**We** will not cover:

1. Any claims which are made within 28 days of the start date of **your first period of cover**.
2. Any claim occurring before or after the **period of cover**. **We** will only pay claims which arise whilst **your** policy is in force.
3. Any loss or damage which is not classed as an **emergency** by the claims handler. **We** will not pay for any costs which are not directly specified in the '**Your** cover' section of this policy.
4. Gas leaks, as these must be reported straightaway to the National Gas Emergency Service on 0800 111999.
5. Any claims which result from faulty workmanship or manufacturer's defect or recall.
6. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
7. 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.
8. Any alteration, endorsement or amendment made to this policy unless we have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by us.
9. Any consequence, howsoever caused, including but not limited to **computer virus in electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.
10. 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.

## Making a Claim

Please contact CET Structures Ltd the claims handler acting on **our** behalf, on 01332 818139 as soon as possible. **You** must not proceed with any repairs without authorisation from the claims handler, because **our** approved contractor may need to inspect the damage themselves in order to confirm that it is covered by **your** policy.

**You** must notify the claims handler of an **emergency** as soon as **you** can. If **you** delay reporting **your emergency** without good reason, and this delay means that the cost of providing **you** with **assistance** is more than it would have been if **you** had reported it earlier, then **we** may not pay part or all of **your** claim.

**You** must follow the instructions given to **you** by the claims handler. If an appointment is made for an approved contractor to provide **assistance**, **you** must ensure that someone is available to allow access to **your property**. Failed visits where the contractor is not able to gain access to **your property** will count against the call out limit on **your** policy.

## Cancellation

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to **your** agent 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, **you** will be entitled to a pro- rata return of premium less £35 cancellation fee.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 day's 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.

## Complaints

### SALE OF THE POLICY

Please contact Discount Insurance, The Business Exchange, 26/28 Hammersmith Grove, London, W6 7BA

Telephone: 020 8847 8000

Email: [info@discountinsurance.co.uk](mailto:info@discountinsurance.co.uk)

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your complaint 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 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

## CLAIMS

If **you** want to complain about **your** claim, then please contact: CET Structures Ltd, Unit 2 E2 First Floor, Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire, DE74 2NN.

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 04654.

If your complaint about your claim cannot be resolved by the end of the third working day, CET Structures 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 €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@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

### Right to vary terms

**We** may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**. If **you** pay **your** premium by monthly instalments **you** will not receive any refund, as **you** will only have paid for the cover **you** have received.

### Consumer Insurance Act

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

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

**You** must take reasonable care to provide complete and accurate answers to the questions we ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

#### Financial Services Compensation Scheme details

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet 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](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.

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