

Tyre Insurance

Policy Document

This document explains how your Tyre Insurance works.

Please make sure you fully understand the terms and conditions relating to the policy and in particular the process for requesting a repair under this policy. Please also take a couple of minutes to check your policy details and tell us immediately if there are any mistakes.

This Tyre Insurance policy is administered by Pickles & Burns Ltd trading as "GapInsurance.co.uk".

132 Huddersfield Road, Holmfirth, West Yorkshire, HD9 3AS.

www.gapinsurance.co.uk

Phone: 01484 490095

Email: support@gapinsurance.co.uk

Tyre Insurance

Introduction

Your Tyre Insurance policy has been specially designed to cover the cost of repairing or (subject to a maximum contribution of up to £150, £300 or £450 per Tyre dependant on the cover option you have chosen) replacing up to four Tyres fitted to Your Vehicle and one spare Tyre, as a result of Damage occurring whilst your vehicle is within the Geographical Limits.

This Tyre Insurance policy has been arranged by Pickles & Burns Ltd t/a GapInsurance.co.uk & underwritten by UK General Insurance Limited, on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Pickles & Burns Ltd is an appointed representative of Frank Pickles (Insurance Brokers) Ltd. Frank Pickles (Insurance Brokers) Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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

Understanding Your Policy

This insurance is only valid when accompanied by Your Schedule, which provides details of Your Vehicle and when the cover will begin and end. Please read this policy carefully and make sure You understand and fully comply with its terms and conditions as failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

Your policy and Your Schedule should be kept in a safe place so You can read it again if You need to.

Important Numbers

To make a claim, please call 0191 258 8185.

For any other enquiries, please call the Administrator on 01484 490095 or email support@gapinsurance.co.uk.

Changing Your Mind

If You decide for any reason that You do not want this insurance policy, then please contact the Administrator that arranged Your policy for You.

- If You do this within 30 days of taking out this policy, or the date which You received Your documents if this is later and no claim has been made, the premium You have paid will be refunded in full. This is known as the 'cooling off period'.
- If You change Your mind after the 30 day cooling off period and You have paid Your premium in full, We will give You a pro-rata refund of Your premium, based on the number of whole days remaining between Your cancellation date and the end date of the policy shown on Your Schedule. If You have made a claim under this policy then You will not receive any refund.

On behalf of UK General Insurance Limited



Karen Beales
Managing Director.

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Definitions

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

Administrator – GapInsurance.co.uk, 132 Huddersfield Road, Holmfirth, West Yorkshire, HD9 3AS provides policy registration services on behalf of the Insurer. Tel no. 01484 490095.

Claim Administrator – MB&G Insurance Services, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ provides policy claims services on behalf of the Insurer.

Tel no. 0191 258 8185.

Claim Limit is the maximum amount that can be claimed per Tyre for any one event during the Period of Insurance. This policy has a maximum claim limit per Tyre of either £150, £300 or £450 including VAT, subject to the level of cover purchased.

Consequential Loss means any other costs which are directly or indirectly caused by the event which led to Your claim unless specifically stated in this policy.

Damage(d) means the sudden and unforeseen deflation of a Tyre arising from accidental damage to the Tyre itself, or malicious damage to the Tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed. Further cover for damage to Tyre sidewalls is provided without sudden and unforeseen deflation, provided that the Tyre is deemed illegal as determined by UK MOT testing standards.

'E' Marked Tyres The 'E' Mark is a European recognised quality mark for tyres. All passenger car tyres sold in the EU must be stamped with the 'E' Mark on their sidewall to indicate that they comply with current legislation.

Geographical Limits means England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The Vehicle is also covered in the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra for a maximum of 30 days in any 12 months of cover.

Insured, You, Your – A UK resident who has purchased or leased an eligible Vehicle and has paid the necessary premium under this policy.

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

Period of Insurance means 12, 24, 36 or 48 months from the start date shown on **Your Schedule**, subject to the duration of cover purchased.

Policy Limit means You may claim for up to five Tyre(s) fitted to Your Vehicle during the Period of Insurance.

Repair Cost means the reasonable cost of repair materials, including the cost of a new valve if necessary; and the reasonable labour cost of repairing, fitting and balancing of the repaired Tyre.

