

Your Personal Cyber Protection Policy



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How to make a claim

If **you** need to make a claim under this policy, **you** must telephone the helpline service as soon as **you** become aware of any incident or circumstance and in any event, **you** need to do so within 60 days of **you** becoming aware.

CALL NOW: 0333 400 0348

You can contact the UK based helpline service 24 hours a day, seven days a week. The **claims administrator** will provide you with guidance over the phone and advise what happens next.

Please note that the **claims administrator** may need access to **your computer system** for claims verification and recovery of data purposes.

To help the **claims administrator** check and improve their service standards, they record all inbound and outbound calls.

When telephoning the **helpline service**, please quote the following scheme reference number: 06653A when prompted to do so by the **claims administrator**. If you unable to quote the scheme reference number, this may result in your claim being delayed.

To contact the helpline service, simply call **0333 400 0348**. Calls to this number are charged at the local rate.

Please only contact the helpline service number above if **you** wish to report a claim under **your** Personal Cyber Protection policy.

Do not use this helpline service to report an insurance claim under any other insurance policy **you** may have. The helpline service will not be able to help **you** with this.

If **you** have a query concerning **your** policy cover, or a change in **your** circumstances, **you** should contact the insurance intermediary who sold **you** this policy.

Claims conditions

You must:

- i) Take all reasonable steps and precautions to prevent further **loss** covered by **your** policy;
- ii) Co-operate with the **claims administrator** and **us** and provide all information needed by the **claims administrator** to investigate **your** claim;
- iii) Provide the **claims administrator** with the details of any other insurances **you** may have which may cover all or part of the **loss** covered by this policy;
- iv) Provide evidence that **you** sought to recover **your** financial loss relating to **your** claim from a **third party**, bank or financial institution that may be responsible for refunding all or part of the **loss** and advise the **claims administrator** if **you** make a recovery from any of these;

- v) Agree to assign **your** rights to **us** to pursue a claim and/or control any proceedings which are brought against a **third party** to recoup all or some of the payments made under this policy following a claim being made;
- vi) Allow us to recover from **you** any payments made by **us** following a claim being made where **you** subsequently recover from a **third party**, bank or finance institution;
- vii) For claims under section 2 – Recovery of insured data, make provision to back up insured data at least monthly, even if such provision has failed to operate effectively.

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Welcome

Thank you for purchasing this Personal Cyber Protection policy. **You** are now protected by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

To ensure that **you** get the most from **your** cover, please take time to read the policy which explains the contract between **you** and **us**.

Remember to take care to follow the requirements throughout the policy and particularly those that apply to making a claim. Those that relate to making a claim can be found on pages 2 and 3.

Please keep this insurance policy in a safe place.

If any details are incorrect or it does not provide the cover **you** need, **you** should return the schedule to the insurance intermediary who sold **you** this policy.



Karen Beales
Chief Executive Officer
UK General Insurance Limited

Our Head and Registered Office:
UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ
Registered in England and Wales Company Number 4506493
Website: www.ukgeneral.co.uk

Our regulators

This insurance is arranged by [insert broker's name] and 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 Koniginstrasse 107, 80802 Munich.
UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/> or by telephone on: 0800 111 6768 (freephone), or 0300 500 8082.

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.

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

Great Lakes Insurance SE is a fully owned subsidiary of Munich RE Group.

Eligibility

To benefit from this policy **your** main residence must be situated in England, Northern Ireland, Scotland or Wales.

The person who has taken out this policy must be at least 18 years of age.

Our agreement

This policy, **schedule** and any endorsement shall be considered as one document.

In return for the payment of the premium shown in **your schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy against certain financial loss arising from:

- Cyber bullying or defamation
- Recovery of insured data
- Online sales fraud
- Online shopping fraud
- Online theft of personal funds

Where shown as operative in **your schedule**, and as defined in this policy during the **period of insurance** shown in **your schedule**.

