

# Apple Underwriting

## Home Insurance



### Policy Summary

This is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy provided by UK General Limited. Full terms and conditions can be found in the policy booklet, that will be provided when you purchase your policy or at any time on request. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. It is important that you read the policy documents carefully when you receive them.

This insurance is arranged by Deeside Insurance Brokers Limited t/as Apple Underwriting and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your Policy booklet
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### Buildings

Buildings Sum Insured – covers the structure of your Buildings against loss or damage	Up to the buildings sums insured shown on your schedule	Section 1 - Buildings
Alternative accommodation if your home becomes uninhabitable following damage covered under the Buildings section	Up to 20% of the buildings sum insured for a maximum of 12 months	Section 1 - Buildings
Trace and access source of leak for escape of water and escape of oil	Up to £1,000	Section 1 - Buildings
Accidental damage to fixed glass, sanitary fixtures and ceramic hobs	Up to £500,000	Section 1 - Buildings
Legal Liability to the public	Up to £2,000,000	Section 1 - Buildings
Replacement of Locks and Keys	Up to £500	Section 1 - Buildings
Increased water meter charges	Up to £250	Section 1 - Buildings

### Contents

Contents Sum Insured – covers loss or damage to your contents whilst in your home	Up to the contents sums insured shown on your schedule	Section 2 - Contents
Valuables in the home	Up to £16,500, single article limit £2,000	Section 2 - Contents
Office equipment	Up to £5,000	Section 2 - Contents
Alternative accommodation if your home becomes uninhabitable following damage covered under the contents section	Up to 20% of the contents sum insured for a maximum of 12 months	Section 2 - Contents
Money	Up to £750	Section 2 - Contents
Credit Cards	Up to £1,000	Section 2 - Contents

Occupier's and Personal Liabilities	Up to £2,000,000	Section 2 - Contents
Accidents to domestic employees	Up to £10,000,000	Section 2 - Contents
Theft of contents from a locked outbuilding	Up to £2,500	Section 2 - Contents
Deep freezer contents	Up to £1,000	Section 2 - Contents
Automatic increase in contents sum insured for weddings, birthdays and Christmas – to cover gifts	Up to 10% of the contents sum insured, and a maximum of £3,000	Section 2 - Contents
Visitors personal effects	Up to £500	Section 2 - Contents
Replacement of locks and keys	Up to £500	Section 2 - Contents

### **Additional Cover**

*These covers only apply only if shown in the Policy Schedule :*

Accidental damage to buildings and/or contents	Up to the buildings sum insured and/or contents sum insured shown on your policy schedule	Section 1 – Buildings and/or Section 2 – Contents – Additional Cover
Personal Possessions outside your home up to 30 days anywhere in the world, e.g. mobile phones, laptops	Up to the personal possessions sum insured shown on your policy schedule	Section 3 – Personal Possessions - Additional Cover
Pedal Cycles outside your home up to 30 days anywhere in the world	Up to the pedal cycle sum insured shown on your policy schedule	Section 4 – Pedal Cycles - Additional Cover

### **General Condition and Exclusions**

<b>General Conditions and Exclusions</b>	<b>What is not insured</b>	<b>Where to find information in your Policy booklet</b>
General policy exclusions applicable to all sections	<ul style="list-style-type: none"> <li>• Property more specifically covered by another insurance policy.</li> <li>• Any criminal or deliberate act by you or your family.</li> <li>• Loss or damage caused by ; <ul style="list-style-type: none"> <li>○ Radioactive contamination</li> <li>○ War</li> <li>○ Terrorism</li> <li>○ Wear and tear or any gradual deterioration</li> <li>○ Domestic pets, insects or</li> <li>○ vermin.</li> </ul> </li> </ul>	Page 23
Buildings	<ul style="list-style-type: none"> <li>• The first £1,000 of any claim for subsidence.</li> <li>• The first £400 of any claim for escape of water.</li> <li>• Storm or flood damage to gates, hedges, fences or swimming pool covers.</li> <li>• Loss or damage that occurs when the Building is unoccupied for more than 30 days.</li> </ul>	Section 1

	<ul style="list-style-type: none"> <li>Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main building is damaged at the same time</li> <li>The policy excess</li> </ul>	
Contents	<ul style="list-style-type: none"> <li>The first £1,000 of any claim for subsidence.</li> <li>The first £400 of any claim for escape of water.</li> <li>Damage caused by smoke that happens gradually over a period of time.</li> <li>Loss or damage that occurs when the Building is unoccupied for more than 30 days.</li> <li>Theft or malicious damage caused by someone lawfully on the premises.</li> <li>Loss or damage cause by mechanical or electrical breakdown</li> <li>The policy excess</li> </ul>	Section 2
Accidental Damage extensions	<ul style="list-style-type: none"> <li>Damage due to wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</li> <li>The policy excess</li> </ul>	Section 1 and 2 - Additional Cover
Personal Possessions outside your home up to 30 days anywhere in the world	<ul style="list-style-type: none"> <li>Mobile Phones over £350 unless specified on your policy schedule</li> <li>Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless locked and out of sight.</li> <li>Loss or damage to sports equipment when it is being used.</li> <li>Loss or damage to contact lenses.</li> <li>The policy excess</li> </ul>	Section 3 – Personal Possessions - Additional Cover
Pedal cycles	<ul style="list-style-type: none"> <li>Cuts, bursts or punctures to tyres.</li> <li>Theft away from home unless securely locked to an immovable object.</li> <li>The policy excess</li> </ul>	Section 4 – Pedal Cycles - Additional Cover

## **CANCELLATION**

If you decide that for any reason, this policy does not meet your insurance needs then please return it to 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 agent will then

refund your premium in full\*.

If you wish to cancel your policy after 14 days you will be entitled to a pro- rata return of premium on the condition that no claims have been made or are 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 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.

## **CLAIMS**

Claims will be handled by Direct Group Property Services at the address shown in your Policy Booklet. Should you wish to claim under your policy you should call the Direct Group Property Services Claims Helpline on 0344 412 4258 or by submitting a claim in writing as soon as possible and within 30 days of the event. You must give Direct Group Property Services any information or help that they may ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the Policy Booklet.

## **COMPLAINTS PROCEDURE & REGULATORY INFORMATION**

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.

If your complaint about the sale of your policy cannot be resolved within 3 business working days, your agent will pass it 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](mailto:customerrelations@ukgeneral.co.uk)

## **CLAIMS**

Direct Group Ltd  
Customer Relations  
Quay Point,  
Lakeside Boulevard,  
Doncaster,  
DN4 5PL  
Tel: 0344 854 2072  
Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

In all correspondence please state that your insurance is provided by UK General Insurance Ltd and quote your scheme reference 05612C.

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.  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto: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 authority Trading Standards Service or Citizens Advice Bureau.

## **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. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## **DATA PROTECTION**

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

## **CLAIMS & UNDERWRITING EXCHANGE**

We may use your personal information to prevent crime. In order to prevent crime we may:  
Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

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.

Apple Underwriting a trading name of Deeside Insurance Brokers Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at: [www.FCA.ORG.UK/register](http://www.FCA.ORG.UK/register)