Repairer means any full time business providing the supply and fitting of car tyres, on the basis that all claims conditions as contained within this policy are adhered to.

Replacement Cost means the reasonable cost of a like for like Tyre of similar make, and quality as the **Damaged** Tyre, including the cost of a new valve if necessary; and the reasonable labour cost of fitting and balancing of the new Tyre. Should the cost of the replacement Tyre exceed the maximum claim limit per tyre, You will be reimbursed up to the maximum claim limit.

Schedule This document will be provided to You when You take out this policy and will contain details about You, Your car, the policy inception date, term of cover and individual Tyre claim limit that is applicable to Your policy

Tyre(s) The four tyres fitted to Your car, plus the spare tyre. Your car's tyres must be 'E' marked - a European quality mark which applies to all tyres sold within the European Union to show that they comply with current legislation.

Vehicle The Vehicle that you own or have leased, that is shown on your Schedule and which is registered to you (or if leased, to a finance company) at an address in England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. Your vehicle must be less than 10 years old from the date of first registration, its mileage must be under 100,000 and you must have taken delivery of it no more than 60-days prior to the start of the Period of Insurance.

Wear and Tear means damage to Tyre(s) which have reached the end of their normal effective working lives because of age and/or usage or where the Tyre tread depth is less than 2mm across the full tread area of the Tyre.

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

Period Of Insurance Cover

The **Schedule You** have been provided with will provide details as to when this policy commences. Expiry of **Your** policy will occur in the event of the following:

- A. The expiry date, as shown on **Your Schedule**;
- B. **You**, or anyone representing **You**, defrauds or deliberately misleads the **Insurer**, the **Administrator** or the **Claim Administrator**;
- C. The **Vehicle** is sold or transferred to a new owner;
- D. The maximum number of claims incidences has been reached; that being five **Tyre** repairs or replacements during the **Period of Insurance**.

What Is Covered

You are covered up to the **Claim Limit** shown on **Your Schedule** for up to four Tyre(s) fitted to **Your Vehicle** and one spare **Tyre**, which require repair or replacement (subject to a maximum of either £150, £300 or £450 per **Tyre** dependant on the cover option **You** have chosen) as a result of **Damage** occurring (see definition below) during the **Period of Insurance**, whilst **Your Vehicle** is in the **Geographical Limits**, subject to the terms, exclusions and conditions detailed within this policy document.

Each **Tyre** repair will be treated as a separate claim – e.g. If **You** accidentally **Damage** two of **Your Tyres**, this will count as two repairs during the **Period of Insurance**. **Tyres** will only be replaced if in the opinion of the Repairer, they are beyond economic repair. The cover option **You** have chosen will be shown on **Your Schedule**.

What Is Not Covered

We will not pay any claims that occur within the first 14 days of the start of the **Period of Insurance**. If a claim should occur within the first 14 days, please contact the **Administrator** that arranged **Your** policy for **You**, to arrange for **Your** policy to be cancelled with a full refund of premium.

In addition, this insurance will not cover the following:

- 1 **Wear and Tear**, including any unevenly worn **Tyres** caused by defective steering geometry outside manufacturer's recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. incorrect **Tyre** pressure.
- 2 More than five **Tyre** claims in the **Period of Insurance**.
- 3 Any **Vehicle** which is 10 years or older from the date of manufacture, or where the total mileage is greater than 100,000, at the start of the **Period of Insurance**
- 4 **Tyres** fitted to:
 - 4.1 **Vehicles** owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles; or
 - 4.2 **Vehicles** used: for competition (including track days, racing, pace-making), hire or reward, off road use (including all Quad Bikes), solely for delivery or courier purposes, as a public service vehicle (ambulance, police car or other emergency vehicle) or any vehicle owned by a driving school; or
 - 4.3 **Vehicles** over 3500kg gross weight; or
 - 4.4 Motorcycles, scooters and mopeds
- 5 Any **Damage**:
 - 5.1 where the fault or **Damage** occurred before the inception of this insurance, or incurred due to the **Vehicle** being driven following the initial failure.
 - 5.2 caused by fire, any road traffic accident, or where the **Vehicle** is a total loss.
 - 5.3 where **Damage** is caused to any other part of the **Vehicle** by the same incident which is part of a road traffic accident or road risk insurance claim.

