

## Introduction

Some important facts about *Your* insurance are summarised below. This summary does not describe all the terms and conditions of *Your* policy, so please take time to read the policy document to ensure *You* fully understand the cover provided.

## Insurer

This insurance policy has been arranged by Vantage Protect Ltd and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Vantage Protect Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

## Type of insurance and cover provided

This is an emergency policy and not a buildings or contents policy. It should complement *Your* home insurance policy, and provide benefits and services which are not normally available under that type of policy.

*You* must maintain in full force and effect buildings insurance which covers *Your* property for the standard range of perils throughout the period of insurance.

What is covered	What is not covered
<p>This policy includes the following benefits which are explained in detail in the policy document:</p> <ul style="list-style-type: none"> <li>• Dedicated 24 hour telephone number for assistance 365 days a year</li> <li>• We will pay up to the limits shown on <i>Your</i> Policy Schedule for emergency repairs in the event of:               <ul style="list-style-type: none"> <li>○ Burst pipes or sudden leakage</li> <li>○ Failure of <i>Your</i> domestic water mains or electricity supply</li> <li>○ Blocked drains or sewers</li> <li>○ Failure of <i>Your</i> domestic heating system</li> <li>○ Inoperable toilet where no other toilet is available in the property (please note that cover is not provided for Saniflow toilets)</li> <li>○ Failure or damage to <i>Your</i> property's locks, doors or windows</li> <li>○ Failure of roofing, guttering or down-piping and further water damage is likely as a result</li> <li>○ An infestation of pests</li> </ul> </li> </ul> <p>Under the terms of this policy an 'emergency' is defined as a sudden unexpected event that exposes <i>You</i> to a risk to <i>Your</i> health, or necessitates immediate action to render <i>Your</i> property safe or secure, avoid damage or further damage, or restore the mains services.</p> <p>Repairs will be carried out to resolve the emergency but may need to be supplemented by a permanent repair. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.</p> <ul style="list-style-type: none"> <li>• We will pay up to the limits shown on <i>Your</i> Policy Schedule for overnight accommodation should <i>Your</i> property become</li> </ul>	<p><b>Cover does not apply to:</b></p> <ul style="list-style-type: none"> <li>• Claims that arise within the first 14 days of the first period of insurance - see <b>General Exclusions 1</b></li> <li>• Any circumstances known to <i>You</i> at the time of applying for this insurance or at any time prior to the commencement of this insurance – see <b>General Exclusions 2</b></li> <li>• Any property outside mainland Great Britain – see <b>Territorial Limits</b></li> <li>• Normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency – see <b>This Policy Will Not Cover 1</b></li> <li>• Damage caused to contents – see <b>General Exclusions 5</b></li> <li>• Costs associated with another property or communal/shared areas if <i>Your</i> property is in a multiple occupancy or multi-usage block or building – see <b>General Exclusions 21</b></li> <li>• Equipment which has not been installed, serviced, or maintained in accordance with statutory regulations or manufacturer's instructions – see <b>General Exclusions 22</b></li> <li>• Damage incurred when the property has been left unattended for more than 30 days – see <b>General Exclusions 14</b></li> <li>• Any amount payable in respect of costs recoverable under any building or contents insurance or under any form of insurance or maintenance agreement – see <b>General Exclusions 11</b></li> <li>• Any costs when <i>You</i> have not notified <i>Us</i> and have not obtained <i>Our</i> prior authorisation – see <b>General Exclusions 3</b></li> <li>• Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards – see <b>General Exclusions 13</b></li> <li>• Failure of any services due to problems situated outside the boundary of <i>Your</i> property or beyond the part of the sole or shared</li> </ul>

