

LEISUREDAYS HOLIDAY CARAVAN EMERGENCY COVER

INTRODUCTION

Your Policy has been arranged by Leisuredays (a trading name of Caravan Guard Limited) with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Leisuredays is a trading name of Caravan Guard Limited. Caravan Guard Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

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WHAT IS COVERED

In the event of an **emergency** occurring in **your holiday caravan**, we will:

- Advise **you** on what action to take to protect yourself and **your holiday caravan**;
- Send one of **our approved engineers** or arrange an appointment for an **approved engineer** to visit **your holiday caravan**; and
- Organise and pay the cost of providing **assistance**, up to the **claim limit**, including VAT but excluding any **excess**.

WHAT IS NOT COVERED

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

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold.

Administrator

Leisuredays, New Road, Halifax, HX1 2JZ, Tel: 01422 396 888.

Approved engineer / engineer

Means a qualified person approved and instructed by the **helpline** to undertake **emergency** work.

Assistance

Means the work undertaken by the **engineer** during a **call out** to the **holiday caravan** to complete a temporary repair to limit or prevent damage or, if at similar expense the cost of completing a permanent repair, in respect of the cover provided.

Beyond Economical Repair (BER)

The point at which **we** estimate the cost to repair the boiler / appliance exceeds the boiler / appliance's value. When calculating the value of **your** boiler / appliance, **we** take into consideration the age of **your** boiler / appliance (which is calculated from the date of

manufacture), together with the type of boiler / appliance. This value is then compared to the total cost of parts and labour required to repair the boiler / appliance. When the repair cost is higher than the value, **we** deem the boiler / appliance to be **beyond economical repair**.

Boiler, Controls, Boiler and Controls

A gas or dual fuel central heating boiler installed within the **holiday caravan** including pump, thermostatic valves, motorised valves, cylinder thermostat, time, pressure and temperature controls.

Call Out(s)

Means a request for **assistance** from **you** to the **helpline**, following an **emergency**, even if the request is then cancelled by **you**.

Central Heating System

Means the principal domestic central heating and hot water systems including but not limited to room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar or warm air heating system and non-domestic source.

Claim Limit

The maximum amount **we** will be liable for per **call out** including **call out** charges, labour, parts and materials.

Please refer to **your** policy **schedule** for details of **your claim limit**.

Claims Administrator

Means Service Solutions Assist Ltd, T/A Local Assist, Solutions House, Fairways office Park, Fulwood, Preston, Lancashire, PR2 9WT who **we** have appointed to handle claims on **our** behalf.

Telephone number 0808 223 5231.

Commencement Date

Means the start of the **period of cover** as shown in the **schedule**.

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 any loss of earnings resulting from an inability to attend work because of the **emergency**.

Emergency

Means a sudden and unexpected event which, if not dealt with quickly would in the opinion of the **helpline**:

- (a) render the **holiday caravan** unsafe or insecure; or
- (b) damage or cause further damage to the **holiday caravan**; or
- (c) cause personal risk to **you**.

Excess

The first amount of each **call out** payable by **you** to the **helpline** before the **approved engineer** will attend. Details of any **excess** applicable to **your** policy will be recorded on **your** policy **schedule**.

Holiday Caravan

A single occupancy domestic dwelling at the address shown in the **schedule**, used for domestic purposes or as a holiday let, which has 6 or fewer bedrooms and is situated in the United Kingdom or Isle of Man.

Pay on use

Should an **emergency** arise that is not included under holiday caravan emergency cover we may be able to arrange for an **approved engineer** to attend **your holiday caravan** but **you** will be responsible for all costs involved. The use of this service does not constitute a **call out** under **your** policy.

Period of Cover

Means the period shown in the **schedule** between the **commencement date** and end date.

Schedule

Means the document sent to **you** confirming the cover you have selected, the **commencement date**, details of the **insured** and the **holiday caravan**.

