

Your Contract of Insurance

Motor Excess Protection

Contract of Insurance

Your Motor Excess Protection Insurance is arranged by ALA IB Limited trading as ALA Insurance Brokers and underwritten by UK General Insurance Ltd 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.

ALA IB Limited trading as ALA Insurance Brokers are authorised and regulated by the Financial Conduct Authority. Firm reference number 571109.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register.

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.

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover.

Section 1 – Motor Excess Protection

Definitions

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

Administrator: ALAIB Ltd, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX. Telephone: 01653 916304 who are responsible for the registration of **Your** policy details.

Benefit: The maximum amount that can be claimed under this policy as stated on the policy **Schedule** during the **Period of Insurance**.

Claims Administrator: Trent Services Administration Limited, Trent Lodge, Stroud Road, Cirencester, Gloucestershire, GL7 6JN who **You** should contact in the event of a claim.

Consequential Loss: Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy, including but not limited to additional costs of transportation.

Excess: The first amount of any claim **You** are responsible for paying under the terms of **Your Motor Insurance Policy**.

Incident(s): The event that led to or may give rise to a claim under **Your Motor Insurance Policy**.

Insured / You / Your: The person whose name appears on the policy **Schedule** whose name appears on the **Motor Insurance Policy**.

Insurer / We / Us / Our: UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Motor Insurer: An authorised and regulated UK insurance company who issued **You a Motor Insurance Policy** covering **Your Vehicle**.

Motor Insurance Policy: A policy providing Motor Insurance in respect of the **Vehicle** which is effected and kept in force or replaced by a similar **Motor Insurance Policy** for the duration of the **Period of Insurance**.

Period of Insurance: The term of cover shall not exceed 12 months from the **Start Date** of **Your** policy as shown on the policy **Schedule**.

Start Date: The date **Your** cover shall start as shown on **Your** policy **Schedule**.

Schedule: Provides confirmation of cover, **Your** details, **Start Date**, those of the **Vehicle** and the **Benefit** selected.

Proposal: Any information provided from **You** or from anyone acting on **Your** behalf when applying for this policy.

Territorial Limits: England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands.

Vehicle: A motorised **Vehicle** designed principally for the carriage of no more than eight passengers including the driver.

Waived or Reimbursed: Where a third party has already paid the **Excess**.

Eligibility

To qualify for cover under this policy:

1. The **Motor Insurance Policy** must be provided by an authorised and regulated **Motor Insurer**;
 2. The **Vehicle** must be a car, motorcycle, or light commercial **Vehicle** weighing no more than 3,500 kg gross vehicle weight;
 3. **You** must not be aware of any **Incident** prior to the **Start Date**;
 4. **You** must be:
 - 4.1 Permanently resident in the United Kingdom;
 - 4.2 Hold a current and valid UK or full European driving licence;
 - 4.3 Be the lead name on the **Motor Insurance Policy** and the **Vehicle** be specified on the **Motor Insurance Policy Schedule**.
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Cover Provided

1. Cover is provided for the motor **Excess** being the first amount the **You** are responsible to pay as part of a physical damage claim which has resulted from an accidental damage, fire, theft or vandalism claim under the **Motor Insurance Policy**. Only when the value of the total claim under the **Motor Insurance Policy** is equal to or exceeds the **Excess** stated in the **Motor Insurance Policy** will cover be provided.
2. Payment of the **Benefit** under the policy will only be made when:
 - 2.2 The claim made under the **Motor Insurance Policy** has been successfully completed; and
 - 2.3 The **Motor Insurer** has fulfilled cover under the **Motor Insurance Policy** with **You** evidencing payment of the **Excess** and / or deduction of the **Excess** from the **Motor Insurer** claim payment.
3. The **Benefit** provided by the policy is limited to the **Benefit** level selected at time of purchase and recorded on the policy **Schedule**. The **Benefit** under the policy during the **Period of Insurance** applies per claim and in aggregate.