If **you** do not pay the premium within the timescales advised to **you** by the insurance intermediary who sold **you** this policy, it may render **your** cover invalid.

This policy operates on a claims-occurring basis, which means that the insured incident must happen and be discovered by **you** during the **period of insurance**.

Definitions

Certain words have specific meanings wherever they appear in this policy. These words are shown in bold and are explained below:

Card issuer means the bank, financial institution or other entity that has issued **your payment cards** and is regulated by the Financial Conduct Authority, the Prudential Regulation Authority or equivalent competent authority of a member of the European Economic Area.

Claims administrator means Cunningham Lindsey United Kingdom and/or other service providers nominated by them.

Computer system means any computer, laptop, mobile telephone or tablet owned by **you**.

Condition precedent means a provision of this policy with which **you** must strictly comply to trigger the cover provided by this policy.

Cyber bullying means the posting of material online by anyone acting maliciously and is intended to cause **you** embarrassment, humiliation or distress

Defamation means the posting of material online by anyone acting maliciously which comes into the public domain and is untrue and is intended to damage **your** reputation.

Economic sanction any sanction, prohibition or restriction under United Nations resolutions or the trade or **economic sanctions**, laws or regulations of the European Union, United Kingdom or United States of America. For the avoidance of any doubt, **economic sanctions** of the United States of America only apply insofar as they do not violate European or local legal regulations.

Excess is the amount of any loss as stated in the **schedule** which is payable by **you** before the cover provided by this policy responds.

Home means **your** address, being within the countries covered set out in the "Eligibility" section of this policy.

Helpline service means the 24 hour, seven days a week call centre operated by the **claims administrator** identified in the "How to make a claim" section of this policy.

Insured data means data on **your computer system** that is unique to **you** and solely for **your** personal use.

Limit or sublimit means the maximum amount **we** will pay in respect of a **loss**, as stated in the **schedule**.

Loss means the loss to **you** of any incident falling within the "Sections of cover" of this policy, subject to the **excess** and **limit** or **sublimit** stated in the **schedule**.

Malware means software or code maliciously designed by a **third party** to disrupt, damage or gain access to **your computer system**.

Online banking account means an account with a bank or other financial institution regulated by the Financial Conduct Authority, the Prudential Regulation Authority or equivalent competent authority of a member of the European Economic Area, the operation of which requires a password or other credentials provided by the bank or financial institution, by which **you** are able to conduct online financial transactions including payments or transfers.

Online wallet means any online account in which **you** deposit or earn money which is denominated in Pound Sterling that can be spent in an online store. This does not include credit bought or earned within a game or

gambling site or a subscription purchased online.

Payment card means a debit, credit or pre-paid card issued by a **card issuer**.

Period of insurance is the duration of this policy as stated in the **schedule**.

Schedule means the schedule attached to this policy.

Theft means the dishonest appropriation of property belonging to another person with the intention of permanently depriving the other of it, as defined by Section 1 of the Theft Act 1968. For the purposes of this insurance, it does not matter whether the appropriation is made with a

view to gain or is made for the benefit of the thief.

Third party means anyone other than **you**.

We, us, our means UK General Insurance Limited on behalf of Great Lakes Insurance SE.

You, your, yourself means the person who has taken out this policy (being the policyholder), the policyholder's married or civil partner, children and parents, who all permanently live with the policyholder at **home**.

For the avoidance of any doubt, children up to the age of 22 who are studying away at college or university during term time and who return to the **home** during holidays will for the purposes of this insurance be treated as permanently residing.

Anyone eligible to claim under this policy must have the policyholder's consent to do so, except for claims arising under section 1 – Cyber bullying or defamation.

