Household Insurance

Insurance Product Information Document

This document summarises key information you need to know about the Household insurance policy. It should be read together with the insurance policy document and schedule, so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

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Registered in England number 08284648.

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

What is this type of insurance?

This policy is designed to cover your household buildings, contents, valuables and personal possessions. Additionally, the policy will provide cover for property owners liability.

What Is Insured?

- The standard cover provides for loss or damage to the Buildings and Contents arising from fire, lightning, explosion earthquake, aircraft, storm flood, weight of snow, escape of water and frost damage to heating apparatus and pipes, escape of oil, theft, impact, riot, civil commotion, falling trees or lamp posts and subsidence.
- Cover may also be extended to include loss or damage resulting from Accidental damage to the buildings and contents Sections.
- Contents will include;
  - tenant's fixtures and fittings
  - aerials and satellite dishes
  - property in outbuildings up to £2,500
  - Garden furniture up to £1,000
  - Deeds and other documents up to £1,500
  - Unspecified Valuables in the home up to £7,000 with a single article limit of £2,500
  - Office equipment up to £5,000
  - Money up to £50
  - Domestic oil in fixed tanks up to £750
  - Valuables will include gold and silver items, jewellery and furs, painting and works of art.
- Cover may be extended to provide cover for valuables and personal items such as cameras or other electronic items when away from the home. Cover will extend to include theft or accidental loss of money and fraudulent use of your credit cards.
- Pedal cycles may be insured for theft or accidental damage while away from your home.
- The policy will also your legal liability for accidental bodily injury to domestic employees and your legal liability to third parties as owner of the home.

What Is Not Insured?

We will not pay any claims arising from:

- War, radioactive contamination, terrorism, pollution or contamination, pressure waves, date recognition, loss of value, defective design, electronic data. computer viruses, existing or deliberate damage, confiscation, wear and tear.
- We will not pay for the first £100 of every claim (the Excess) The excess for loss or damage due to subsidence, heave or landslip is a minimum of £1,000 any specific excesses that apply will be advised to you.
- Loss or damage to any money held for business purposes or loss or damage to computer software.

Are there any restrictions on cover?

- Cover does not apply to property held in trust.
- You will not be insured for liability;
  - assumed under contract
  - arising out of any trade or business activity
  - from dangerous dogs specified under Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.
  - arising from the use of a mechanically-propelled vehicle or horse drawn vehicle.
  - from you owning or using any caravan or trailer.

Where am I covered?

- The cover for buildings and contents/valuables in the home will apply solely to the Premises described in the policy schedule.
- Cover for specified valuables or pedal cycles will apply when the items are anywhere in the United Kingdom or when elsewhere in the world during a temporary visit not exceeding 60 days in any one period of insurance.

What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- All premiums must be paid on time.
- If you need to make a claim, you must provide us with full details as soon as possible.
- You must take care to keep property safe and to limit any loss, damage or liability.
- During the period of the policy and at renewal, you must let us know of any changes that could increase, or decrease, the risk of loss or damage to the insured property.
- You must tell us if you are due to leave your home unoccupied for more than 30 consecutive days.
- You must tell us if you plan to alter the house by undertaking any structural changes such as an extension.
- You must comply with any applicable conditions referred to in your policy document or policy schedule.

When and how do I pay?

- Payment of the premium will be required when you decide to take out the policy cover.
- Payment will be required in full for the total annual premium and any insurance premium tax due and fee charged.
- Payment of the premium by instalments may be available depending upon the level of premium. Details of any instalment payment options will be explained to you by your insurance advisor.
- Your insurance advisor may also have facilities for you to pay by credit or debit cards.

When does the cover start and end?

- Your policy cover will start from the date shown on the policy schedule as the Period of Insurance.
- The insurance will last for a period of one year from the start date unless the policy is cancelled by you or us.

If you decide to cancel your insurance by returning the policy schedule and any certificates issued to your insurance advisor within 14 days of receipt, we will refund any premium that you have paid, so long as no incidents have occurred that could give rise to a claim.

Your policy will start, and end dates will be confirmed in your policy documents.

How do I cancel the contract?

