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BE INSURED
WITH MIS**

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**CYCLE
INSURANCE**



MIS CYCLE INSURANCE

The MIS Cycle Insurance Policy has been designed to provide you with 'peace of mind' cycling with theft and accidental damage cover automatically included. If required, Public Liability and accessories cover are available as options.

Claims must be processed in accordance with the procedures outlined in this policy.

We would ask you to read your policy and the details contained on your policy schedule carefully to ensure you fully understand each element of the cover provided and the terms and conditions that apply. If you have any questions regarding your policy or the cover it provides, please contact the agent who sold you the contract or alternatively contact MIS directly on 028 9041 0220.

Your Insurer

This insurance is arranged by Motorist Insurance Services 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 at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorists Insurance Services Limited are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check Our details on the Financial Services Register <https://register.fca.org.uk/>

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Eligibility

You are eligible for this insurance cover if:

- **You** are a permanent resident of the **United Kingdom** and **your** permanent address is located within the **UK**; and
- **Your** cycle is owned by **you** and permanently kept at **your** address within the **UK**; and
- **Your** cycle does not exceed £10,000 in value.

Important Information

It is important that **you** check **your policy schedule** to ensure that the information that **you** have provided to **us** is accurate and that the cover options which **you** have chosen are correct. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions. This policy wording and **your policy schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason. **We** recommend that **you** periodically review **your** policy to ensure that it continues to meet **your** needs.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the administrator/**Your** agent within 14 days from the day of purchase or the day on which **You**

receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** administrator / agent will then refund **Your** premium in full. Thereafter **you** may cancel the insurance cover at any time by writing to the **administrator**, however no refund of **premium** will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to **you** at **your** last known address. Valid reasons for cancellation may include but are not limited to:

- Where **We** reasonably suspect fraud;
- Non-payment of premium;
- Non-compliance with policy terms and conditions;
- Threatening or abusive behaviour.
- **You** have not taken reasonable care to provide accurate and complete answers to the questions **Your** administrator / **Your** agent asks.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover. Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** administrator / **Your** agent with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

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

Governing Law

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

Change of Circumstances

You must immediately advise the **administrator** if any of the following circumstances change, at any point during the **period of insurance**:

- **You** are no longer a permanent resident of the **United Kingdom**;
- **You** change **your** address;
- **You** change or dispose of **your cycle**;
- **You** have insurance cancelled, or declined, or withdrawn, or terms applied by another insurance provider.

If **you** are not sure if a change in circumstances is relevant to **your policy**, please contact Motorist Insurance Services Limited for advice.

Making a Claim

If **you** need to make a claim, please contact MIS on 028 90 410220 as soon as possible. Please note that if **you** delay reporting a claim to **us** without good reason, and that delay causes an adverse and prejudicial effect to **us**, then **we** may decline to accept **your** claim.

You will be asked to supply evidence to support **your** claim, including but not limited to; **evidence of ownership**, crime reference numbers, details - including the key - of the **approved lock for your cycle**. **We** may also request that **you** provide proof of **your** identity prior to settlement of any claim.

In respect of Public Liability claims, **you** must send **us** any claim, writ or summons as soon as **you** receive it. **You** must notify **us** in writing of any impending prosecution inquest or fatal accident enquiry as soon as **you** become aware of it.

You must not negotiate, pay or settle, admit or deny any claim without **our** written permission; failure to comply with this may mean that **we** will not accept **your** claim.

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

When Your Policy Will End

The benefits provided under **your** policy will cease on the earliest of the following:

- a) The end date, as shown on **your policy schedule**;
- b) The **cycle** is sold or transferred to a new owner;
- c) The claim limit has been reached;
- d) **We** declare the **cycle** beyond economical repair and a replacement and / or **cash settlement** is made, unless **you** apply for cover to be reinstated - please refer to 'General Conditions' for more information.

DEFINITIONS

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

Abandoned / Abandonment

Left at a location other than **your home** for more than 12 hours, or 24 hours in respect of train stations.

