

Home Insurance

Insurance Product Information Document

Company: UK General Insurance



Product: Hexagon Signature Policy

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cover will pay you for costs incurred should they incur loss or damage to their home and, when the appropriate additional premium has been paid, the contents within.



What is insured?

Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental Damage to mirrors & fixed glass
- ✓ Accidental Damage to underground pipes
- ✓ Public Liability
- ✓ **Optional Accidental Damage cover**

Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental Damage to mirrors & fixed glass
- ✓ Accidental Damage to audio visual items
- ✓ Public Liability
- ✓ **Optional Accidental Damage to home contents**
- ✓ **Optional cycle Insurance**
- ✓ **Optional personal belongings insurance**



What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess you have chosen in addition to any additional excess we have quoted.



Are there any restrictions on cover?

- ! Your property must be of standard construction, that is, made of brick, stone or concrete and have a slate, tile, metal or concrete roof
- ! For cover to be valid the property cannot be left unoccupied for more than 30 days
- ! The property must be a private house or flat used for domestic purposes only and occupied by you and your family as your main residence.
- ! The property must not be under going any significant restoration, refurbishment or other building works
- ! To your knowledge your home must not have been affected by subsidence or structural movement and is not in an area subject to subsidence.
- ! To your knowledge your home (including your land) must not have been damaged by flood and is not currently flooded or in danger of flooding.
- ! The property must not be used for business purposes other than paperwork, telephone calls, child minding and computer work



Where am I covered?

- ✓ Cover is offered for your home address and, if you have specified and paid an additional premium, your contents cover can be extended outside of the home as detailed on your policy documentation.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your agent will advise you on how to pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

Complaints

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 the SALE OF THE POLICY

In the first instance please contact the agent who arranged the insurance on your behalf.

Complaints regarding CLAIMS

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

Liability Claims

Legal Liability, Langleys Solicitors
Queens House, Micklegate, York, YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com

On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

Unresolved Complaints

If **Your** complaint about the sale of **Your Policy** or **Your** liability claim 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

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0800 023 4 567 or 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.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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 or visit www.fscs.org.uk.