

simple | landlords

Policy Booklet

Rent Guarantee Cover

www.simplelandlordsinsurance.com



Useful contacts

General enquiries

If you have any questions about your insurance which are not answered in this booklet or would like to amend any of your policy details or cancel your policy please contact Simple Landlords Insurance on:

0808 172 5600 from a landline

0330 100 7200 from a mobile

Lines are open Monday to Friday 9am to 8pm, Saturdays 9am to 5pm, excluding bank holidays.

Alternatively you can access your account by logging on to your online account at:

www.simplelandlordsinsurance.com

Claims lines

	Telephone	Opening hours
Rent Guarantee claims	01384 887 580	24 hours a day, 7 days a week

Call recording

Please note for training, compliance, claims and counter fraud purposes all calls may be recorded.

Welcome to Your Simple Landlords Insurance - rent guarantee policy

A warm welcome and thank you for choosing Simple Landlords Insurance.

This policy booklet includes all you need to know about your Rent Guarantee Policy. We hope you will be happy with the peace of mind and protection that our service provides and to that your insurance clear and easy to understand.

Please take time to read the contents of this policy including 'how to make a claim'.

This policy and its schedule are important documents. Please keep them in a safe place in case you need to refer to them for any reason.

If you do need to discuss any aspect of this policy, if any details are incorrect on any the documentation you have received, or you wish to make a change to your policy then please call Simple Landlords customer services on **0808 172 5600** or alternatively email admin@simplelandlordsinsurance.com.

Yours Sincerely

Richard Truman

Richard Truman
Simple Insurance
(Head of Operations)

If you would like a copy of these terms and conditions in another format such as in large print, Braille or audio file please contact us on 0808 172 5600.

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Welcome to your Simple Landlords Insurance rent guarantee policy

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Your Simple Landlords Insurance rent guarantee policy

Who is Your Insurer?

This insurance has been arranged by Simple Insurance 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 based 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. Firm Reference Number 310101.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, number 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Certification of cover

This **Policy** document combined with **Your Policy Schedule** certifies that this insurance has been effected between **You** and **Us**. In return for payment of the premium **We** agree to insure **You** in accordance with the terms and conditions contained in and endorsed on these documents.

Important

Please keep this **Policy** document, together with **Your Policy Schedule**, in a safe place so **You** can read it again if **You** need to.

You can only take out this insurance if **You** have bought a Simple Landlords Insurance **Policy**. If **Your** Simple Landlords insurance **Policy** is cancelled for any reason this **Policy** will also be cancelled.

Language

You will notice that some words throughout this document are shown in **bold** type. These words are listed and defined in the 'Definitions' section of this document.

Please check that the information contained in this **Policy** meets **Your** requirements. If it does not, please contact Simple Landlords Insurance who arranged this insurance for **You**.

Definitions

Certain words throughout this document are defined words and are shown in **bold**. These are listed and defined below.

Authorised Professional

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by **Us** under the terms and conditions of this **Policy** to represent **Your** interests.

Claim Limit

The amount **We** will pay under each section of this **Policy** in respect of any one claim and during the **Period of Insurance** as detailed on **Your Schedule**.

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.

Court

Court, tribunal or other competent authority.

Deposit

The sum paid by the **Tenant** to **You** or the managing agent under the terms of the **Tenancy Agreement** for the purpose of providing **You** with an reimbursement or partial reimbursement against losses arising from the **Tenant's** breach of any of the terms of the **Tenancy Agreement**.

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.

Event

The initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for **Legal Expenses** and/or payment of a benefit under this **Policy**.

Guarantor

The individual or organisation shown in the **Tenancy Agreement** that has received a written **Tenant Reference** and provided a financial guarantee of the **Tenant's** performance of their obligations under the **Tenancy Agreement**.

Insurer

This insurance is administered by Legal Insurance Management Limited 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 based 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. Firm Reference Number 310101.

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Definitions (cont)

Legal Proceedings

When formal proceedings are issued against an opponent in a court of Law.

Period of Insurance

This policy will run concurrently with **your** Simple Landlords Insurance Policy for a maximum of 12 months. If **you** arranged this Policy after the start date of **your** Simple Landlords Insurance Policy cover will be provided from the date **you** bought it and will end on the expiry date of **your** Simple Landlords Insurance policy as detailed on **your policy schedule**.

