

MyBoilerPlan

INTRODUCTION

Your MyBoilerPlan policy is arranged by: MyCoverPlan Insurance Services Limited with 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.

Thank You for choosing MyCoverPlan Insurance Services Limited to supply Your policy. We hope that Your Product will be trouble free, however should it fail during the Policy Period, please follow the claims procedure detailed in Your policy.

MyCoverPlan Insurance Services Limited is an appointed representative of MB&G Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority (FCA), ref 306978.

MyCoverPlan Insurance Services Limited is registered in England and Wales, Company No. 07230612. Registered Address: MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle, NE28 9NZ

UK General Insurance Limited is 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.

MAINTAINING COVER UNDER YOUR MONTHLY POLICY

Where You have opted to pay Your payment by direct debit, the Administrator will collect Your payment from Your bank account on an agreed date and subject to the successful collection of Your payment, We will provide the cover detailed in this policy wording. Cover will automatically continue until either You or We cancel the policy.

Where You have opted to pay by annual direct debit, the Administrator will write to You four (4) weeks prior to the end date of Your policy to confirm their intention to renew Your policy.

Should You not wish to renew Your policy, You must follow the cancellation process within the notification of renewal letter or as detailed under the Cancellation section of Your Policy.

The Administrator is not obliged to offer renewal of Your policy and may cancel Your policy in-line with the Cancellation section.

Where Your policy is renewed We will remove any Deferment Period from Your renewal policy.

Should You fail to make a payment when due, We will make a second attempt to make collection of Your direct debit. Should We be unable to collect Your direct debit, We will cancel Your policy and cover will cease from the date the payment should have been made.

WHAT IS COVERED

In the event of an Emergency occurring in Your Home, We will:

- Advise You on what action to take to protect You and Your Home;
- Send one of Our Approved Engineers or arrange an appointment for an Approved Engineer to visit Your Home; and

- Organise and pay the cost of providing Emergency Assistance up to the Claim Limit per Call Out including VAT subject to the terms and conditions of Your policy.

WHAT IS NOT COVERED

There are certain conditions and exclusions which limit Your cover; please read them carefully to ensure this policy meets Your requirements. We do not wish You to discover after an incident has occurred that it is not insured. To assist You in understanding the main limitations of the cover provided, We have detailed these under the "Cover Provided" section of Your policy.

The Deferment Period - Any incident which occurs in the first 28 days after the policy Commencement Date is not covered.

DEFINITIONS

The following words or expressions detailed below shall have the following meaning wherever they appear in bold with a capital letter.

Administrator - refer to MyCoverPlan Insurance Services Limited for queries relating to the issue of Your policy / policy amendments

Approved Engineer / Engineer - means a qualified person approved and instructed by the Helpline to undertake Emergency work.

Assistance - means the reasonable efforts made by the Approved Engineer during a visit to the Home to complete a temporary repair to limit or prevent damage or if at similar expense, the cost of completing a permanent repair in respect of the cover provided.

Authorised Representative - means a person appointed by You to deal with Your policy on Your behalf. If You wish to appoint a person to do this, You must notify MyCoverPlan Insurance Services Limited by writing to their registered address.

Beyond Economic Repair - means in the opinion of Our Approved Engineer, the cost of repair is more than the cost of replacement. In the event Your Domestic Boiler is declared Beyond Economic Repair, We will make a contribution of £500 towards replacing it.

Call Out - means a request for Emergency Assistance from You, even if the request is then cancelled by You.

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

Claim Limit - means the maximum amount payable by Us including Call Out charges, labour, parts, materials and where applicable the cost (including VAT) of alternative accommodation, and subject to prior agreement from Us.

Commencement Date - means the start of the policy as shown in the Schedule.

Deferment Period - means the first 28 days following the Commencement Date of this policy as shown in the Schedule.

Domestic Boiler - means the central heating boiler contained within and supplying Your Home that is powered by natural gas from the appliance isolating valve, including all manufacturers fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls.

Domestic Central Heating System - means the Domestic Boiler and the Central Heating System within Your Home that is powered by natural gas from the appliance isolating valve, including all manufacturer's

fitted components within the Domestic Boiler together with the pump, motorised valves, cylinder thermostat, time temperature and pressure controls, radiator valves, pipe work, feed and expansion tank and primary fluing.

Emergency - means a sudden and unexpected event which, if not dealt with quickly, would in the reasonable opinion of the Helpline:

- Render the Home unsafe or insecure; or
- Damage or cause further damage to the Home; or
- Cause personal risk to You; or
- Cause a health and safety risk to others.

Excess - means the amount You will be required to pay towards each claim You make under this policy.

Helpline - means the telephone number for You to report an Emergency under this policy. The number is 0345 218 2685

Home - means Your main permanent place of residence as shown on the Schedule. It must be owned and occupied by You and Your family as a private residence with no business use. Rented and let properties, commercial & business premises, mobile homes and bed-sits are not eligible.

