



Home Buyers' Protection Insurance Policy Schedule

Legal Expenses | Motor Add-on | Household Add-on | Business | Underwriting Solutions | Claims Handling

This is your insurance document relating to your Home Buyers Protection Insurance cover for the property you are purchasing.

This policy is evidence of the contract between you and the insurer. The insurance remains in force for a maximum period of 6 months from the start date. You will not be offered any renewal of this policy once cover has ceased.

Policy Number: 102 – 004 - 000000

Name:

Start date:

End date: **Six calendar months from the *Start date***

New property address:

Limits of indemnity:	Conveyancing fees:	£750.00 incl VAT
	Mortgage arrangement fees/lenders fees:	£250.00 incl VAT
	Survey fees/valuation fees:	£500.00 incl VAT

Net premium:	£73.66
IPT:	£8.84
Gross premium incl IPT:	£82.50

About this policy

Home Buyers' Protection Insurance is a policy which provides insurance in the event that the contract for the purchase of the property you are purchasing fails to complete for the reasons set out in this document. This policy has been arranged by Qdos Broker & Underwriting Services Limited 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.

Scheme administrator

Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

How to make a claim

You must tell us immediately after you first become aware of any cause, event or circumstances which could give rise to a claim under this policy. All claims must be made in any case within 90 days of the date that you were aware that a claim may be made. You can report your claim by telephoning 01455 852100 or by sending email to claims@qdosconsulting.com.

Please have your policy to hand.

Home Buyers Protection Insurance Policy Summary

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 Qdos Broker & Underwriting Services Limited 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. Qdos Broker & Underwriting Services Limited 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

Home Buyers Protection Insurance offers cover as detailed below:

What is covered	What is not covered
<p>The insurer will pay your conveyancing costs, mortgage arrangement fees, lenders fees, survey fees incurred by you and subject to the limit of indemnity in the event of the following:</p> <ul style="list-style-type: none"> the property is withdrawn from sale by the vendor for reasons beyond your control; the vendor receives and accepts an offer which is at least £1,000 greater than the offer they have accepted from you; a local authority search highlights that the property is subject of a compulsory purchase order, in a flood plain, on contaminated land, or over a mining area and you decided not to proceed with the purchase of the property; the vendor is not legally entitled to sell you the property; you or the person purchasing the property with you, die, are made redundant or are relocated, and you are unable or unwilling to continue with the purchase of the property; the initial mortgage lender's valuation is less than 90% of the sum you have offered for the property which has been accepted by the vendor; prior to the release of funds the mortgage lender insists on rectification work to the property and the cost exceeds 5% of the sum offered by you which has been accepted by the vendor; the mortgage lender applies a retention on the loan which is more than 5% of the sum offered by you which has been accepted by the vendor; or the property is damaged during the period of cover and the cost of rectification work exceeds 5% of the property value. a survey identifies that the property has suffered from subsidence or underpinning and you decide not to proceed with the purchase of the property; or, your solicitor identifies that the property has a defect in title which cannot be rectified and your purchase of the property cannot proceed. 	<p>The insurer will not be liable for any costs and expenses:</p> <ul style="list-style-type: none"> incurred before the start date; if you withdraw from the purchase of the property for any reasons other than those specifically covered by this policy; if you are aware of a previous survey having been carried out to the property up to 90 days prior to the start date that may give reasonable cause for the purchase to fail; if you are aware, prior to the start date, of any circumstances which could lead to a claim being made under this policy; if you deliberately and knowingly cause a delay or use unreasonable behaviour that results in the failed purchase; where they can be reimbursed by your employer or where your claim is covered by another policy; where you are able to obtain a refund of costs which you have incurred; or where, in the case of redundancy: you are self-employed, a company director or partner of the company giving notice of redundancy, or, the redundancy is voluntary. or Incurred in connection with the purchase of any mobile home, caravan or any other type of non-permanent dwelling.

Significant conditions of this cover

This policy is subject to the following conditions:

- you must be over 18 years of age; and
- the purchase of the property must not be subject to a contract race; and
- If the purchase of the property is subject to sealed bids, the bidding process has completed and you have received formal written acceptance of your offer to purchase the property from the vendor or their representatives; and
- the property must be located in England, Wales or Northern Ireland and be of permanent construction; and
- you must use a solicitor or licensed conveyancer to conduct the conveyancing of the property; and
- you must not have had a survey carried out on the property.

Limit of Indemnity

The maximum the insurer will pay for costs relating to the purchase of the property that you are legally liable for or have incurred up to the claim date, will be detailed on your policy schedule.

- £600 towards conveyancing fees (including searches)
- £500 towards mortgage/lenders fees
- £750 towards survey/valuation fees

Excess

Nil excess applies to claims made against this policy.

Period of insurance

The date your cover ends is the date of the first of the following:

1. you make a claim on this policy; or
2. you or we cancel this policy; or
3. you complete on the purchase of the property; or
4. the policy expiry date has been reached (as detailed on your policy schedule.)

Cancellation right

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Qdos Broker & Underwriting Services Limited 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 Qdos Broker & Underwriting Services Limited 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.

Making a claim

Claims should be notified to Qdos Broker & Underwriting Services Limited by calling 01455 852100 or by writing to:

Claims Department

Qdos Broker & Underwriting Services Limited

Windsor House

Tron Way Business Centre

Humberstone Lane

Thurmaston

Leicestershire

LE4 9HA

Email: claims@qdosunderwriting.com

How to make a complaint

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:

Please contact The Nominated Complaints Handler at Qdos Broker & Underwriting Services Limited

Tel: 01455 852050

Email: feedback@qdosunderwriting.com

If your complaint cannot be resolved by the end of the third working day, Qdos Broker & Underwriting Services Limited 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

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 or 0800 023 4 567

Email: 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.