Policy

The documents consisting of this Policy wording and **your Sschedule** including any endorsements.

Property

The private residence owned by **You** and let to tenants as detailed on **Your Schedule**.

Prospects of Success

At least a 51% chance of the insured person(s) achieving a favourable outcome.

Legal Expenses

Legal fees and costs reasonably and properly incurred by the **Authorised Professional**, with **Our** prior written authority including costs incurred by another party for which **You** are made liable by court Order, or may pay with **Our** consent in pursuit of a civil claim in the **United Kingdom** arising from an **Insured Event**. **Legal Expenses** will include VAT where it cannot be recovered.

Rent

The monthly amount payable by the **Tenant** to the **Insured** as set out in the **Tenancy Agreement**.

Rent Arrears

Money owed to **You** by an accepted **Tenant** under a **Tenancy Agreement** (less the **Deposit** or the balance of the **Deposit** following sight of accounted receipts relating to dilapidations caused to the **Property** by the **Tenant/s**).

Schedule

The document which forms part of the Simple Landlords Insurance policy contract alongside which **You** have bought this **Policy**. It contains **Your** name, address and the details of the **Property Insured**.

Standard Legal Expenses

The level of legal expenses that would normally be incurred by us in using a nominated **authorised professional** of **our** choice.

Tenancy Agreement

1. A tenancy agreement in writing made between **you** and the **tenant** which is an Assured Shorthold tenancy agreement within the meaning of the Housing Acts 1988 and 1996 or a Short Assured Tenancy or an Assured Tenancy as defined in the Housing (Scotland) Act 1988. In Northern Ireland the Agreement between you and the **tenant** to let the **property** must not be a Protected Tenancy or a Statutory Tenancy within the meaning of the Rent (NI) Order 1978 nor a Protected Shorthold Tenancy within the meaning of Housing (NI) Order 1983. Tenancy agreements in which the **tenant** is a limited company or a tenancy agreement or lease of commercial premises are not acceptable for cover.
2. Any other residential tenancy as agreed and approved by **us** in writing.

Definitions (cont)

Tenant

A person or company occupying **Your Property** by virtue of a **Tenancy Agreement**.

1. A credit check against the **Tenant** and any **Guarantor** obtained from a licenced credit referencing company showing:
 - a) no County Court Judgements in the past three years;
 - b) no outstanding County Court Judgements in the past three years;
 - c) the **Tenant's** or **Guarantor's** financial ability to meet the **Rent** commitment.;
 - d) that it is appropriate in the circumstance following receipt of the outcome of the credit check to grant a **Tenancy Agreement** to the **Tenant**.
2. Copies of two forms of identification, one of which must contain a photograph where the **Tenant** is an individual.

Territorial Limits

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

We/Us/Our

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

You / Your / Insured

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

Policy cover

During the **Period of Insurance** this policy will provide the following cover providing the **Event**:

- Occurs within the **Territorial Limits**;
- Occurs and is notified to **Us** during the **Period of Insurance**; and
- Has at least a 51% chance that of success and settlement is likely to outweigh any costs incurred.

✓ What is covered

✗ What is not covered

This **Policy** will cover **You** in the **Event** of:

The **Policy** will not pay out for the following:

1 - Eviction

Up to £5,000 for **Standard Legal Expenses** for the eviction of anyone in the **Property** without **Your** permission.

2 - **Rent Arrears** Guarantee

Up to £2,000 per month for a maximum of 12 months (as detailed on **Your Policy Schedule**) for **Rent Arrears** owed by the **Tenant** under the **Tenancy Agreement** during the **Period of Insurance** where an **Insured Event** under Section 1 occurs and where appropriate **You** are pursuing proceedings under this **Policy**.

Cover is subject to:

- a) a full month's **Rent** being in arrears after deduction of the **Excess**;
- b) the **Rent Arrears** only being payable until vacant possession has been gained;
- c) the claim being made during the **Period of Insurance**;
- d) **Rent Arrears** being paid at the rate of 1/30th of the **Rent** for each continuous day in arrears.