Specific Exclusions

This insurance does not provide cover:

1. Any **Excess** claim in respect of personal effects, accessories, glass or audio/visual equipment.
2. Any amount other than the stated **Excess** on **Your Motor Insurance Policy**.
3. Where **Your Motor Insurer** or any third party has **Waived** or **Reimbursed You** with regards to the **Excess** amount or where **You** are in the process of recovering the **Excess** in the form of damages from a third party.
4. In respect of any **Incident** which is not covered under the accidental damage, fire or theft section of the **Motor Insurance Policy** or which occurs while the **Vehicle** is being driven or used by a person not named on the **Motor Insurance Policy Schedule**.
5. **Vehicles** used in any sort of competitions or rallies, for hire or reward, delivery or courier purposes, or for driving tuition; used as taxis, or for racing, pace making, speed testing or in reliability trials.
6. **Vehicles** which are invalid carriages.
7. In respect of any **Incident** when the driver of the **Vehicle** is intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
8. Any liability in connection with the use or ownership of the **Vehicle**.
9. In respect of any claim whatsoever in the event that the driver of the **Vehicle** at the time of the **Incident** giving rise to a claim hereunder was driving illegally.
10. Any **Vehicle**, which is not covered by a **Motor Insurance Policy** for the full duration of the **Period of Insurance**.

11. If **You** or anyone acting on **Your** behalf fail to disclose any information requested during the **Proposal**.
12. In respect of any **Excess Waived** by the **Motor Insurer** or any third party.
13. If either the **Proposal** details or the premium are not received by the **Insurer**.
14. Where the **Incident** occurred before the **Start Date** of the **Period of Insurance**.

General Exclusions

The **Insurer** will not be liable for any claim for: -

1. Loss or damage caused by or arising from **Your** intentional act or willful neglect.
2. Loss of use of the insured **Vehicle** or **Consequential Loss** of any nature whatsoever.
3. Penalties for delay or detention or in connection with guarantees of performance or efficiency, which is directly or indirectly caused by or is a result of:
 - 3.1 earthquake,
 - 3.2 any direct or indirect consequence of:
 - 3.2.1 Irradiation, or contamination by nuclear material; or
 - 3.2.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - 3.2.3 Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - 3.2.4 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, terrorism,
 - 3.2.5 riot or civil commotion outside England, Scotland, Wales, the Isle of Man and the Channel Islands.
4. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any **Consequential Loss**.
5. For damage caused by pressure waves of an aircraft or other aerial device travelling at sonic or supersonic speed.
6. For liability, which attaches by virtue of an agreement but which would not have attached if the agreement did not exist.

General Conditions

1. The policy and policy **Schedule** will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning

wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

2. **You** must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your 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 **Your Administrator** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your Administrator** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, 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.

If **You** become aware that information **You** have given **Your Administrator** is inaccurate or has changed, **You** must inform them as soon as possible.

3. **Your** name and address details on the policy **Schedule** must match the personal details of the lead name on the **Motor Insurance Policy** under which the **Excess** has been deducted.

4. Fraud – **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- 4.1 fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- 4.2 fails to reveal or hides a fact likely to influence the cover **We** provide;
- 4.3 makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- 4.4 sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- 4.5 makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- 4.6 makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- 4.7 if **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

5. Subrogation – the **Insurer** may at their own expense take such proceedings as they think fit in the name of the **Insured** to enforce any rights and remedies against or obtain relief or indemnity from other parties to which the **Insurer** shall be or may become entitled or subrogated under this policy and the **Insured** shall at the request and

expense of the **Insurer** do such acts and things as may be reasonably required by the **Insurer** for that purpose.