Monthly Premium - means where You have chosen to pay monthly the agreed premium payable by You due each full calendar month from the Commencement Date in order that cover remains in force under the terms and conditions of this policy wording.

Pest Infestation - means the presence of unacceptable numbers of a pest population.

Policy Period - means the duration period noted on Your policy Schedule.

Product - means Your Domestic Boiler and Your Domestic Central Heating System.

Reinstatement - means We will fill in any excavation and leave the surface level where We have made access to an external drain or external water supply pipe.

Schedule - means the document sent to You confirming the Commencement Date, Your details, and the Home which is the subject of cover.

Unoccupied - means where no one has resided in the Home for a period exceeding 30 consecutive days.

We, Us, Our, Insurer - UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

You, Your - means the person who applied for this insurance and is named on the Schedule as the policyholder.

COVER PROVIDED

This policy provides protection for Emergency Boiler Breakdown and Domestic Central Heating Cover as listed below as a result of an Emergency occurring at the Home. The benefit under Your policy is limited to the Claim Limit stated in each section of cover.

The amount We will pay in respect of any one claim shall not exceed the Claim Limit including Call Out charges, labour and materials. You are responsible for paying any additional costs of repair where the claim exceeds the benefit provided under the policy.

Option 1 – Plumbing and Drainage

External Water Supply Pipe

We will assist You in an Emergency for any blockage, collapse or leakage of the water supply pipe from and including the main stopcock for Your Home up to where it is connected to the public water main /

communication pipe provided that **You** are responsible for this. In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** external water supply pipe, **We** will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) Costs which exceed **Your** proportion of the cost of any work undertaken by **Us** under the terms of this policy on a water supply pipe outside the boundary of **Your** property where **You** share legal responsibility for the water supply pipe with any third party (ies);
- b) Frozen pipes which have not caused any damage;
- c) Any work required on a water supply pipe outside the boundary of **Your** property where **You** share legal responsibility for the water supply pipe with any third party (ies) who does not agree to the work being completed by **Our** engineers;
- d) Damage resulting from lack of proper maintenance;
- e) **Reinstatement** costs relating to the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim.

Plumbing

We will assist **You** to stop the **Emergency** which has arisen from the sudden and unexpected failure of or damage to the internal plumbing within the **Home** which has or may result in internal water leakage, flooding or water damage to the **Home**. In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** plumbing, **We** will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) General maintenance including but not limited to dripping taps;
- b) Frozen pipes which have not caused any damage;
- c) Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Cracked or broken toilets or cistern;
- e) Pipes outside the boundary of **Your Home**;
- f) Water pipes to or from and in a detached outbuilding or garage.

Drainage

We will assist **You** to stop the **Emergency** which has arisen from the sudden and unexpected failure of or damage to the drainage system of **Your Home**. In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** drainage, **We** will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) General service and maintenance including but not limited to leaves, build-up of oils, fats or debris;
- b) Any drainage system which is not of standard construction e.g. clay pot, plastic, P.V.C or concrete;
- c) Cesspits, septic tanks, vacuum drainage systems, electric pumps;
- d) Plumbing and filtration system for swimming pools or spa baths;
- e) Detached outbuildings;
- f) Guttering or fall pipes of the **Home**;
- g) Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect;

- h) Failure or damage caused to by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction;
- i) **Reinstatement** costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim.

Option 2 – Boiler and Domestic Central Heating

Emergency Boiler Breakdown Cover

We will assist **You** and pay for the **Call Out**, labour and parts and materials involved in repairing or rectifying the breakdown of **Your Domestic Boiler** at **Your Home**.

In the event of an **Emergency**, **We** will undertake to obtain spare parts as quickly as possible. In the event it takes more than 60 hours to achieve this from the first point at which **Our Approved Engineer** visits **You** and diagnoses the requirement, **We** will pay a fixed benefit of £40 toward providing alternative heating.

We do not cover:

Repairs or replacing as follows:

- a) The cold water system including its feed and outlet;
- b) **Your** water supply from the hot cylinder to **Your** taps;
- c) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;
- d) Maintenance or replacement of fan convactor heaters or heated towel rails or underfloor heating;
- e) Corrosion or any work arising from hard water scale deposits;
- f) Removal of sludge or hard water scale from the insured system;
- g) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;
- h) Solar powered panels or ground air and water source pumps;
- i) Repairs when **Our Engineer** deems the boiler to be **Beyond Economic Repair**.

Domestic Central Heating System Cover

We will assist **You** to stop any **Emergency** which has arisen from the sudden and unexpected failure of **Your Domestic Central Heating System**. The **Emergency** must render the **Domestic Central Heating System** inoperable and the failure has to be due to mechanical or electrical failure or malfunction.