Please note the maximum **We** will pay is up to the **Claim Limit** as detailed on **Your Policy Schedule**

- a) claims where the **Tenancy Agreement** commenced more than 31 days after the date of the **Tenant Reference** unless:
 - i. the **Tenant** has resided at the **Property** for 90 days prior to the commencement of this **Policy** and made no default on **Rent**; or
 - ii. the **Insured** has continuous Legal Expenses and Rent Guarantee insurance with another **Insurer** in respect of the same **Tenancy Agreement** and the same **Tenant** and there had been no claims reported under that insurance;
- b) claims in the first 90 days where **You** have an existing **Tenant** but have not obtained a **Tenant Reference**;
- c) where an existing **Tenant** has defaulted on **Rent**, **You** will not be able to claim under this cover;
- d) **Rent Arrears** claims unless the **Insured** and their Letting Agent act promptly to gain vacant possession of the insured **Property** and recover **Rent Arrears**;
- e) **Rent Arrears** claims where the **Property** is not occupied for residential only purposes;
- f) any claim where the **Insured** or their Letting Agent gave any false or misleading information when they applied for the **Tenant Reference** or for this insurance cover or where the **Tenant** received a **Tenant Reference** subject to a **Guarantor** and the **Guarantor** was not correctly assigned to the **Tenancy Agreement**.

What this insurance does not cover

This insurance does not cover:

1. Where the amount in dispute is less than £250 including VAT;
2. An **Event** which occurs within the first 90 days of the **Period of Insurance** where the **Tenancy Agreement** commenced before the **Tenant Reference** unless the **Insured** had continuous **Legal Expenses** insurance with another insurer in respect of the same **Tenancy Agreement** and the same **Tenant** and there had been no claims reported under that insurance;
3. **Legal Expenses** incurred:
 - a) In respect of any **Event** which commenced prior to the commencement of the insurance;
 - b) Where the **Insured** should reasonably have realised when purchasing this insurance that a claim under this insurance might occur;
 - c) Before **Our** approval or beyond those for which **We** have given **Our** approval;
 - d) Where **You** fail to give proper instructions in due time to **Us** or to the **Authorised Professional**;
 - e) Where **You** are responsible for anything which in **Our** reasonable opinion prejudices **Your** case;
 - f) If **You** withdraw instructions from the **Authorised Professional**, fail to respond to the **Authorised Professional**, or withdraw from the **Legal Proceedings** or the **Authorised Professional** refuses to continue to act for **You**;
 - g) Where **You** decide that **You** no longer wish to pursue **Your** claim as a result of disinclination. All costs incurred up until this stage will become **Your** responsibility;
 - h) In respect of the amount in excess of **Our Standard Legal Expenses** where **You** have elected to use an **Authorised Professional** of **Your** own choice;
4. Claims which are conducted by **You** in a manner different from the advice or proper instructions of **Us** or those of the **Authorised Professional**;
5. Appeals unless **You** notify **Us** in writing of **Your** wish to appeal at least 6 working days before the deadline for giving notice of appeal expires and **We** consider the appeal to have reasonable **prospects of success**;
6. The pursuit, continued pursuit or defence of any claim if **We** consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
7. A dispute with **Us** not dealt with under the dispute resolution of this **Policy**;
8. An **Event** arising out of a **Tenancy Agreement** which does not fall within the definition of **Tenancy Agreement** in this **Policy**;
9. The **Tenancy Agreement** having been granted without first obtaining the requisite consent or licence;
10. Payment or non-payment of service charges;
11. Disputes where the **Tenant** is not aged 18 years or over;
12. Claims if **You** or **Your** managing agent has allowed the **Tenant** into possession of the **Insured Property** prior to:
 - a) the **Tenancy Agreement** having been signed by all parties;
 - b) all necessary statutory pre-grant notices to the **Tenant** having been issued;
 - c) the first month's **Rent** and the **Deposit** having been received in cash or cleared funds;
 - d) the Dilapidations Inventory having been signed by the **Tenant**.
13. Any claim where the **Insured** or their managing agent gave false or misleading information when they applied for this insurance cover;
14. Any consequence, howsoever caused, including but not limited to **Computer Virus in Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted;
15. Any direct or indirect consequence of:
 - a) Irradiation, or contamination by nuclear material; or
 - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;

What this insurance does not cover (cont)

16. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
17. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

Conditions and Limitations

The following conditions apply to **Your Policy**:

References

You are required to complete a **Tenant Reference** for all new tenancy agreements during the **Period of Insurance**.