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- 6 Loss of whatsoever nature arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** part.
- 7 Any malicious **Damage** claim, which is not accompanied by a valid and substantiated crime reference number.
- 8 Theft of the **Tyre(s)**.
- 9 Any claim where at the time of **Damage** the **Tyre** tread depth is less than 2mm across the full tread area of the **Tyre**. If one or more of **Your Tyres** is **Damaged** and the tread depth is less than 2mm across the full legal width, **We** will not pay **Your** claim.
- 10 Manufacturing defects or faults including manufacturer's recall.
- 11 **Tyre(s)**, which are not 'E' Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the **Tyre(s)**.
- 12 VAT where **You** are VAT registered.
- 13 Any costs incurred in excess of or outside the liability under this insurance including any form of **Consequential Loss**, depreciation or diminution in value.
- 14 Faults in workmanship or materials, or any **Consequential Loss** in repairs paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any **Repairer** charges in excess of, or rejected as not being **Our** liability.
- 15 Where it is discovered that this policy was purchased more than 60 days following the delivery date of **Your Vehicle**.

General Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them **We** may at **Our** option: cancel the policy, refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. This policy will only cover **You** and the **car** that is shown on **Your Schedule**. It may not be transferred to any other person or **Vehicle**.
2. **Duty of Care:** **You** must not continue to drive the **Vehicle** after any **Damage** or incident if this could cause further **Damage**.
3. **Servicing Requirements:** All reasonable steps must be taken to avoid loss or **Damage** to **Your Vehicle** and its **Tyre(s)**. As evidence of this **You** must regularly and as part of **Your Vehicle** service, check the general condition and legality of **Your Tyre(s)**. All **Tyre(s)** must have a minimum of 2mm tread depth across the full tread area of the **Tyre** at all times during the **Period of Insurance**.
4. If **You** need to make a claim, **You** must follow the procedures shown under the 'How to Claim' section below.
5. **Fraud:** **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:
 - fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy; or
 - fails to reveal or hides a fact likely to influence the cover **We** provide; or
 - makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false; or
 - sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false; or
 - makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
 - makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge

Or 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.

6. **Duty of Disclosure:** The policy has been issued based upon information, which **You** have given to **Us** about Yourself, **Your Vehicle** and its **Tyre(s)**. **You** have a duty to tell **Us** immediately of any changes to this information in particular any of the following; change of address, or use

of the **Vehicle** e.g. being used for private hire, as failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms

7. **'E' Marked Tyres:** All **Tyre(s)** must be 'E' Marked.
8. **The Law Applicable to this Policy:** 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.
9. **Subrogation:** This means that **We** reserve the right to take over **Your** claim after **We** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in **Your** name. **You** must co-operate with **Us** if **We** choose to do this; any action **We** take will be at **Our** expense.
10. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy;
 - b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
 - c) tell **Us** of any changes to the answers **You** have given as soon as possible.

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

General Exclusions

1. Any alteration, endorsement or amendment made to this policy unless **We** have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by **Us** as the **Insurer**.
2. 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, terrorism.
3. 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.
4. Claims occurring before or after the **Period of Insurance**, or occurring outside the **Geographical Limits**.

How to claim

If **Damage** occurs please contact the **Claim Administrator** within 30 days and report **Your** claim according to the following procedure.

- 1 Contact the **Claim Administrator** on Telephone number: 0191 258 8185.
- 2 For Claims Authorisation The **Repairer** must:
 - Advise **Us** of **Your** policy number and **Vehicle** details
 - Confirm the tread depth of the **Damaged Tyre(s)**
 - Advise **Us** of the cause of **Damage**
 - Provide an itemised **Repair/Replacement Cost** estimate with a digital photo of the **Vehicle** and the **Damaged Tyre(s)**.

If **You** delay reporting **Your** claim without good reason and this delay means that **We** cannot check the circumstances of **Your** claim, or that the amount of the claim is more than it would have been than if **You** had notified **Us** earlier, then this may mean that **We** do not pay part or all of **Your** claim.