We will undertake to obtain spare parts as quickly as possible. In the event it takes more than 60 hours to achieve this from the first point at which **Our Approved Engineer** visits **You** and diagnoses the requirement, **We** will pay a fixed benefit of £40 toward providing alternative heating.

We do not cover:

- a) General maintenance including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the domestic gas central heating system and venting (bleeding) of radiators;
- b) Any non-Gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;

- c) Maintenance or replacement of fan convactor heaters or heated towel rails or underfloor heating;
- d) Corrosion or any work arising from hard water scale deposits;
- e) Removal of sludge or hard water scale from the insured system;
- f) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;
- g) Solar powered panels or ground air and water source pumps.

Option 3 – Combined Home Emergency Cover including Electrical, Gas Supply Pipe, Security and Pest Infestation

In addition to the cover provided under **Option 1** and **2**, **We** will provide emergency assistance as detailed below.

Electrical Emergency and Breakdown Cover

We will assist **You** to repair or replace any item or system after **Your** supply meter which causes the breakdown or failure of the permanent domestic electrical wiring system supplying electrical power to **Your Home**. In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** permanent domestic electrical wiring system, **We** will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) Domestic appliances or electrical items with a plug;
- b) Replacing light bulbs, fuses and any other routine electrical maintenance tasks;
- c) External lighting and non-permanent outbuildings, such as sheds and greenhouses;
- d) Swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, telephone equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas;
- e) Wiring or electrics in communal areas;
- f) Any garage or outbuilding connected to a separate electric meter to that of **Your Home**.

Emergency Gas Supply Pipe Cover

We will assist **You** to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in **Your Home**. **Our Assistance** will only be provided once the National Gas Emergency Service have attended **Your Home** and isolated the leak. In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** internal gas supply pipe, **We** will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown;
- c) Temporarily frozen pipes where permanent damage is not confirmed;
- d) Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements;
- e) Pipes outside the boundary of **Your Home**.

Security, Lost keys, Roofing and Pest Infestation Cover

We will assist You and pay for the **Call Out**, labour and parts and materials involved in emergencies relating to the security or roofing of **Your Home**, a **Pest Infestation** and lost keys of **Your Home**.

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

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

Pest Infestation – We will assist You to remove any **Pest Infestation** inside **Your Home**.

In the event that **Your Home** becomes uninhabitable for more than 48 hours as a result of an **Emergency** covered by this section relating to **Your** security, lost keys, roofing or **Pest Infestation**, We will pay up to £500 (including VAT) for alternative accommodation.

We do not cover:

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

Claim Limit - £2,000 per claim

HOW TO ARRANGE EMERGENCY ASSISTANCE

- a) Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks which occur outside the boundary of the **Home**.
- b) Before requesting **Emergency Assistance** You should check that the circumstances are covered by **Your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **Your Home**.
- c) Where You have chosen to pay monthly, **Call Outs** will only be considered if **Your Monthly Premium** has been paid from the **Commencement Date** of this policy, up to and including the month in which the **Emergency** occurred and there are no outstanding payment defaults.
- d) Telephone the **Helpline** within 12 hours of the **Emergency** occurring and provide details of

the **Assistance** required. All requests for **Emergency Assistance** must be made through the **Helpline**. Do not make any arrangements yourself without prior authorisation from the **Helpline**. If You do, We will not reimburse any costs You may incur. Calls may be recorded.

- e) The **Helpline** will appoint an **Approved Engineer** to attend **Your Home**, provided that this is not precluded by adverse weather conditions, health and safety, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the **Home** or otherwise making the provision of **Emergency Assistance** impossible.
- f) The **Helpline** and the **Approved Engineer** will have reasonable discretion as to when and how work is undertaken this will be based on the details provided by You and any risk to the **Approved Engineer**, We may reserve the right to delay when work will be undertaken due to health and safety.
- g) The **Approved Engineer** will charge all costs covered by the insurance directly to Us. You will be asked to pay the cost of:
 - i. **Call Out** costs if there is no one at the **Home** when the **Approved Engineer** arrives;
 - ii. Work in excess of the **Claim Limit**;
 - iii. Fitting replacement parts or components of a superior specification to the original at **Your** request;
 - iv. Any **Excess** payable as detailed within **Your** policy Schedule.

Helpline: 0345 2180 434

UK General Insurance Limited is an insurer's agent and in the matters of a claim, act on behalf of the **Insurer**.

REPLACEMENT OF PARTS OR COMPONENTS

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, We will contact You to arrange a suitable time slot for the **Engineer** to attend. You should make sure that the **Engineer** can get reasonable access to carry out the repair. If We cannot get a replacement part needed to carry out a repair, Our liability will be limited to a temporary repair to make the **Emergency** safe.