6. Observance of Policy Terms – it is a condition precedent to **Our** liability that **You** have complied with the terms and conditions of this policy.
7. Limit of Liability – in the event of the **Benefit** being paid as a consequence of any **Incident** the **Insurer** will deem that full liability has been met under the terms of this policy and the insurance cover will cease upon settlement. In no circumstances shall the liability of the **Insurer** exceed the **Benefit** amount shown in the policy **Schedule**.
8. Claims – the **Insurer** shall not be liable for any claim arising directly or indirectly caused by or contributed by or in consequence of a loss listed under the headings “Specific Exclusions”. and “General Exclusions”.
 - 8.1 No agent is authorised to alter or amend this policy to waive any conditions or restrictions contained therein, to extend the time for paying a premium, or to bind the **Insurer** by making any promises or representations or by giving or receiving information. This policy cannot be varied, altered or its contents **Waived** in any respect unless by written agreement endorsed thereon or by the driver attached thereto, and signed by an authorised Official of the **Insurer**.
9. Assignments - **You** shall not be entitled to assign any of **Your** rights hereunder unless agreed by the **Insurer**.
10. The policy is only valid within the **Territorial Limits**.

Termination

The insurance provided hereunder will automatically terminate on the occurrence of one of the following: -

1. The natural expiry date of the policy;
2. Payment of a claim under the policy
3. The date on which **You** cancel the policy
4. The date on which **We** cancel the policy;
5. The date on which the **You** cancel the Policy of Motor Insurance and do not replace it.

Section 2 – Car Hire Excess Protection

This cover only applies when it is purchased with Your Motor Excess Protection Insurance policy and is shown on Your Schedule.

Definitions

Wherever the following words or phrases appear within this section of the policy they will have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Administrator: ALAIB Ltd, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX. Telephone: 01653 916304 who are responsible for the registration of **your** policy details.

Benefit: The maximum amount that can be claimed under this policy as stated on the policy **schedule** during the **period of insurance**.

Claims Administrator: Trent Services Administration Limited, Trent Lodge, Stroud Road, Cirencester, Gloucestershire, GL7 6JN who **You** should contact in the event of a claim.

Consequential Loss: Any other costs that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy. For example, additional transport costs.

Damage: Damage to the **rental vehicle** caused by fire, vandalism, accident and theft.

Excess / Collision Damage Waiver: The first amount **you** are responsible for paying under the terms of **your** Motor Insurance Policy.

Incident(s): The event that led to or may give rise to a claim under this section of the policy.

Insured / You / Your: The person whose name appears on the policy **schedule** who has a Motor Insurance Policy held under their name.

Insurer / We / Us / Our: UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Period of Insurance: The term of cover shall not exceed 12 months from the purchase date of **your** policy.

Schedule: Provides confirmation of cover, **your** details, and the **benefit** selected.

Proposal: Any information provided by **you** or on **your** behalf. In consideration of the **insured** having completed a **proposal** and the required premium being paid to the **administrator**, the **Insurer** agrees to indemnify **you** up to the **benefit** detailed on the policy **schedule**, subject always to the definitions, conditions, exclusions and periods contained herein.

Rental Agreement: The contract signed by the lead named driver and the **vehicle rental company** for the hire of a **rental car** for social domestic and pleasure purposes.

Rental Vehicle: A motorised vehicle designed principally for the carriage of no more than eight passengers including the driver, hired under a short-term contract from a **vehicle rental company**.

Territorial Limits: United Kingdom and Northern Ireland, Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

Vehicle Rental Company: A company, which must be fully licensed with the regulatory authority of the Country, State or Local Authority from which it operates, which rents automobiles for a fee.

Waived or Reimbursed: Where a third party has already made good the **excess**.

Eligibility

To qualify for cover under the policy:

1. The **rental vehicle** must be supplied by a recognised **vehicle rental company**;
2. The **rental vehicle** must be used solely for social domestic and pleasure purposes;
3. **You** must not be aware of any **incident** prior to applying for this policy;
4. The motor insurance must be provided by an authorised and regulated Motor Insurer;
5. **You** must be:
 - 5.1 Permanently resident in the **United Kingdom**;
 - 5.2 Hold a current and valid **UK** or full European driving license;
 - 5.3 Be the lead name on the **rental agreement**.

Waiting Period

Thirty days (30) from the start date of the policy when no **incident(s)** will be reimbursed by this policy. In the event that this is a renewal policy with the **insurer** the **waiting period** will not apply.

