

Tradesman Liability Excess Protection Policy

Master Certificate Number – TLXS / 06 / 2018



This insurance is arranged by Lexelle Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Lexelle Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. 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. 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 Great Lakes Insurance SE regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The Lexelle Tradesman Liability Excess Protect Policy covers **You** for an amount equal to the **Excess** in relation to a **Claim on Your main Tradesman Liability Policy**. Full details of cover period are detailed in **Section 2 – Cover Provided**

1. Definitions

Administrators

Trent-Services (Administration) Ltd acting as an agent of UK General Insurance Limited

Claim

A claim by **You** against **Your** existing **Tradesman Liability Policy**

Commencement Date

The date shown on the **Policy Schedule** confirming when cover comes into force

Excess

The amount **You** must pay under the terms of **Your Tradesman Liability Policy**

Period of Insurance

The period for which **We** have accepted the premium as stated in **Your Policy Schedule**.

Tradesman Liability Policy

The Insurance Policy for **Your** business issued by a **UK Insurer** who is authorised by the Financial Conduct Authority to conduct business in the UK

UK Insurer

An insurer who is authorised by the Financial Conduct Authority to conduct business in the UK

Policy Schedule

This forms part of this Policy Document and contains the name of the policyholder and gives details of the cover provided by this Policy

Territorial Limits

The United Kingdom of Great Britain and Northern Ireland

We, Our, Us

UK General Insurance Limited on behalf of Great Lakes Insurance SE

You, Your, Insured Person

The person or company (including its employees) whose name appears on **Your Policy Schedule**

2. Cover Provided

Cover is provided for an amount equal to the **Excess** in relation to each settled **Claim on Your Tradesman Liability Policy** up to the coverage limits as shown on **Your Policy Schedule** in respect of **Claims** arising from a **Tradesman Liability Claim** only.

A claim will only be paid subject to **You** reporting the incident to the original insurer and the insurer confirming, in writing, that the cost of their claim will exceed the **Excess** at the time of loss. The number of claims, payable during the same period of insurance, will be limited to one.

The maximum amount payable under this policy, with the level of coverage (which is subject to the appropriate premium having been paid), is the amount **You** would have to pay, which is the first amount of any **Claim**, shown in the schedule under own damage of **Your Tradesman Liability Policy**. Only when the total value of a **Claim on Your Tradesman Liability Policy** exceeds the **Excess** will cover be provided.

The Coverage limits available with this policy are as follows:-

- A) £ 250 in any one policy period
- B) £ 500 in any one policy period
- C) £ 750 in any one policy period
- D) £1,000 in any one policy period

Please refer to **Your Policy Schedule** for **Your** annual cover limit.

3. Exclusions

The following are not covered under this insurance:

- a) Any **Claim** occurring within the first 48 hours of the Start Date of this policy only.
- b) Any **Claim** notified after 30 days of the incident occurring.
- c) Any **Claim** when no cover is provided by **Your** original insurers.
- d) More than one **Claim** being paid during the same period of insurance.
- e) Any **Claim** directly or indirectly caused by or contributed to or arising from:
 - 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
 - Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - 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.
 - Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean 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.

For the purposes of this Policy, Computer Virus shall mean 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.

4. Policy Conditions

You must comply with the following conditions to have the full protection of **Your** policy:-

- a) **Your** main **Tradesman Liability Policy** must be current and valid and provided by a valid **UK Insurer**
- b) The policyholder as stated on the **Policy Schedule** must match the lead name of the individual or company on the **Tradesman Liability Policy** that has responded and to which this policy will respond to the amount of the **Excess**.
- c) Only when the **Excess** of the current and valid **Tradesman Liability Policy** is exceeded and follows the successful **Claim** payment will this policy respond to its full value.
- d) Geographical Limits – United Kingdom
- e) Right of Recovery - **We** can take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under this policy.
- f) Other Insurance - If **You** were covered by any other Insurance for the **Excess** payable following the incident, which resulted in a valid **Claim** under this policy, **We** will only pay **Our** share of the **Claim**.
- g) Keeping to the terms of this policy - **We** will only give **You** the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the **Tradesman Liability Policy**

5. Claims Procedure

UK General Insurance Limited is an insurer's agent and in the event of a **Claim** act on behalf of Great Lakes Insurance SE

If **You** wish to claim under **Your** Tradesman Liability Excess Protection Policy Insurance, **You** should contact the **Administrator** on **Tel: 01285 626020**

They will then take details of **Your Claim** and send **You** a claim form. When **You** receive this **You** should:

1. Complete and return it with a copy of the acknowledgement letter received from the **Administrator**.
2. Send a copy of the **Policy Schedule** for **Your** Tradesman Liability Excess Protection Insurance.
3. Provide a copy of **Your** settlement letter from **Your UK Insurer**, which must state the amount settled and the **Excess** deducted.

Please post all of these documents to: Trent-Services (Administration) Ltd, Trent Lodge, Stroud Road, Cirencester, Gloucestershire, GL9 6JN

If **You** need to contact the **Administrator** for any further information please do not hesitate to do using the contact details below:

Address: Trent-Services (Administration) Ltd, Trent Lodge, Stroud Road, Cirencester, Gloucestershire, GL9 6JN.
Tel : 01285 626020
Email : assist@lexelle.com

PLEASE NOTE : FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.

6. 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 or broker who arranged the Insurance on **Your** behalf.

CLAIMS

For complaints about the handling of a **Claim**, please contact:

Quality Manager
Trent-Services (Administration) Limited
Trent Lodge, Stroud Road, Cirencester
Gloucestershire GL9 6JN
Tel: 01285 626020
Email: admin@trent-services.co.uk

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

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and **Your** policy reference and quote scheme reference shown on the heading of **Your** main policy terms.

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 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.

7. Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Us** or **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, **We** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Us** or **Your** agent 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 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.

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

8. Data Protection

UK General Insurance Ltd is registered with the Information Commissioner's office as a data controller, registration number **Z7739575**. This privacy notice is relevant to anyone who uses **Our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **Your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **Your** personal data is necessary for **Us** to administer **Your** insurance policy and meet **Our** contractual requirements under the policy. **You** do not have to provide **Us** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do we collect about you?

Where **You** have purchased an insurance policy through one of **Our** agents, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **Us** so that **We** can administer **Your** insurance policy. For specific types of insurance policies, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

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

UK General's full privacy notice

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

9. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your** sales 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 **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 **Your** sales agent asks 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.

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

Fraudulent Claims/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.
- 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.

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 their obligations. This depends on the type of business and the circumstances of the **Claim**. Most insurance contracts are covered for 90% of the **Claim** with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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