Unoccupied

Means where no one has resided in the **holiday caravan** for a period exceeding 30 consecutive days,

We, Us, Our, Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited.

You, Your, Insured

The person(s) named on the **schedule** as the policyholder along with any other permanent members of the household.

ITEMS COVERED

The cover provided under **your** policy will depend on the cover options **you** have selected. Please refer to **your** policy **schedule** for confirmation of the level of cover provided under **your** policy.

The amount **we** will pay in respect of any one claim shall not exceed the **claim limit** shown on **your** policy **schedule**. **You** are responsible for paying any **excess** under the policy and / or any cost of **assistance** that exceeds the **claim limit**.

1. Boiler and Controls

We will provide **assistance** to restore heating and/or hot water to **your holiday caravan** following an **emergency** arising from the sudden and unexpected complete failure of the **boiler and controls**.

Claim Limit – £500 per claim.

Where a **boiler** is deemed **beyond economical repair**, and is 5 years old or less, **we** will provide a contribution of up to £250 towards a replacement boiler, where there is no manufacturer guarantee in place.

Please note **you** will be responsible to pay the **excess**, as shown on **your schedule** for each claim associated to the **boiler and controls** where:

The **excess** is payable by **you** to the **helpline** before the **approved engineer** will provide **assistance** under the policy.

We do not cover:

- a) An **emergency** occurring within 14 days of the **commencement date**;
- b) Re-attendance to the **boiler** until **you** have confirmed it has been replaced, if **we** have previously deemed it **beyond economical repair**.
- c) Any **boiler** which is more than 12 years old;
- d) Any **boiler** which has not been serviced in the last 12 months;
- e) Removing sludge or hard-water scale from the **boiler** (typically, pressure or chemical flush requirements);
- f) Any contribution towards a replacement boiler where **your boiler** is deemed **beyond economic repair** if it is five years old or more;
- g) Repairing or replacing appliance flues that are not part of **your boiler**;
- h) Hot and cold water pipes from mains stopcock leading to **your** taps (including garden taps);
- i) Cold water storage tanks;
- j) Leaking overflow pipes;
- k) Gas leaks;
- l) Oil contamination resulting from a leak from a oil powered boiler;
- m) Lighting of boilers or the correct operation or routine adjustment of time or temperature controls;
- n) Fuel tanks and associated pipe work.

2. Central Heating System

We will assist **you** to restore heating and/ or hot water to **your holiday caravan** following an **emergency** arising from the sudden and unexpected complete failure of the **central heating system**.

Claim Limit – £500 per claim.

We do not cover:

- a) Gas leaks;
- b) Clearing airlocks or bleeding radiators;
- c) Any repair or replacement which requires the removal of asbestos in order to complete the repair;
- d) Fuel tanks and associated pipe work;
- e) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- f) Replacement of water tanks or hot water cylinders;
- g) Replacement of radiators;
- h) Loss of hot water where there is an alternative means of heating water e.g. immersion heater;
- i) The freezing of a condensate pipe.

3. Plumbing and Drainage

Where this cover is shown on **your schedule** and the appropriate premium paid **we** will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of or damage to the plumbing and / or drainage system within the **holiday caravan** which has resulted in internal water leakage, flooding or water damage to the **holiday caravan**.

Claim Limit – £500 per claim.

We do not cover:

- a) General maintenance including but not limited to dripping taps, leaking external overflows;
- b) The costs of repairs to the underground water supply or drainage facilities except where within **your holiday caravan**;
- c) Leaks from any household appliance, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Toilets, cisterns, baths, basins, bidets or shower bases;
- e) Cesspits, septic tanks;
- f) Plumbing and filtration systems for swimming pools or spa baths;

- g) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- h) Replacement of water tanks or hot water cylinders;
- i) Replacement of radiators;
- j) Any repair to domestic appliances that are leaking water, other than from the external fixed pipe work;
- k) Water leak noises where there is no visible leak;
- l) The escape of water where it is not causing any internal damage or risk to any insured person's health;
- m) Frozen pipe work;
- n) Shared drainage facilities with the exception of those within the boundaries of **your holiday caravan**;
- o) Any damage caused by the **approved engineer** in gaining access to the **holiday caravan** due to removing an appliance or any equipment from its operation position in order to effect an **emergency** repair.