Housing Benefit

If the **Tenant** is claiming Housing Benefit, **We** will not pay **Rent** until the outcome of the Housing Benefit claim is known. If the **Tenant's** Housing Benefit claim is rejected, **We** will pay **Rent** backdated to the date that **You** could first claim. There is no cover for any shortfall between the amount paid to the **Tenant** as Housing Benefit and the **Rent**.

Deposit

You will inform **Us** in writing of the allocation of the **Deposit** and no deductions may be made from the deposit without **Our** prior approval. The balance of the **Deposit** after such approved deductions will be applied to reduce **Rent Arrears** which **You** may be entitled to claim from **Us** under the terms of this **Policy**. Such monies may not be utilised to discharge **Your** liabilities in respect of the **Excess** under this **Policy**.

Consumer Insurance (Disclosure and Representations) Act 2012

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 asked when **You** purchased the **Policy** and to make sure that all information supplied to **Us** is true and correct. This also applies if **You** wish to make any changes to **Your Policy** during the **Period of Insurance** or if **You** make a claim under this **Policy**. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate in the **Event** of a claim.

If **You** do not answer questions truthfully and accurately, this may affect **Your** cover. In the event that **You** have supplied **Us** with information which is incorrect or false, **We** reserve the right to declare **Your Policy** invalid and cancel **Your** cover, with no refund of premium. In the event that **You** have made a claim, **We** may refuse to pay all or part of that claim.

Transferring Your interest in the Policy

You cannot transfer **Your** interest in the **Policy** to anyone else.

Due Care

You must not breach any of the conditions of the **Tenancy Agreement(s)** or Legal Charge affecting the **Property**.

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by **Us**. This includes ensuring that following receipt of the **Tenant Reference**, it is appropriate to grant a **Tenancy Agreement** to the **Tenant**.

You must act promptly to gain vacant possession of the **Property** and recover **Rent Arrears**.

Contracts (Rights of Third Parties) Act 1999

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

Conditions and Limitations (cont)

Notices

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

Dispute Resolution

If there is a dispute between **You** and **Us**, which is not solved by the **Policy**, either side may refer it to the arbitration of an independent arbitrator who will be either a solicitor or barrister, to be agreed by the two sides. If no agreement can be reached the Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts then in force.

Acts of Parliament

Any reference to Act of Parliament within this **Policy** shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.

Other Insurance

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

How to make a claim

All potential claims must initially be reported within 30 days to the legal helpline which operates 24 hours a day, 365 days a year on: [01384 887580](tel:01384887580)

Please note this helpline service is only in respect of legal issues and cannot assist with any other insurance matter.

Claims Conditions

Please note that the following conditions apply to **Your** claim and **We** may cancel the **Policy**, refuse to deal with **Your** claim, or reduce the amount of the claims payment if **You** ignore them:

Claims process

In the event of any incident which may give rise to a claim, **You** must follow the claims procedure detailed in this **Policy**, and **You** must give **Us** or the **Authorised Professional**, at **Your** own expense, all the information **We** or they ask for about the claim.

If **Rent** is overdue **You** must contact the **Tenant** within 7 days to establish the reason for the default.

If the **Rent** is not paid within a further 7 days the **Tenant** must be contacted again. If the **Tenant** cannot be contacted, and it is lawful to do so, **You** must serve notice of a requirement to undertake an inspection and visit the **Property** in accordance with **Your** obligations within the **Tenancy Agreement**. **You** should contact the Claims Notification helpline Service if **You** are unsure that such inspection is lawful.

We have the right, at **Our** expense and in **Your** name to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else; and/or
- Start legal action to get back from anyone else any payments that have already been made.

Claims Conditions (cont)

We shall have direct access at all times to and shall be entitled to obtain from the **Authorised Professional** any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and **You** shall give any instructions to the **Authorised Professional** which may be required for this purpose. **You** or **Your Authorised Professional** shall notify **Us** immediately in writing of any offer or payment into **Court** made with a view to settlement and **You** must secure **Our** written agreement before accepting or declining any such offer.

We will not be bound by any promise or undertaking given by **You** to the **Authorised Professional** or by either of **You** to any **Court**, witness, expert or agent or other person without **Our** agreement.

Representation

We will take over and conduct in **Your** name the prosecution, pursuit, defence or settlement of any claim. The **Authorised Professional** nominated and appointed by **Us** will act on **Your** behalf and **You** must accept **Our** nomination.