The policy may be cancelled at any time at your request by contacting your insurance broker or advisor who arranged the insurance on your behalf.

If the policy is cancelled, any return of premium due will be calculated as a proportionate part of the premium corresponding to the unexpired period of insurance, less any fees for making the cancellation or retention of any minimum policy premium.

Provided that;

- no claims have been made under the policy where a payment has been made
- no claims have been made under the policy which are still under consideration
- no incident has occurred which is likely to give rise to a claim but has yet to be reported.

- No return of premium may be available to add on coverages such as Legal Expenses.

Personal Legal Expenses

Insurance Product Information Document

Company: Vantage Protect Limited **Product: Including Employment**

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

The insurer will indemnify you in respect of legal expenses incurred in consumer contract disputes, domestic property disputes, employment disputes, professional negligence claims and HMRC enquiries.

What is insured?

- ✓ Legal Expenses cover of up to £50,000 for any one claim and in the aggregate in respect of;
- ✓ Consumer Contract Disputes
- ✓ Domestic Property Protection
- ✓ Employment Disputes
- ✓ Professional Negligence
- ✓ Legal Defence
- ✓ HM Revenue & Customs Enquiries
- ✓ Attendance Expenses

What is not insured?

- ✗ Claims that do not have reasonable prospects of success;
- ✗ Claims arising from any trade, business, profession or employment of any insured person except as provided for under sections 3 (Employment) and 5 (HM Revenue & Customers Enquiries);
- ✗ Claims relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an insured person
- ✗ Claims arising from a deliberate, dishonest, violent or criminal act;
- ✗ Payment of any fines, damages or other penalties an insured person is ordered to pay by a court or other authority;
- ✗ Fees, costs and disbursements are incurred prior to the written acceptance of a claim;
- ✗ Legal expenses incurred before Vantage Protect agrees to pay them on your behalf or where you pursue or defend a case without the agreement of Vantage Protect;
- ✗ Claims occurring or notified outside of the period of insurance.

Are there any restrictions on cover?

- ! You must notify your claim within 90 days of the date of occurrence and provide any written or other evidence we request.
- ! The insurer will pay for legal expenses which arise from legal proceedings brought by an insured person falling within the scope of any of sections of cover provided that:
- ! a) Your home is in the United Kingdom;
- ! b) The date of occurrence is within the period of insurance;
- ! c) We have given written permission for an appeal or defence of an appeal;
- ! d) We will cover no more than two claims in any one period of insurance, not taking into account any claims(s) rejected by Vantage Protect;
- ! e) The insured person will be responsible for the first £90 of each and every claim except for claims relating to the insured person's contract of employment when the excess is £300;
- ! f) The amount in dispute is more than £250;
- ! g) Where the claim relates to a dispute arising from an insured person's employment, all possible routes of dispute settlement including (without limitation) mediation, must have been exhausted by the Insured Person.

Where am I covered?

You are covered for legal expenses and events which occur under the following territorial limits:

Part 3 (Employment) and Part 6 (HMRC Enquiries) - United Kingdom

Part 1, 2, 4, 5 and 7 -

i. The United Kingdom and other European Union member countries except for Estonia, Latvia and Lithuania.

ii. Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland, Turkey (west of the Bosphorus) and the Vatican.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents. This period will be the same as that of your household insurance policy with which this policy is issued.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance 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.

UK General Insurance Limited is 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. This can be checked on the Financial Services Register at https://register.fca.org.uk.

Making a claim

If you need to make a claim, please contact us as soon as possible in one of the following ways;

- Calling us on 01455 852100
- Emailing us at claims@vantageprotect.com
- Writing to us at:
  Claims Department
  Vantage Protect Limited
  Windsor House
  Troon Way Business Centre
  Humberstone Lane
  Thurmaston
  Leicestershire
  LE4 9HA

On all correspondence please tell us you have a Vantage Protect Personal Legal Expenses policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on Your behalf.

Complaints regarding CLAIMS
The Nominated Complaints Handler
Vantage Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852050
Email: feedback@vantageprotect.com

On all correspondence please tell us you are insured by Vantage Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance 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.