4. Electricity Supply

Where this cover is shown on **your schedule** and the appropriate premium paid **we** will assist **you** to restore the electricity system to the **holiday caravan** following an **emergency** arising from the sudden, unexpected and complete failure of the electricity system in the **holiday caravan**.

Claim Limit – £500 per claim.

We do not cover:

- a) The failure of any electrical wiring that is not permanent (e.g. fairy lights);
- b) Any fault in supply prior to the consumer box;
- c) Wire / cabling situated outside of the **holiday caravan** (e.g. wiring to satellite dishes, aerials etc);
- d) Any claims where in the opinion of **our approved engineer** the electrical system would fail to meet minimum electrical safety standards;
- e) Any partial breakdowns where the electricity supply has not been lost to the whole of the insured property (i.e. partial loss of plug sockets and/ or lighting);
- f) Any claims relating to the electricity supply to burglar / fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories;
- g) Wiring and electrics which are not permanent fixtures;
- h) Replacement of light-bulbs & fuses in plugs;
- i) Repair or replacement costs if **our approved engineer** is unable to repair the domestic electrical wiring due to its age or poor condition;
- j) The resetting of circuit breakers, where it is not associated with permanent repair work and where it can be reset by **you**.

5. Water Supply

We will assist **you** to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in **your holiday caravan** to the point where it is connected to the public or shared water supply pipe within the boundary of **your holiday caravan** provided **you** have sole responsibility for this.

Claim Limit – £500 per claim.

We do not cover:

- a) Frozen pipes;
- b) An **emergency** as a result of land heave or subsidence;
- c) Cost to remedy any damages caused to gain access to the pipe, including but not limited to surface finishes e.g. tarmac or paved driveways.

6. Emergency Gas Supply Pipe Cover

We will assist you to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in **your holiday caravan**. **Our assistance** will only be provided **once** the National Gas Emergency Service has attended and isolated the leak, or once **you** have turned off the supply where **you** use a bottled gas supply.

Claim Limit – £500 per claim.

We do not cover:

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown;
- c) Temporarily frozen pipes where permanent damage isn't confirmed;
- d) Systems not installed correctly or which do not conform to any governing Safegas regulation or requirements.

7. Inoperable Toilet

We will assist **you** to stop the **emergency** which has arisen from the sudden and unexpected failure of the toilet within the **holiday caravan** which has resulted in internal water leakage, flooding or water damage to the **holiday caravan**; or which renders the toilet inoperable.

Claim Limit – £500 per claim.

We do not cover:

- a) General maintenance;

- b) Cesspits, septic tanks;
- c) Failure to one toilet where there is another working toilet within the **holiday caravan**;
- d) Descaling or any work arising from hard water scale deposits, including de-sludging and the effects of aggressive water and clearing of airlocks;
- e) Replacement of water tanks or hot water cylinders.

8. Cooker / Oven

Where this cover is shown on **your schedule** and the appropriate premium paid **we** will assist **you** to restore a means of heating and preparing food within the **holiday caravan** following an **emergency** arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.

Where a cooker / oven is deemed **beyond economical repair** our liability under the policy will cease.

Claim Limit – £500 per claim.

We do not cover:

- a) An **emergency** where an alternative means of heating / preparing food is available.

9. Security

Where this cover is shown on **your schedule** and the appropriate premium paid **we** will assist **you** to make the **holiday caravan** secure following an **emergency** arising from the sudden and unexpected failure of or damage to external windows, or locks, fitted to doors and windows where the failure or damage is such so as to render the **holiday caravan** unsafe or insecure.