If driving **Your Vehicle** means that this is likely to cause further **Damage**, then if possible **You** should avoid doing so. **We** would recommend that if

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You have a serviceable spare **Tyre** or wheel then this should be fitted in order to avoid causing further **Damage**. If **You** are unsure what to do, please contact the **Claim Administrator** for advice. In all cases **You** must not arrange for any repairs, or dispose of **Damaged** wheels or **Tyres**, without specific authorisation from the **Claim Administrator**.

Claims Conditions

You must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

1 Making a Claim

All claims **MUST** be made within thirty (30) days of the **Damage** occurring.

2 Protect Damaged Tyre(s)

In the event of **Damage** to any **Tyre(s)**, they must be removed from the **Vehicle** and repaired or replaced before the **Vehicle** is driven again. If the **Vehicle** is recovered to a **Repairer** it must be in such a way that only roadworthy **Tyre(s)** are in contact with the road i.e. by low loader or trailer where towing would be inappropriate

3 Contact the Claim Administrator

Before any work is undertaken it is **Your** responsibility to ensure that the **Repairer** telephones the **Claim Administrator** for authorisation. The telephone number is 0191 258 8185.

4 Retain replaced Tyre(s) for inspection

In cases where **You** are paying the **Repairer** direct and reclaiming costs from **Us** or **We** have requested the right to inspect the **Tyre(s)** **You** must ensure that the **Damaged Tyre(s)** are retained for one calendar month to allow inspection by a qualified engineer. It is **Your** responsibility to ensure that the **Damaged Tyre(s)** are available for inspection. The **Claim Administrator** may arrange for an inspection of the **Vehicle** or its **Tyre(s)** by an independent engineer. Any decision on liability will be withheld until this report is received.

5 Claims Procedure

A detailed claims procedure is given in this policy. **You** must follow this procedure; failure to do so may result in non-payment of **Your** claim.

6 Repair or Replacement Authorisation

Should **You** decide to give permission to the **Repairer** to commence work, without an authorisation number being obtained from the Claims Office, **You** do so in the full knowledge that **We** reserve the right not to meet **Your** claim because **You** have denied **Us** **Our** right under this policy to inspect the **Vehicle** and its **Tyre(s)** prior to its repair.

7 Confirming details of Your claim with You

To ensure **We** maintain the highest level of service **We** may contact **You** to confirm the details of **Your** claim. Should **You** be contacted **We** will await confirmation from **You** that **You** are happy for the **Repairer's** costs to be settled before arranging payment under the terms of **Your** policy. Should **We** not receive a response following **Our** request **You** may become liable to settle the cost of repair with the **Repairer** as **Your** failure to reply will be viewed as limiting **Our** ability to assess **Our** liability under the policy.

8 Salvage

We accept no liability for the responsible disposal of **Tyre(s)**.

9 Use of Engineers

At notification of any claim **We** reserve the right to instruct a qualified engineer to: inspect **Your Vehicle** and its **Tyre(s)**, before authorising any claim; or inspect any **Tyre(s)** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been carried out or authorised. When this right is exercised **We** shall have no liability for any loss to **You** arising from any possible delay.

10 When You Collect Your Vehicle

After repair, check that all work has been properly completed. If **You** are aware the repair is not satisfactory do not sign any satisfaction note

and advise the **Claim Administrator** as soon as possible. Note: **We** do not accept responsibility for faults in workmanship or materials in repairs paid for by **Us** on **Your** behalf.

Please note: In the case of Malicious **Damage**, report the incident to the police and advise **Us** of **Your** valid crime reference number.

If the claim is covered by the policy, verbal authorisation will be given to carry out the repair. A claims authority number will be issued with an authorised **Repair Cost**, which is the most **We** will pay for the repair, subject to **Your Claim Limit**.

If **You** authorise a repair or replacement without obtaining a valid claims authorisation number from the Claims Office, **You** will have to pay and recover the reasonable costs from **Us**.

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.