Accessories

Equipment added or fixed to the **cycle** in addition to the manufacturers original specification, including helmets, shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, cycle luggage, cycling tools, cycling armour and guards, locks.

Administrator

Motorists Insurance Services Limited, Beechwood House, 37 Comber Road, Dundonald, Belfast, BT16 2AA.

Accident / Accidental

A sudden and unexpected event which happens by chance during the **period of insurance**.

Approved Lock

- a) A nominated lock from the appropriate Sold Secure category (as specified on **your policy schedule**);
 - i. for **cycles** up to £250 in replacement value, an **approved lock** is one which is tested to a bronze standard by Sold Secure;
 - ii. for **cycles** greater than £250 but less than £1,500 in replacement value, an **approved lock** is one which is tested to a silver standard by Sold Secure;
 - iii. for **cycles** greater than £1,500 in replacement value, an **approved lock** is one which is tested

to a gold standard by Sold Secure.

or

b) any other specified lock accepted and agreed in writing by **us**.

Bodily Injury

Death or identifiable physical injury.

Cash Settlement

Settlement of the claim by the **administrator** by means of: store credit, gift card or cash.

Commencement Date

The date **your** cover shall start, as shown on **your policy 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.

Cycle

Any **cycle**, adult tricycle or a tandem, including component parts, upgrades and **accessories** permanently fixed to the cycle, specified in **your policy schedule**.

Damage

Caused by violent and external means including vandalism.

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.

Evidence of Ownership

The original purchase receipt, showing the date, price paid, details of the **cycle** and/or **Approved Lock**, name and address of seller, or other evidence which clearly demonstrates ownership.

Excess

The amount that **you** are responsible for and which will be deducted, or payable by **you**, in the event of a claim.

- For claims under sections 1 - 4 inclusive, the **excess** is £50 or the amount shown on **your policy schedule** equal to 5% of the **insured value**, whichever is the higher amount.
- For claims under section 3 the **excess** is of £250 for each and every claim arising from **damage** to third party property, and £500 for each and every claim arising from third party injury.

Family

Your parents, spouse, domestic partner, son, daughter or siblings (aged 16 years or over), who permanently reside with **you** at the **home**.

Forcible and Violent Entry

Entry evidenced by:

- a) visible damage to the fabric of the building or vehicle at the point of entry; and
- b) visible damage caused to an **immovable object** or **approved lock**.

Geographical Limits

As a **United Kingdom** resident domiciled in the **United Kingdom**, cover is applicable anywhere in the **United Kingdom**.

Home

The location where the **cycle** is usually kept as stated on **your policy schedule**, which is **your** permanent domestic residence and is a house, or a flat or room in a communal residence. Cover shall be extended for a maximum period of 30 days at any one time during the **period of insurance**, to include any temporary residence such as a holiday cottage / home, guesthouse or hotel within the **geographical limits**.

Immovable Object

- a) any solid object fixed in or on to concrete, stone, brick or similar, which is not capable of being undone, removed with, or lifted under/over the **cycle**;
- b) the roof rack of a motor vehicle, which must be attached securely in accordance with the manufacturer's recommendations and intended for the carriage of a **cycle**;
- c) A designated **cycle** rack located at a train station, bus station, coach station or **your** permanent place of employment, designed and constructed expressly for the purpose of securing a **cycle** and which is operated by **you** in accordance with the instructions and / or guidance provided.

Insured Value

The amount set out on **your policy schedule**.

Malicious Damage

The intentional damage to **your cycle** caused by a third party.

Period of Insurance

The period specified on **your policy schedule** when **your** policy is operative.

Premium

The amount referred to as such on **your policy schedule** that **you** are required to pay in exchange for cover under this policy.

Policy Schedule

The document issued by the **administrator** which confirms **your** personal details (e.g. name and address), details of the **cycle**, **commencement date** and end date of **your** policy.

Theft

The unauthorised dishonest appropriation, or attempted appropriation, of the **cycle** specified on **your policy schedule**, by another person with the intention of permanently depriving **you** of it.