We do not cover:

- a) Damage as a result of theft or attempted theft;
- b) Failure of the **holiday caravan** security system;
- c) Loss or damage to the keys to the **holiday caravan**;
- d) Replacement glazing unless the contractor has the appropriate glazing available at the time of the initial visit;
- e) Replacement of defective locks unless there is no way of making the **holiday caravan** secure overnight;
- f) Any broken and / or damaged external locks, doors or windows which do not cause a security risk to the **holiday caravan**;
- g) Any broken and / or damaged double glazed windows where both panes have not been damaged;

- h) Any broken and / or damaged external doors where the property is secure and there is alternative access to the **holiday caravan**;
- i) Loss of keys for outbuildings, garages or sheds;
- j) Loss of keys where an alternative set is available;
- k) Any damage caused by the **approved engineer** in gaining access to the **holiday caravan** due to the failure of the locks.

10. Alternative Accommodation

Where this cover is shown on **your schedule** and the appropriate premium paid in the event of an **emergency** where **your holiday caravan** is declared unsafe **we** will provide a contribution towards alternative accommodation.

Claim Limit – £500 per claim.

11. Pest Control

We will assist **you** in the removal of or extermination of wasps, hornets, rats and mice infestation in the **holiday caravan**.

Claim Limit – £500 per claim.

We do not cover:

- a) An **emergency** if **you** fail to follow previous guidance given by an **approved engineer** or the **helpline**;
- b) Damage to the structure, masonry, fixtures and fittings or any cleaning caused directly or indirectly by pests;
- c) Pests kept as domestic pets or for commercial purposes;
- d) Boring insects and woodworm.

12. Roofing

Where this cover is shown on **your schedule** and the appropriate premium paid **we** will assist **you** to stop the **emergency** which has arisen from damage to the roof of **your holiday caravan** due to bad weather conditions or falling trees or branches.

Claim Limit – £500 per claim.

We do not cover:

- a) A **holiday caravan** covered under a management agreement;
- b) A **holiday caravan** greater than three storeys high.

HOW TO ARRANGE EMERGENCY ASSISTANCE

1. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.

2. Before requesting **assistance**, check that the circumstances are covered by **your** policy. Remember this is not a maintenance policy and does not cover routine maintenance in **your holiday caravan**. Normal day to day maintenance or any claim not deemed to be an **emergency** will not be covered under this policy, however **we** can provide assistance on a **pay on use** basis.

3. If **your emergency** is **boiler and controls** related **you** should have **your boiler** make and model and service details ready when **you** contact the **claims administrator**. Remember **you** must produce evidence, to **our approved engineer**, that the boiler has been serviced to the manufacturer's specifications within the last twelve months in order for **boiler and controls** cover to apply.

4. Telephone the **claims administrator** immediately upon discovery of the **emergency** and provide details of the **assistance** required. All requests for **emergency assistance** must be made through the **claims administrator**. Do not make any arrangements yourself without prior authorisation from the **claims administrator**, if **you** do **we** will limit the amount **we** pay to **our** standard service costs. All calls are recorded.

5. The **claims administrator** will appoint an **approved engineer** to attend **your holiday caravan**, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the **holiday caravan** or otherwise making the provision of **emergency assistance** impossible.

The **claims administrator** and the **approved engineer** will have discretion as to when and how work is undertaken this will be based on the details provided by **you**.

6. The **approved engineer** will be advised to call **you** upon arrival. **You** will then be required to meet and escort the **approved engineer** to **your holiday caravan**.

7. The **approved engineer** will charge all costs covered by the insurance directly to **us**. **You** will be asked to pay the cost of:

- a) The **excess**;
- b) **Call out** charges if there is no-one at the **holiday caravan** when the **engineer** arrives;
- c) Work in excess of the **claim limit**;
- d) Fitting replacement parts or components of a superior specification to the original at **your** request.

If at the time of requesting assistance the **claims administrator** does not have a record of **your** policy on file, the **claims administrator** will require credit or debit card details to be provided prior to the attendance of an **approved engineer**.