GENERAL EXCLUSIONS

We shall not be liable for costs arising from or in connection with:

- a) Circumstances known to You prior to the **Commencement Date** of **Your** policy or incidents which occur within the **Deferment Period**;
- b) We will not cover any boiler that has an output in excess of 60kW/hr

- c) Claims arising after the **Home** has been left **Unoccupied**;
- d) Any wilful or negligent act or omission by You or any third party;
- e) Events where on attendance it becomes clear that the **Call Out** is not an **Emergency**;
- f) General maintenance work or any system that has not been regularly maintained;
- g) Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to **Your Home**;
- h) Any parts or item that may need to be replaced as a result of natural wear and tear;
- i) Any design defect or any repair that is rendered, in Our opinion, either difficult or impossible due to problems with the access needed to facilitate the repair;
- j) Any loss howsoever arising unless it is specifically stated as being covered by the policy, including but is not limited to, delays in sourcing spare parts by Us;
- k) Replacing lead, steel or iron pipes, rusting, corrosion, general wear and tear and/or gradual deterioration;
- l) Replacement of bespoke or designer radiators or towel rails;
- m) Any boiler or system that has not been serviced in line with manufacturer's recommendations;
- n) Improvements including work that is needed to bring the insured system up to current standards;
- o) **Homes** situated outside the United Kingdom and the Isle of Man;
- p) Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
- q) Any damage caused by the **Approved Engineer** in gaining access in order to affect an **Emergency** repair;
- r) Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- s) Any **Excess** payable as detailed within **Your** policy **Schedule**;
- t) Loss or damage to **Your Home**, or any resulting loss or expense or any legal liability directly or indirectly caused by, contribution to, by, or arising from:
 - i. Ionising radiations 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 nuclear assembly or nuclear component of such assembly.
- u) Any system(s) not installed properly or in line with manufacturers guidelines.
- v) **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.
- w) **Terrorism:** Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological,

chemical, radioactive or nuclear pollution or contamination or explosion.

- x) **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.
- y) **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.

CONDITIONS

- a) The rights given under this policy cannot be transferred to anyone else.
- b) 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.
- c) **You** must give reasonable access to enable appropriate treatments to be carried out and follow advice from the **Approved Engineer** and / or the **Helpline** in removing furniture if this is deemed necessary.
- d) **We** may cancel this insurance immediately if **You** have acted in a false or fraudulent manner in order to gain cover under this policy.
- e) To improve the quality of the service provided, all calls to the **Helpline** may be recorded.
- f) **You** must take care and maintain the **Home** and its equipment in good order and take all precautions to prevent loss or damage.
- g) **We** may take proceedings in **Your** name at **Our** expense to recover any sums paid under this insurance from a third party should the **Emergency** be as a result of an incorrect or failed previous repair.
- h) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 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.

CANCELLATION

If **You** decide that for any reason, this Policy does not meet your insurance needs then please return it to **Your Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your** Policy after 14 days **You** will be entitled to a pro- rata return of premium.

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

If the **Insurer** cancels this policy, subject to no successful claims being made by **You** during the **Policy Period** and provided the premium has been made in full, **You** will be entitled to a refund of the proportionate part of the premium corresponding to the un-expired **Policy Period**

WHAT IF I MISS A MONTHLY PREMIUM PAYMENT?

If **You** fail to make a **Monthly Premium** payment on the due date, **Your** policy may be suspended and **You** will not be able to make a claim. MyCoverPlan Insurance Services Limited will notify **You** in writing within 5 working days of the date on which the **Monthly Premium** payment was due if **You** fail to make a **Monthly Premium** payment. If **You** do not pay the requested amount within 30 days of the due date, **Your** policy will be cancelled. **You** will remain liable for any due and outstanding premium for the period up to the date of cancellation. If **You** want to make a claim under **Your** policy whilst **Your** policy coverage is suspended, **You** will be required to pay any outstanding premiums before an **Engineer** will be despatched to **Your Home**.

OUR PROMISE OF SERVICE

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:

Regarding the sale of the policy please contact the **Administrator**:

The Customer Relations Manager,
MyCoverPlan Insurance Limited
MB&G,
Cobalt Business Exchange,
Cobalt Park Way,
Newcastle,
NE28 9NZ
Tel: 0800 028 6665

If **Your** complaint is regarding the handling of a claim please contact the **Claims Administrator**:

Service Solutions Assist Ltd T/A Local Assist
Solutions House
Fairways Office Park
Fulwood
Preston
Lancashire

PR2 9WT
Tel: 0800 157 1211

If **Your** complaint cannot be resolved by the end of the third working day, it will be passed to:

The Customer Relations Manager,
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

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 05748B.

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,
Harbour Exchange Square,
London,
E14 9SR.

Tel: 0800 023 4 567

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 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

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.