Make a claim:
0333 400 0348

Sections of cover



1) Cyber bullying or defamation

What is insured:

We will reimburse **you** for **your loss** for a specialist service provider, approved or recommended by the **claims administrator**, for the purposes of seeking the removal of online material which is relevant to the **cyber bullying or defamation**. If after such a cyberbullying or defamation incident, **you** deem it necessary, **we** will reimburse **you** the cost of up to ten hours counselling or other psychological support relating to the incident delivered by a member of BACP or equivalent professional body.

Provided that:

- i) **You** have suffered **cyber bullying or defamation**;
- ii) The **cyber bullying or defamation** is reported by **you** to the police or other relevant party within 7 days of discovery by **you**;
- iii) The **cyber bullying or defamation** is reported by **you** to **claims administrator** as soon as practicable but in any event within 60 days after the date it was first discovered by **you**.

What is not covered:

- i) The **excess**;
- ii) Any **loss** greater than the **limit** or **sublimit**.

Example of cyber bullying or defamation may include:

A pupil at your child's school takes and shares embarrassing images of your child on the internet

- a) We will support you to request the removal of such content, involving lawyers if necessary
- b) We will reimburse the first 10 hours of therapy given to your child by a specialist if you determine they need it after suffering such an incident



2) Recovery of insured data

What is insured:

We will reimburse **you** for **your loss** for a specialist service provider approved or recommended by the **claims administrator** to attempt to resolve the impairment of **your computer system** or recover lost **insured data** arising as a result of:

- The unauthorised electronic actions of a **third party**; or
- **Malware**.

Provided that:

- i) The **insured data** has been saved on media in **your** physical possession;
- ii) **You** have made provision to back up **insured data** at least *monthly*, even if such provision has failed to operate effectively;
- iii) **You** have anti-virus software installed on **your computer system** and this is updated regularly in accordance with recommendations of the supplier;
- iv) **You** supply critical updates for the operating system on **your computer system** within *30 days* of their release by the supplier;
- v) The impairment of **your computer system** or **loss of insured data** is reported by **you** to the **claims administrator** as soon as practicable, but in any event within 7 days after the date it was first discovered by **you**;
- vi) Where the **insured data** is recovered, the **claims administrator** will provide the **insured data** adopting such method as is determined by the specialist service provider, taking into account **your** reasonable wishes where practicable to do so.

What is not covered:

- i) The **excess**;
- ii) Any **loss** greater than the **limit** or **sublimit**;
- iii) **We** shall not be liable to attempt to resolve the impairment of **your computer system** or recover **insured data** where the specialist service provider advise that in their opinion it is not proportionate to do so. In arriving at this decision, the specialist service provider will take into account the value and importance of the **insured data** to **you** against the cost of them taking reasonable steps in resolving the impairment of **your computer system** or recovering **insured data**.
- iv) **We** will not pay for or replace any hardware components, software or licence. **We** also will not pay for any **insured data** which cannot be recovered or any loss sustained as a result of the inability to recover **insured data**.

Examples of recovering insured data may include:

You receive a virus or ransomware that prevents access to the data on your computer

- a) Our specialists will attempt to restore your computer to a functioning state where removal of the virus is possible
- b) Or restore the latest back up you have if available; or recover as much of your data as possible which you can then load on to a computer of your choice



3) Online sales fraud

What is insured

We will reimburse **you** for **your loss** of transactions **you** have been dishonestly induced to enter by a **third party** to deliver (or arrange delivery of) goods for which **you** do not receive payment within a reasonable time and in any event at least 14 days have elapsed after the date by which payment was agreed or expected in circumstances where:

- **You** have agreed to deliver goods;
- It was agreed or **you** reasonably expected payment would be made by electronic transfer;
- The goods were delivered to a **third party** in England, Northern Ireland, Scotland or Wales.

Provided that:

- i) **You** can show that **you** have made reasonable attempts to seek payment or recover the goods from the **third party** and/or other relevant parties to indemnify **you** for **your loss**;
- ii) The fraud is reported in writing by **you** to Action Fraud at: www.actionfraud.police.uk within 48 hours of discovery by **you** and **you** must obtain a crime reference number from them;
- iii) The fraud is reported by **you** to the **claims administrator** as soon as practicable, but in any event within 60 days of it being first discovered by **you**.