Unattended

Whilst the **cycle** is not being used or held in accordance with security requirements of this policy, by **you**.

United Kingdom, UK

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

Unoccupied

Where **you** and **your family** are away from the **home** for more than 30 consecutive days.

Value

The replacement cost of the **cycle** and any **accessories** as at the date of loss, as assessed by the **administrator**.

Insurers / We / Us / Our

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

You / Your

The person or company named on the **policy schedule**, or any **family** member using the **cycle** with **your** consent.

SECTIONS OF COVER

1) Damage to the Cycle and Accessories

Where **you** have paid the appropriate premium and **cycles** and **accessories** cover is shown on **your Insurance Schedule you** are covered for:

- **Theft of your cycle from your home.**
- **Theft of your cycle while away from your home.**
- **Theft of your cycle from a motor vehicle.**
- **Accidental damage to your cycle.**
- **Malicious damage to your cycle.**

We agree to pay for repair or replacement, up to the limit stated in **your Insurance Schedule**, of the **cycle** owned by **you** (not hired, loaned or entrusted to **you**), that has been stolen or sustained **accidental damage** or **malicious damage**.

We will pay for the cost of replacement as new providing the damaged **cycle** was not more than 3 years old at the date of loss and provided it was new when **you** purchased it. If the **cycle** was more than 3 years old or was not new at the time of purchase, then **we** will deal with the claim on an indemnity basis.

We reserve the right to specify a supplier of our choice for the repair or replacement of the **cycle** or at our discretion offer cash settlement to the indemnity value of the replacement **cycle**. Cover is extended to include **theft** from **your** home and accidental damage to **accessories** up to £1,500 in value, where **you** have paid the appropriate premium and **accessories** cover is shown on **your** Insurance Schedule.

What is not covered:

1. Any applicable excess.
2. **Theft** of the **cycle** unless substantiated by evidence of ownership.
3. Accidental damage to **accessories** where **accessories** cover is not shown on **your** Insurance Schedule.
4. Accidental damage to **accessories** unless substantiated by evidence of ownership.
5. Accidental damage to **accessories** unless accompanied by accidental damage to the **cycle**.
6. **Theft** of **accessories** where **accessories** cover is not shown on **your** Insurance Schedule.
7. **Theft** from **your** home unless:
 - a. The **cycle** is kept inside the home and any security devices such as door locks are in operation.
 - b. **Theft** from the home involves forcible and violent entry or exit.
8. **Theft** from any garage, outbuilding, shed, underground car park or communal hallway unless the **cycle** has been secured to an **immovable object** with an **approved lock** through the frame and any quick release wheels substantiated by a sales purchase or till receipt, remains of the lock or the lock key.
9. **Theft, accidental damage or malicious damage** following abandonment or any unexplained **theft**.
10. **Theft** away from **home** unless the **cycle** has been secured to an **immovable object** with an approved lock through the frame and any quick release wheels.
11. **Theft** from any motor vehicle unless:
 - a. The **cycle** is completely out of sight or secured through the frame by an **approved lock** through the frame and any quick release wheels to a roof or **cycle** rack attached to the motor vehicle.
 - b. The motor vehicle is securely locked and any security devices are in operation.
 - c. **Theft** is a result of forcible and violent entry.
12. **Theft** from any motor vehicle between the hours of 9pm and 6am unless:
 - a. the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock.
 - b. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
13. Loss or **damage** caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause.
14. Marring, scratching denting or any cosmetic change which does not impair the function of the **cycle**.
15. Claims where the **cycle** has suffered damage as a result of a manufacturing fault which is still covered under a manufacturer's warranty.
16. Any tyres or fixed **accessories** unless the **cycle** was stolen or damaged at the same time.
17. **Theft** by a person to whom the **cycle** was entrusted, other than a member of **your** family.
18. **Theft** of the **cycle** whilst outside the European Union.
19. **We** will not pay for any damage or **theft** of the **cycle** and **accessories** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
20. **Theft** of a **cycle** that is engaged for use in trade or business purposes (excluding commuting to

- and from work).
21. **Theft** or malicious damage where a crime reference number cannot be provided.
 22. Unexplained **theft**. Accidental damage, **theft** or malicious damage to any faired recumbent **cycle**.
 23. Any claim where the cycle is used for business or professional purposes.