<p>uninhabitable</p> <p>A boiler will be considered to be beyond economic repair if, in the opinion of <i>Our contractor</i> the cost of repair will be more than the cost of a replacement.</p> <ul style="list-style-type: none"> <li>If <i>Your</i> boiler is declared to be <i>beyond economic repair</i>, <i>We</i> will make a contribution of £250 towards replacing it.</li> </ul>	<p>supply system or piping for which <i>You</i> are legally responsible – see <b>This Policy Will Not Cover 1</b></p> <ul style="list-style-type: none"> <li>Subsequent claims arising from the same cause or event when <i>You</i> have not taken the action recommended by <i>Our</i> contractor to effect a permanent repair – see <b>General Exclusions 12</b></li> <li>Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools and hot tubs, their associated heating, piping installation and accessories – see <b>General Exclusions 6</b>.</li> </ul> <p><b>In connection with the primary heating system or warm air unit or hot water there is no cover for:</b></p> <ul style="list-style-type: none"> <li>air locks in the central heating piping</li> <li>the re-lighting of central heating boilers</li> <li>failure of zone or changeover valves or energy management systems</li> <li>breakdown and/or failure of Economy 7 Storage Heater(s)</li> <li>any boiler or warm air unit more than 15 years old</li> <li>replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts</li> <li>any costs arising as a result of failure to service the boiler or warm air unit annually or in accordance with the manufacturer's instructions. Any recommendations following servicing should be carried out and the costs will be <i>Your</i> responsibility</li> <li>any intermittent or reoccurring fault</li> <li>any water pressure adjustments or failure caused through hard water scale or sludge</li> <li>fuel lines including gas leaks</li> <li>any re-lighting of the pilot light (please refer to manufacturers handbook), or the incorrect operation or routine adjustments of time or temperature controls</li> <li>any boiler or system noise</li> <li>any radiator valves.</li> <li>repairs to <i>Your</i> boiler if <i>Our</i> contractor considers it to be beyond economical repair.</li> </ul>
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## Excess

No excess applies to claims against this insurance policy.

## Conditions of this cover

- You* must take out, and keep in force a Building Insurance policy covering *Your* property – see **General Conditions 11**
- You* should carry out or arrange for normal continuous maintenance of *Your* property and on the systems servicing the property – see **General Conditions 1**
- If *You* intend to leave *Your* property unoccupied for between 2 and 30 days during the period 1<sup>st</sup> November to 15<sup>th</sup> March (both dates inclusive), *You* must take all normal precautions to prevent frost damage, including either turning off the water supply at the mains and draining all systems (with the exception of sealed central heating systems that have been professionally fitted and contain antifreeze) or the central heating system must be left on to operate at a minimum temperature of 15 degrees Celsius – see **General Conditions 10**.

## Cancellation right

If *You* decide that for any reason, this Policy does not meet *Your* insurance needs then please return it to Vantage Protect Ltd 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 Vantage Protect Ltd 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.

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.

## Duration of cover

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This policy will incept on the date shown on the policy schedule and will run for a period of 12 calendar months, unless cancellation is requested prior to the natural expiry date.

## Making a claim

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1. Check that the circumstances of the claim are covered by this insurance policy.
2. Telephone Qdos immediately stating *Your* policy number on **0116 2437911**

Major emergencies which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services. **Suspected gas leaks should always be reported to National Grid UK on 0800 111 999.**

## How to make a complaint

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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:

1. Complaints regarding the sale of the policy:

Please contact *Your* agent who arranged the Insurance on *Your* behalf.

2. Complaints regarding claims:

Please contact in the first instance:

The Nominated Complaints Handler  
Vantage Protect Ltd  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

Tel: 01455 852050

Email: [feedback@vantageprotect.com](mailto:feedback@vantageprotect.com)

If *Your* complaint in either case cannot be resolved by the end of the third working day it may be referred to the underwriters of this policy UK General Insurance Limited on behalf of Great Lakes Insurance SE at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk). Tel: 0345 218 2685

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 €2 million 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 or 0800 023 4 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: <http://www.financial-ombudsman.org.uk/>

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

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**

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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 its 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 by visiting [www.fscs.org.uk](http://www.fscs.org.uk) or call *Us* on 0800 678 1100 or 020 7741 4100.

## **Governing Law**

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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.

## **Consumer Insurance Act**

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*You* are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to *Us* is true and correct. *You* must tell *Us* of any changes to the answers *You* have given as soon as possible. Failure to advise *Us* of any change to *Your* answers may mean that *Your* policy is invalid and that it does not operate in the event of a claim.