What is not covered:

- i) The **excess**;
- ii) Any **loss** greater than the **limit** or **sublimit**.

Example of online sales fraud may include:

You sell a laptop online and ship it reasonably believing you will receive electronic payment for it which never reaches your bank account

- a) If you are unsuccessful in recovering the laptop or payment from the buyer or platform we will reimburse you the agreed purchase price
- b) You must prove the agreed sales price and the fact that the item was successfully shipped



4) Online shopping fraud

What is insured

We will reimburse **you** for **your loss** of transactions **you** have been dishonestly induced to enter by a **third party** by electronic means to make a purchase of goods or services which are not delivered or provided within a reasonable time and in any event at least 14 days after the date by which delivery or provision was agreed or expected.

Provided that:

- i) **You** make online payments by **payment card**, or **online wallet**; or
- ii) **You** enter into a direct debit agreement; or
- iii) **You** transfer funds from **your online banking account**; or
- iv) **You** download software which affects (i), (ii), or (iii);
- v) **You** can show that **you** have made reasonable attempts to seek a recovery or refund from the **third party** and/or seller of the goods and services to indemnify **you** for **your loss**;
- vi) The fraud is reported by **you** to Action Fraud in writing at www.actionfraud.police.uk within 48 hours of discovery by **you** and **you** must obtain a crime reference number from them;
- vii) The fraud event is reported by **you** to **your card issuer** or bank or other relevant entity within 48 hours of discovery by **you**;
- viii) **Your card issuer** or bank or other relevant entity refuses in writing to reimburse **you** for transactions made by **you** as a result of the fraud;
- ix) The fraud is reported by **you** to the **claims administrator** as soon as practicable, but in any event within 60 days after it was first discovered by **you**.

What is not covered:

- i) The **excess**;
- ii) Any **loss** greater than the **limit** or **sublimit**.

Example of online shopping fraud may include:

You have bought a pair of shoes online. If they fail to arrive with 14 days after the delivery date and the seller refuses to rearrange delivery or reimburse you because the seller is a scammer.

- a) We will reimburse you the cost of the shoes
- b) If the goods arrive or the seller or bank subsequently reimburses you, you must reimburse us



5) Online theft of personal funds

What is insured

We will reimburse **you** for **loss** of any unauthorised transactions following **you** having suffered a **theft** of funds by a **third party** resulting from:

- (a) unauthorised online use of **your payment cards**; or
- (b) unauthorised access to **your online banking account**; or
- (c) unauthorised access to **your online wallet**.

Provided that:

- i) The **theft** is reported by **you** to **your card issuer** or bank or other relevant entity within 48 hours of discovery by **you**;
- ii) **Your card issuer** or bank or other relevant entity refuses in writing to reimburse **you** for unauthorised transactions made using **your payment card, online banking account** or **online wallet**;
- iii) The **theft** is reported by **you** to the **claims administrator** as soon as practicable, but in any event within 60 days after it was first discovered by **you**.

What is not covered:

- i) The **excess**;
- ii) Any **loss** greater than the **limit** or **sublimit**.

Examples of the theft of personal funds may include:

You are tricked by a phishing scam and the scammers use your bank details to steal your money through online banking, we will reimburse you if the bank will not.

If someone uses your debit card details online, we will reimburse you if the bank will not.