Malicious Damage, Unauthorised Or Out Of Hours Repairs

Occasionally **You** may require emergency assistance out of hours and will be unable to contact the Claims Office to provide a claim authority number. Under these circumstances or where the **Repairer** refuses to wait for payment from **Us**, **You** will need to settle their invoice and claim reimbursement from **Us**.

You must retain the **Damaged Tyre(s)** for one calendar month to allow inspection by a qualified engineer. It is **Your** responsibility to ensure that the **Damaged Tyre(s)** are available for inspection and failure to do so may invalidate **Your** claim. Subject to the above, if **You** have paid the **Repairer** **We** will reimburse **You** up to a reasonable repair or **Replacement Cost**, if **You** send the Claims Office the following information:

- **Your** policy number and **Vehicle** details
- Confirmation of the minimum tread depth across the full tread area of the **Damaged Tyre(s)**
- Cause of **Damage**
- Itemised repair/replacement invoice
- Valid crime reference number in the case of Malicious **Damage**
- Location of the retained **Tyre(s)** for inspection
- **Your** contact and payment details for reimbursement from **Us**.

Important telephone numbers

Administration and Claims Helpline

Telephone 0191 258 8185

To make sure that **You** receive the highest levels of service, telephone calls to the **Administrator** and/or **Claim Administrator** may be recorded.

Cancellation By You

If this policy does not meet **Your** needs, **You** have 30 days from the date **You** received **Your** policy documents to cancel the policy and obtain a full refund.

If **You** wish to cancel **Your** policy after this 30-day period, **You** can cancel at any time and receive a pro rata refund.

To cancel **Your** policy please contact the **Administrator** by calling 01484 490095 or by emailing: support@gapinsurance.co.uk.

Please note that **We** will not give **You** a refund if **You** have already claimed on **Your** policy.

If **You** have paid for **Your** policy in cash, as opposed to a credit agreement, provided **You** have not made a successful claim, the **Administrator** will provide **You** with a refund proportional to the length of time the policy has been in force and is calculated using the policy start date. The amount of refund **You** receive will be based on each full day remaining on **Your** policy.

If **You** have paid for **Your** policy by instalment payments through a credit agreement, any refund amount owed to **You** will be calculated in line with the following rules:

- Where **You** have paid all the instalment payments, **We** will calculate the refund as above. The refund will be paid directly to **You**.
- Where **You** have not paid all the instalment payments, **We** will calculate the refund as above and:

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1. If the refund **You** are eligible for is in excess of the total outstanding instalment payments **You** owe, **We** will pay the difference directly to **You**; or
2. If the refund **You** are eligible for is less than the total outstanding instalment payments **You** owe, **You** will not receive a cash refund. The refund will be applied as part payment of **Your** total outstanding instalment payments. **You** will continue to be responsible for paying the remaining outstanding payments on **Your** credit agreement until the balance calculated at the time of notice of cancellation received by the **Administrator** has been settled.

We will not give **You** a refund if **You** have successfully claimed on **Your** policy.

Any instructions to cancel must be provided by email to support@gapinsurance.co.uk or in writing to:

GAPinsurance.co.uk,
132 Huddersfield Road,
Holmfirth, West Yorkshire,
HD9 3AS.

The refund will be calculated from the date of receipt of **Your** request to cancel.

Please allow up to 28 days for **Your** cancellation and refund to be processed.

Cancellation By Us

We 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:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

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, unless the reason for cancellation is fraud and/or **We** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Complaints And Arbitration

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 the **Administrator** in the first instance on 01484 490095, or in writing to:

The Managing Director
GapInsurance.co.uk
132 Huddersfield Road,
Holmfirth,
West Yorkshire, HD9 3AS.

You can also email **Us** at support@gapinsurance.co.uk

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your** agent 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 the handling of a claim on the policy:

Please contact the **Claim Administrator** in writing at:

MB&G Insurance Services,
Cobalt Business Exchange,
Cobalt Park Way,
Newcastle Upon Tyne,
NE28 9NZ
Tel. 0191 258 8185.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06468B.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services 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,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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

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 the **Insurer** is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any 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. All countries in the EEA, which includes the UK, have similar standards of legal protection for your personal information. If we share your information outside the EEA we will require your personal information to be protected to at least UK standards.