Cover Provided

Cover is provided for the monetary **excess / collision damage waiver** that **you** are responsible to pay as a result of **damage** to the **rental car** during the period shown on the **rental agreement**.

The **benefit** provided by this policy is limited to the **benefit** level selected at time of purchase and recorded on the policy **schedule**. The **Benefit** under the policy during the **Period of Insurance** applies per claim and in aggregate.

Specific Exclusions for Section 2

1. Any **excess / collision damage waiver** claims in respect of **personal effects, accessories**, glass or audio/visual equipment
2. Any amount other than the **excess / collision damage waiver** shown on the **rental agreement**
3. Where the **vehicle rental company** or any third party has **waived or reimbursed you** with regards to the **excess / collision damage waiver** amount or where **you** are in the process of recovering the **excess / collision damage waiver** in the form of damages from a third party
4. Any **incident** which is not the subject of indemnity under the accidental damage, fire or theft section of the **rental agreement** or which occurs while the **rental vehicle** is being driven or used by a person not named on the **rental agreement**;
5. Any **rental vehicle** used for hire or reward, driving tuition, taxis, racing, pace making, speed testing or reliability trials. Vehicles which are:
 - 5.2 invalid carriages;
 - 5.3 Vehicles used solely for delivery or courier purposes or classed as commercial vehicles
6. Business use;
7. Any **damage** caused by an accident when the driver of the **rental vehicle** is intoxicated by alcohol or under the influence

of drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given;

8. Any liability in connection with the use of the **rental vehicle**;

9. Any claim whatsoever in the event that the driver of the **rental vehicle** at the time of the **incident** giving rise to a claim hereunder was driving illegally;

10. In respect of any **excess / collision damage waiver waived** by the Motor Insurer or any third party;

11. If either the **proposal** details or the premium are not received by the **Insurer**.

12. Any **incident** occurring outside the **territorial limits**.

General Exclusions for Section 2

The **Insurer** will not be liable for any claim for:

1. Loss or **damage** caused by or arising from the intentional act or wilful neglect of the **Insured**;
2. Loss of use of the **rental vehicle** or **consequential loss** of any nature whatsoever;
3. Penalties for delay or detention or in connection with guarantees of performance or efficiency, which is directly or indirectly caused by or is a result of:
 - 3.1 earthquake;
 - 3.2 any direct or indirect consequence of:
 - 3.2.1 Irradiation, or contamination by nuclear material; or
 - 3.2.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - 3.2.3 Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - 3.2.4 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, terrorism,
 - 3.2.5 riot or civil commotion outside England, Scotland, Wales, the Isle of Man and the Channel Islands.
4. Loss or destruction of or **damage** to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any **consequential loss**;
5. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to be or arising from ionising radiations or contamination by radioactivity from the combustion of nuclear fuel;
6. For **damage** caused by pressure waves of an aircraft or other aerial device travelling at sonic or supersonic speed;
7. For liability, which attaches by virtue of an agreement but which would not have attached if the agreement did not exist.

General Conditions for Section 2

1. The date of the **incident** leading to a claim under the Motor Insurance Policy shall not be prior to the purchase date of **your** policy.
2. The policy and policy **schedule** will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.
3. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - 3.1 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;
 - 3.2 to make sure that all information supplied as part of **your** application for cover is true and correct;
 - 3.3 tell **Us** of any changes to the answers **you** have given as soon as possible.
4. **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.
5. The name and address details of the **Insured** on the policy **schedule** must match the personal details of the lead name on the **rental agreement** under which the **excess / collision damage waiver** has been deducted.
6. Fraud – **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
 - 6.1 fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
 - 6.2 fails to reveal or hides a fact likely to influence the cover **we** provide;
 - 6.3 makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
 - 6.4 sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
 - 6.5 makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
 - 6.6 makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.
7. Subrogation – the **Insurer** may at their own expense take such proceedings as they think fit in the name of the

Insured to enforce any rights and remedies against or obtain relief or indemnity from other parties to which the **Insurer** shall be or may become entitled or subrogated under this policy and the **Insured** shall at the request and expense of the **Insurer** do such acts and things as may be reasonably required by the **Insurer** for that purpose.