General exclusions (applicable to this whole policy)

We will not pay or reimburse **you** for any **loss** arising directly or indirectly from the following:

- 1) Any criminal, dishonest, reckless, deliberate or malicious conduct by **you**.
- 2) Any dishonest conduct of a **third party** who is or has been authorised by **you** (whether or not such authority has been rescinded) to have access to **your home** or passwords or other access credentials for **your computer system, payment card, online bank account or online wallet**.
- 3) **Theft** of funds following physical theft or loss of **payment cards**.
- 4) **Theft** of funds involving **online bank accounts**, or **payment cards** issued by **card issuers**, which are not regulated by the Financial Conduct Authority, the Prudential Regulation Authority or equivalent competent authority of a member of the European Economic Area.
- 5) Advance fee fraud whereby **you** are dishonestly induced by a **third party** to make an upfront payment by promising later to provide to **you** payment or provide goods or services of a greater value.
- 6) Bodily injury to any person, physical or property damage or loss of data.
- 7) In respect of section 1 – Cyber bullying or defamation: prize competitions or games of chance.
- 8) In respect of all other operative sections of this policy: pornographic content, illegal content, prize competitions or games of chance.
- 9) Any activities carried out by **you** for business or professional purposes.
- 10) Infringement of intellectual property rights.
- 11) War, hostilities or warlike activities (whether war is declared or not), invasion, civil uprisings, riot, rebellion, insurrection, illegal strikes, decrees of government, state or public authorities.
- 12) The use of data which **you** are not authorised to use.
- 13) Any **loss** which occurred before the inception of this policy.
- 14) If any **loss** covered under this policy is also covered by another policy, or would have been covered by another policy if this policy did not exist, **we** will only reimburse **our** share of the claim even if the other insurer refuses the claim.
- 15) Any failure or interruption, however caused, of services provided by a **third party** including telecommunications, internet service, satellite, cable, electricity, gas, water or other utility service providers.
- 16) An electromagnetic pulse, nuclear material or radioactive contamination.
- 17) Transfers or payments made in the expectation of receiving cash, cash equivalents, in-game items, jewellery, live animals, plants, illegal or restricted goods or services.

- 18) Seizure, confiscation, requisition, destruction or damage by law or order of any government, state, public, civil or military authorities.
- 19) Funds in **online wallets** stored in a currency other than Pounds Sterling.
- 20) In-game currencies, crypto-currencies, reward points and air miles.
- 21) Insolvency of a bank or **card issuer**.
- 22) Insolvency of a seller or provider of goods and services.
- 23) Any **loss** in respect of which **you** are entitled to compensation or an indemnity or refund from a **card issuer**, bank or seller or provider of goods or services except where this has been requested by **you** in writing and not received within a reasonable period.
- 24) Investment losses.
- 25) Any payment of a claim or provision of any other benefit under this policy if **we** are prevented from doing so by any **economic sanction** which prohibits **us** from providing cover under this policy.
- 26) Terrorism as defined by Section 1 of the Terrorism Act 2000, except in the case of cyber terrorism where there has been an unlawful, premeditated and politically motivated attack, or threat of attack, by **third parties** against computer systems or networks leading to a **loss** under this policy but excluding **losses** arising from extortion demands, extortion payments or transfers or payments made in the expectation of receiving cash, or cash equivalents, illegal or restricted goods or services.
- 27) Any loss arising from unlicensed, illegal, or pirated software, music, films or installation of unofficial mobile apps stores.

General conditions (applicable to this whole policy)

1) Your responsibility

You must take reasonable care to:

- Supply accurate and complete answers to all questions **we** or the insurance intermediary who sells **you** this policy may ask as part of **your** application for cover under the policy;
- To make sure that all information supplied as part of **your** application for cover is true and correct;
- Tell **us** of any changes in the answers **you** have given **us** as soon as possible.

If **you** become aware that information **you** have given **us** is inaccurate or has been changed, **you** must inform **us** or the insurance intermediary that sold **you** this policy as soon as possible.

2) Enforcing your rights

We may, at **our** expense, take all necessary steps to enforce **your** rights against any **third party**. **We** can do this before or after **we** pay a claim. **You** must not do anything before or after **we** pay **your** claim to affect **our** rights and **you** must give **us** any help and information **we** ask for.