2) European Extension

Cover is extended to 30 days per trip anywhere in the European Union subject to a maximum of 90 days during any one **period of insurance**.

3) Public Liability

Cover is only operative if shown on your policy schedule.

What is covered:

Within the **geographical limits**, we will pay for **accidental bodily injury**, death, disease or **accidental damage** to any person, or **accidental damage** to third party property which arises from **your** use of or ownership of the **cycle**, or which any specified individual member of **your** named on **your policy schedule** becomes legally liable for.

The maximum amount **we** will pay is shown on **your policy schedule**. The total amount payable includes reasonable defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured under this policy.

What is not covered:

1. Public Liability benefits unless **you**, or any specified individual member of **your family** named on **your policy schedule**, have paid the required additional **premium**.
2. Any claim if the **cycle** is being used for any business or professional purpose.
3. The policy **excess**.
4. Liability arising from loss or **damage** to property which belongs to **you** or is in **your** care, custody or control.
5. Any claim where **you** are entitled to indemnity from another source.
6. Any claim when punitive, exemplary or aggravated damages are awarded against **you**.
7. Any liability for **bodily injury** or **damage**:
 - To **your** employees or members of **your family** or household or to their property;
 - Arising out of the ownership, possession, use or occupation of land and buildings;
 - Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
8. Any liability not involving the use of the **cycle**.

GENERAL SECURITY REQUIREMENTS

Security Requirements where the Cycle is at the Home

Accidental or malicious damage or **theft** of the **cycle**, whilst at **home**, shall only be covered in circumstances where the **cycle** is:

- a) kept inside and any security devices are in operation; or
- b) stored within a private garage, privately accessed wooden, plastic or aluminium shed within the boundaries of the **home** and **you** have complied with the following security requirements:
 - all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock; or
 - the **cycle** must be secured through the frame by an **approved lock** to an **immovable object**

- within the building; or
- c) secured through the frame by an **approved lock** to an **immovable object** within the building when at **your home**, in any location which is described as a communal hallway or communal outbuilding.

Security Requirements where the Cycle is away from the Home

Accidental or malicious damage or theft of the **cycle**, whilst away from the **home**, shall only be covered in circumstances where:

- a) the **cycle** is not left **unattended**;
- b) where the **cycle** is left **unattended**, it must be secured to an **immovable object** by an **approved lock** through the frame;
- c) any access to the **cycle** is effected by **forcible and violent entry**;
- d) the **cycle** is not left **unattended** within the boundaries of a train station, bus station, coach station or **your** permanent place of employment, for more than 24 hours and subject to conditions (b) and (c) above.

Security Requirements where the Cycle is in or on a Vehicle

Theft whilst the **cycle** is in or on a vehicle shall only be covered in circumstances where:

- a) All doors, windows and other openings of the vehicle and cycle rack are left closed, securely locked and properly fastened;
- b) Access to the **cycle** must have been effected by **forcible and violent entry**;
- c) Any security devices installed in the vehicle and **cycle** rack are in operation;
- d) The **cycle** is stored out of sight wherever possible, or is secured through the frame by an **approved lock** to the roof or cycle rack attached to the vehicle;
- e) If the **cycle** is left in the vehicle between the hours of 9pm and 6am the **cycle** must be covered up so that it is not visible to persons outside of the vehicle.
- f) **Cycles** which are locked on to the exterior of the vehicle (e.g. by roof or rear cycle rack) must be removed between the hours of 9pm and 6am and either placed inside the vehicle, or kept securely in accordance with the policy terms and conditions.
- g) Any vehicle used must have:
 - valid motor insurance; and
 - a valid MOT certificate where applicable; and
 - current road tax where applicable; and
 - all windows must be capable of being securely fastened and locks must be capable of rendering the vehicle secure.