8. Observance of Policy Terms – it is a condition precedent to **our** liability that **you** have complied with the terms and conditions of this policy.
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. Limit of Liability – in the event of the **benefit** being paid as a consequence of any **incident** the **insurer** will deem that full liability has been met under the terms of this policy. In no circumstances shall the liability of the **insurer** exceed the **benefit** amount shown in the policy **schedule**.
11. Claims – the **Insurer** shall not be liable for any claim arising directly or indirectly caused by or contributed by or in consequence of a loss listed under the headings “Specific Exclusions” and “General Exclusions”.
12. No agent is authorised to alter or amend this policy to waive any conditions or restrictions contained therein, to extend the time for paying a premium, or to bind the **Insurer** by making any promises or representations or by giving or receiving information. This policy cannot be varied, altered or its contents waived in any respect unless by written agreement endorsed thereon or by the driver attached thereto, and signed by an authorised official of the **Insurer**.
13. Assignments - **you** shall not be entitled to assign any of **your** rights hereunder unless agreed by the **Insurer**.

Termination

The insurance provided hereunder will automatically terminate on the occurrence of one of the following:

1. The natural expiry date of the policy;
2. Payment of 2 claims under the policy or when the **benefit** stated on the **schedule** is reached.

Claims Conditions Applicable to Section 2

In the event of any loss or **damage**, which may give rise to a claim the **Insured** or their legal personal representative must at their own expense:

1. Supply all information and assistance, which the **claims administrator** may reasonably require in establishing the amount of any payment under this insurance;
2. Written notice of the facts on which the claim is based, to be provided to the **Insurer** within 30 days of the date of the **incident**.

Cancellation

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to ALAIB Ltd within 30 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your** Policy after 30 days **You** may cancel the insurance cover at any time by informing the **Administrator** however no refund of premium will be payable.

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:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your Administrator** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

Claims Conditions

In the event of any loss or damage, which may give rise to a claim, **You** or **Your** legal personal representative must at **Your** own expense: Supply all information and assistance, which the **Insurer** may reasonably require in establishing the amount of any payment under this insurance. Provide written notice of the facts on which the claim is based, to be provided to the **Insurer** within 30 days of the date of the **Incident**.

How to Make a Claim

In the event of a possible claim under this policy please follow the claims procedure set out below with written notice of the facts on which the claim is based, to be provided to the **Claims Administrator**. **You** can contact the Claims Administrator at:

Claims Department,
Trent Services Administration Limited,
Trent Lodge,
Stroud Road,
Cirencester,
Gloucestershire,
GL7 6JN
Telephone: 01285 626020.

1. **You** will be required to provide the following information in support of **Your** claim:

2. **You** name, address and postcode;
3. A daytime contact telephone number;
4. The policy reference number for **Your Excess** policy;
5. The policy reference number for **Your** Motor Policy and detail of the **Motor Insurer**;
6. Copy of the settlement letter from **Your Motor Insurer** confirming:
 - 6.1 **You** name and address;
 - 6.2 Details of the **Vehicle**;
 - 6.3 The amount settled;
 - 6.4 The nature of the **Incident**;
 - 6.5 The **Excess** deducted.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE

How to Make a Complaint

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

Complaints regarding the sale of the policy:

Please contact ALAIB Ltd who arranged the Insurance on **Your** behalf.

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, ALAIB 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

Complaints regarding claims:

Please contact the **Claims Administrator**.

Claims Department,
Trent Services Administration Limited,
Trent Lodge,
Stroud Road,
Cirencester,
Gloucestershire,
GL7 6JN
Telephone: 01285 626020.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05237.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, the **Claims Administrator** 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

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,
Harbour Exchange Square,
London,
E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

Great Lakes Insurance 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. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.