You must take reasonable steps to make sure that **you** protect **your** rights to recover amounts from **third parties**.

3) Reporting a Claim

You have a duty to contact the **helpline service** as soon as **you** know about any incident or circumstance that might give rise to a claim under this policy.

Further information about how to report a claim to and what else **you** need to do can be found in the "How to make a claim" section of this policy, which can be found on pages 2 and 3.

4) Fraudulent Claims

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 **you** caused deliberately or with **your** knowledge; or If **your** claim is in any way dishonest or exaggerated;

we will not pay any **loss** 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.

5) Claims Settlements

Your claim, including settlement, will be dealt with by the **claims administrator**.

6) Data Protection Act 1998

Please note that any information **you** disclose to **us** will be processed by **us** and **our** agents in compliance with the Data Protection Act 1998 for the purposes of providing insurance and claims handling, if any, which may necessitate providing such information to other parties. **We** may also send 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 United Kingdom, have similar standard of legal protection for **your** personal information. If **we** share **your** information outside of the EEA, **we** will require that **your** personal information to be protected to at least UK standards.

7) Contracts (Rights of Third Parties) Act 1999

Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the to the policy in relation to any third party rights or interest.

8) Cancellation

If **you** decide that for any reason this policy does not meet **your** insurance needs then **you** can return it to the insurance intermediary that sold **you** this policy within 14 days from the date of purchase or the date on which **you** receive **your** policy documentation, whichever is the later. Provided that no claims have been made or are pending, **we** will refund **your** premium in full.

You may cancel this policy at any time after the 14 day cooling off period by informing the insurance intermediary who sold **you** this policy. **You** will be entitled to a pro rata refund of premium for the unexpired portion of the period of insurance, provided that no claims have been made or are pending. In the event that a claim has been made or pending, no refund of premium is due back to **you**.

If **we** cancel this policy, you will receive a pro rata refund of any premium you have paid for the unexpired portion of the period of insurance, provided that no claim has been made or pending.

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 noit limited to:

- Where **we** reasonably suspect fraud

- Non-payment of premium
- Threatening or abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to questions **we** or the **claims administrator** ask.

Where **our** or the **claims administrator's** 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 **you** provided **us** or the **claims administrator** with incomplete or inaccurate information, which 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.

9) Governing Law and Jurisdiction

The law of England and Wales will apply to this policy but if **you** are resident in another part of the United Kingdom, the law of that part of the United Kingdom applies in the event of any inconsistency. Any dispute in relation to this policy shall be resolved in the part of the United Kingdom in which **you** are resident unless **you** and **we** agree otherwise.

All Acts of Parliament referred to in this policy include equivalent laws in Northern Ireland and Scotland as appropriate. In addition, all Acts of Parliament referred to in this policy shall include amending and substituting legislation.

How to make a complaint

We aim 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 procedure below.

For complaints regarding the sale of the policy, **you** should contact the insurance intermediary who sold **you** this policy. If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, the insurance intermediary who sold **you** this policy will pass it to:

Customer Relations Team
UK General Insurance Limited
Cast House
Old Mill Business Park
Leeds
LS10 1RJ

Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

For complaints regarding claims, **you** should contact the **claims administrator** at:

Customer Relations Department
Cunningham Lindsey
Apex Plaza
Forbury Road
Reading
RG1 1AX

Telephone: 0345 600 3568
Email: complaints@cl-uk.com

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, the **claims administrator** will pass it to:

Customer Relations Team
UK General Insurance Limited
Cast House
Old Mill Business Park
Leeds
LS10 1RJ

Telephone: 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. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 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 Trading Standards Service or Citizens Advice Bureau.

The Financial Ombudsman Service will not look into a complaint if court proceedings have been issued the matter.

Financial Services Compensation Scheme

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if 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 further information about the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk, or by telephone on: 0800 678 1100.