GENERAL CONDITIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or **cash settlement**, **you** may apply for the reinstatement of cover on the replacement **cycle**. A one off payment of £50 will be payable to the **administrator** upon confirmation from **you** of the new **cycle** to be insured. The policy renewal date will remain unchanged and will operate as shown on **your policy schedule**. If the **insured value** of **your** replacement **cycle** is higher than the current **insured value**, **you** will be asked to pay the proportionate additional **premium**. Following a claim **we** reserve the right to decline to reinstate cover or to apply special terms.

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;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on our behalf, knowing the statement to be false;
- sends **Us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- 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.

Duty of Care

You must take care to prevent any **accidental damage**, **malicious damage** or **theft** and keep **your cycle** and the security measures - including in **your home** and on or in **your vehicle** - protecting the **cycle**, in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

Subrogation

In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation. **You** shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

Arbitration/Mediation

A dispute between **You** and **Us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **You** and **We** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against **You**, they are not covered under this policy. This arbitration condition does not affect **Your** rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of **Your** claim being turned down, **We** will treat the claim as abandoned.

Under Insurance

A proportionate reduction in any claims settlement will be made should **you** under insure **your cycle** (i.e. the **insured value** **you** have chosen is less than the **value** of the **cycle**).

GENERAL EXCLUSIONS

APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply. This certificate of insurance does not provide cover for any **accidental damage** or **theft** or any expenses of legal liability of whatsoever nature, directly or indirectly caused, contributed to by or happening through or in the consequence of:

- Any act of fraud or dishonesty by you or anyone acting on **your** behalf.
- 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 as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous properties 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.
- **Computer Virus** in **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted.
- Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
- Suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger (unless trying to save human life).
- Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
- Engaging in any criminal act.
- Any claim where evidence of ownership cannot be provided for the bicycle or the approved lock.
- Any claim where the cycle is being used for competitions, including racing and time trials.

COMPLAINTS PROCEDURE

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 **your** agent who arranged the insurance on **your** behalf.

The Managing Director, Motorist Insurance Services,
Beechwood House, 37 Comber Road, Dundonald, Belfast BT16 2AA
Telephone: 028 9041 0220 Fax: 028 9048 1185

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 LS19 1RJ
Tel: 0845 218 2685 Email: customerrelations@ukgeneral.co.uk

Claims

For complaints about the handling of a claim, please contact:

Motorist Insurance Services, Beechwood House, 37 Comber Road, Dundonald, Belfast BT16 2AA
Telephone: 028 9041 0220 Fax: 028 9048 1185

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06491.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Motorists Insurance Services Limited will pass it to:

Customer Relations Department, UK General Insurance Limited,
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 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, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

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

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

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 it's obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

Data Protection Act

Please note that any information provided to **us** will be processed by **us** and our agents in compliance with the provision 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 (EEA). 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.

Any personal information provided by **you** may be held by the Insurer in relation to **your** insurance cover. It may be used by our relevant staff in making a decision concerning your insurance and for the purposes of servicing **your** cover and administering claims. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **you** from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record **our** enquiries; which may be seen by other companies who make their credit enquiries. We will check **your** details with fraud prevention agencies. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may use these records to:

- i. Help make decisions on insurance proposals and insurance claims, for **you** and members of **your** household
- ii. Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
- iii. Check **your** identity to prevent money laundering, unless **you** furnish us with satisfactory proof of identity.

This may involve the transfers of **your** information to countries which do not have Data Protection Laws.

Under Data Protection legislation, **you** can ask **us** in writing for a copy of certain personal records held about **you**. A charge will be made for this service.

Your Responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell **Your** agent of any changes to the answers **You** have given as soon as possible.

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

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



**HOME
INSURANCE**



**MOTOR EXCESS
INSURANCE**



**TRAVEL
INSURANCE**



**CAR HIRE EXCESS
INSURANCE**



**MOTOR
BREAKDOWN**



**GAP
INSURANCE**



**KEY
INSURANCE**



**GADGET
INSURANCE**



**BUY TO LET
INSURANCE**