UK General Insurance Limited is an agent of Ageas Insurance Limited and in the matters of a claim act on behalf of Ageas Insurance Limited.

REPLACEMENT OF PARTS OR COMPONENTS

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

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

GENERAL EXCLUSIONS

We shall not be liable for:

1. Any **excess** under the policy or costs **you** are required to pay under the policy;
2. An **emergency** occurring within 14 days of the **commencement date**;
3. More than three **call outs** during the **period of cover**;
4. Events where there is an inherent defect causing the **emergency**;
5. Costs arising from or in connection with:
 - a) Circumstances known to **you** prior to the **commencement date** of **your** policy;
 - b) **Call outs** arising after the **holiday caravan** has been left **unoccupied** and **you** have not adhered to the unoccupancy condition (see General Condition 3);
 - c) **Consequential loss** of any kind and any wilful or negligent act or omission by **you** or any third party;
 - d) Events where on attendance it becomes clear that the **call out** is not an **emergency**;
 - e) More than one **call out** arising from the same cause;
6. Repairs on systems where spare parts are no longer available;

7. **Call outs for assistance** caused by **your** failure to carry out any remedial work or recommendations made by the **approved engineer**;
8. Any system, equipment or facility which has not been properly installed;
9. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty;
10. Replacement of or adjustment to any decorative or cosmetic part of any equipment;
11. The interruption or disconnection of utility services to the **holiday caravan** however caused, or the failure or breakdown of the main electricity or water or gas supply or gas leaks;
12. Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
13. Loss or damage to any **holiday caravan**, or any resulting loss or expense or any **consequential loss** or any legal liability directly or indirectly caused by, contribution to, by, or arising from:
 - a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

GENERAL CONDITIONS

1. The rights given under this policy cannot be transferred to anyone else.
2. **You** must give reasonable access to enable appropriate treatments to be carried out and follow advice from the **engineer** and or **claims administrator** in removing furniture if this is deemed necessary.
3. During the period between 1st November and 15th March if the **holiday caravan** will be left **unoccupied you** must turn the water off at the mains, and drain all equipment (other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturer's specifications; or the **central heating system** must be set to maintain a continuous minimum temperature of 14 degrees Celsius to avoid frost damage.
4. **We** may cancel this insurance cover immediately if **you** have acted in a false or fraudulent manner in order to gain cover under this policy.
5. To improve the quality of **our** service, all calls are recorded.
6. **You** must take reasonable care and maintain the **holiday caravan** and its equipment in good order and take all reasonable precautions to prevent loss or damage.
7. **We** may take proceedings in **your** name at **our** expense to recover any sums paid under this insurance from a third party should the **emergency** be as a result of an incorrect or failed previous repair.

8. **You** must maintain a holiday caravan insurance policy in force during the **period of cover**.
9. **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.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

APPLICABLE 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.

HOW TO CANCEL YOUR POLICY

We hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **your** requirements, please return it to the **administrator** within 14 days of issue and **we** will refund **your** premium.

If **you** wish to cancel **your** policy after 14 days **you** will be entitled to a pro-rata return of premium, subject an administration fee of £25 payable to the **administrator**.

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:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing.

MAKING YOURSELF HEARD

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 SALE OF THE POLICY:

Please contact the **administrator** who arranged the Insurance on **your** behalf.

Leisuredays
New Road
Halifax
HX1 2JZ

Tel: 01422 396 888

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, the **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: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS:

Please contact the **claims administrator**.

Claims Administrator

Service Solutions Assist Ltd, T/A Local Assist, Solutions House, Fairways office Park, Fulwood, Preston, Lancashire, PR2 9WT
Telephone: 0808 223 5231

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05444A.

If **your** complaint about **your** claim cannot be resolved by the end of the next 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: 0845 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
South Quay Plaza
183 Marsh Wall
Docklands
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.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.