If **Legal Proceedings** have been agreed by **Us**, **You** may nominate **Your** own **Authorised Professional** whose name and address **You** must submit to **Us**. In selecting **Your Authorised Professional** **You** shall have regard to the common law duty to minimise the cost for **Your** claim. Any dispute arising from this shall be dealt with as detailed in the 'Dispute Resolution' section below.

Where you have elected to use **Your** own nominated **Authorised Professional** **You** will be responsible for any **Professional Fees** in excess of our **Standard Professional Fees**.

Cancelling Your Policy

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs **You** have the right to cancel it at any time by contacting Simple Insurance on 0808 172 5600.

If this is within the first 14 days of the start date or the day on which **You** receive **Your Policy** documentation, whichever is the later ('cooling off period'), **You** will be entitled to a full refund of the premium as long as **You** have not made a claim and do not intend to make a claim on the **Policy**.

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This **Policy** runs concurrently with **Your Landlords Insurance Policy**. If **Your Landlords Insurance Policy** is cancelled for any reason this **Policy** will also be cancelled by **Us**. Provided the premium has been paid in full **You** will be entitled to a proportionate refund of premium in respect of the unexpired **Period of Insurance**.

We may cancel **Your Policy**, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against **Our** staff.

Where **We** have cancelled **Your Policy**, no refund of premium would be made.

Customer Service & Complaints

This complaints procedure does not affect **Your** legal rights.

Questions or complaints about the sale of **Your Policy**

If **You** have a question or concern about, or **You** wish to make a complaint about, how **Your Policy** was sold to **You** (including the information **You** were given before **You** bought the **Policy**), or about the general service **You** received, please in the first instance contact Simple Insurance on 0808 172 5600 or write to:

Customer Relations Team
PO Box 1193
Doncaster
DN1 9PW
email: customer.relations@directgroup.co.uk

If **You** remain dissatisfied **You** may refer the matter directly to the Financial Ombudsman Service (contact details are given below).

Questions or complaints about **Your Policy** or the handling of **Your claim**

The aim is to provide **You** with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that **You** may have. If **You** have any questions or concerns about **Your Policy** or the handling of a claim **You** should, in the first instance, contact:

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

Telephone: 01384 377000
Email: claims@legalim.co.uk

Please quote Simple Landlords Home Emergency in all correspondence to assist a quick and efficient response.

If **You** remain dissatisfied after **We** have considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone Number: 0800 0234 567 from a landline or 0300 1239 123 from a mobile.
E-mail: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **Your** statutory rights.

Legal and Regulatory Information

Premiums and claims – **Your** rights

Please note that once **You** have paid **Your** premium to Simple Insurance **We** treat it as having been received by **Us**.

The law & legal proceedings applicable to this insurance

Unless **You** and **We** agree otherwise, the law which applies to this policy is the law which applies to the part of the **United Kingdom** in which **You** live. Any legal proceedings between **You** and **Us** in connection with this policy will, therefore, only take place in the courts of the part of the **United Kingdom** in which **You** live.

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 www.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.

Legal and Regulatory Information (cont)

Legal Insurance Management Ltd Privacy Notice

Legal Insurance Management Ltd (LIM) needs to collect and store personal data about its clients, insurance claims, suppliers and other users of LIM's facilities to allow it to maintain its core operations and meet its customers' requirements effectively. The provision of this personal data is necessary for LIM to administer **Your** insurance policy and meet **Our** contractual requirements under the policy.

It is important to LIM that **You** are clear on what information **We** collect and why **We** collect it. **You** can withdraw **Your** consent at any point by notifying LIM, however if **You** have an on-going claim this may affect continued cover under **Your** policy. Should **Your** data need updating, this can also be done at any point by contacting LIM.

To view **Our** full privacy notice, **You** can go to <https://www.legalim.co.uk/policyholder-privacy-notice> or request a copy by emailing **Us** at dataprotection@legalim.co.uk. Alternatively, **You** can write to us at: Data Protection, Legal Insurance Management Ltd, 1 Hagley Court North, Brierley Hill, West Midlands, DY5 1XF.

False or fraudulent claims

If **You** or anyone acting on **Your** behalf makes a claim on this policy and know the claim is false or fraudulent in any way, the cover will be void, the claim will not be paid and all monies received by **You** or **Your** representatives shall be immediately repaid. **We** may also share this information with other insurers and the appropriate law enforcement authorities.

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 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 by visiting www.fscs.org.uk