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 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 or call Us on 0800 678 1100 or 020 7741 4100.

Data Protection Act

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.

Governing Law

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

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.



Home Buyers Protection Insurance Policy



Home Buyers Protection Insurance Policy

About this policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited 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.

Qdos Broker & Underwriting Services Limited 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

This document and the schedule form a legally binding contract of insurance between *You* and *Us*. The contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. *We* may cancel or change any part of the contract without getting anyone else's permission.

In return for the payment of your premium we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the *period of insurance*

Unless expressly stated nothing in this policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

Making a claim

You must tell *Us* immediately after *You* first become aware of any cause, event or circumstances which could give rise to a claim under this policy.

If *You* need to notify a potential *Claim*, please call 01455 852100 or write to:

Claims Department
Qdos Broker & Underwriting Services Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852100
Email: claims@qdosunderwriting.com

You should provide *Your* policy number and a description of the circumstances of the *Claim*. A claim form will then be provided and *You* should complete this and return it without delay.

Definitions

The following words or phrases have the same meaning whenever they appear in italics in this document.

Claim date

The date upon which *You* are notified either verbally or in writing of an *insured event* occurring that affects the purchase of the *property* and is covered by this policy.

Computer Virus

A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and



Home Buyers Protection Insurance Policy

multiply themselves through a computer system or network of whatsoever nature.

Contract race

Where the *vendor* has received two or more offers for the *property* with the intention of selling to the party that is ready to exchange contracts first.

Conveyancing

The legal process conducted by *Your solicitor* whereby the ownership of the *property* is transferred from the *vendor* to *You*.

Conveyancing fees

The amount charged by *Your solicitor* as their fees for the *conveyancing*.

Costs & expenses

Conveyancing fees, mortgage arrangement fees/lender's fees and survey fees that *You* have incurred as part of *Your* purchase of the *property*.

Electronic Data

Facts, concepts and information stored to form useable 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.

End date

The date *Your* cover ends being the date of the first of the following:

1. *You* make a claim on this policy; or
2. *You* or *we* cancel this policy; or
3. *You* complete on the purchase of the *property*; or
4. the policy expiry date has been reached (as detailed on *Your* policy schedule.)

Insured event

Any of the following events, that occur during the *period of insurance* and lead to *Your* purchase of the *property* failing:

1. The *property* is withdrawn from sale by the *vendor* due to reasons beyond *Your* control.
2. The *vendor* receives and accepts an offer from a third party, which is a minimum of £1000 greater than the offer from *You* previously accepted by them.
3. Cover for insured events where a Local Authority search highlights that the property is:
 - a. The subject of a compulsory purchase order;
 - b. In a flood plain;
 - c. On contaminated land; or
 - d. Over a mining area;And the policyholder decides not to proceed with the purchase of the property.
4. The *vendor* is not legally entitled to sell the property or to transfer interest in the *property* to *You*.
5. *You* or the person who is buying the *property* with *You*:
 - a. die and the survivor is unable or unwilling to continue with the purchase; or,
 - b. are given notice of *redundancy* and *You* are unable or unwilling to continue with the purchase; or;
 - c. are given notice of *relocation* and *You* are unable or unwilling to continue with the purchase.
6. *You* are diagnosed with a terminal illness and are unable or unwilling to continue the purchase.
7. The initial mortgage lender's valuation of the *property* is less than 90% of the sum *You* have offered for the *property* and which has been accepted by the *vendor*.
8. Prior to the releasing of funds the mortgage lender insists on rectification work being carried out to the property, the cost of which exceeds 5% of the sum the policyholder offered and which has been accepted by the *vendor*.
9. The mortgage lender applies a retention on the loan for the property and this figure exceeds 5% of the sum the policyholder offered for the property and which has been accepted by the *vendor*.
10. The *property* sustains damage during the *period of insurance* where the total cost of rectification work exceeds 5% of the *property* value.
11. A survey identifies that the property has suffered from subsidence or underpinning and the policyholder decides not to proceed with the purchase of the property.
12. The policyholder's solicitor identifies that the property has a defect in title which cannot be rectified within eight weeks from the date on which the defect is identified, and your purchase of the property cannot proceed.



Home Buyers Protection Insurance Policy

Insurer

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

Limit of indemnity

The maximum *costs & expenses* the *insurer* will pay, as detailed on *Your* policy schedule, relating to the purchase of the *property* that *You* are legally liable for or have incurred up to the *claim date*.

Mortgage arrangement fees / lender's fees

A non-refundable administrative charge paid by *You* to the mortgage lender to cover administration fees incurred in setting up a mortgage for the *property*.

Period of insurance

The period which must commence within seven days of the *start date* and finishes on the *end date*.

Property

A property that has been built or converted for private use only and is subject to local council tax (at any rate) and is a permanently-constructed domestic dwelling situated within the *territorial limits*, that *You* have made an offer to purchase and that offer has been accepted by the *vendor*. *We* do not cover, mobile homes, caravans or any other type of non-permanent dwelling.

Redundancy

Where *You* or the person who is buying the *property* with *You*, are unable to work due to being made redundant as defined in Section 139 of the Employment Rights Act 1996. To qualify for this cover *You* or the person buying the *property* with *You* must have been in full time employment for a minimum of six months prior to the start date and not be aware of any impending redundancy at the *start date* of this policy.

Relocation

Where *You* or the person who is buying the *property* with *You*, are advised that they are to be permanently relocated to an alternative place of work which is greater than fifty miles from the *property*.

Scheme administrator

As detailed on *Your* policy schedule.

Self-employed

Means *You* are: (i) Actively working for financial gain in a business or profession, alone or in association with others, and paying Class 2 National Insurance Benefit Contributions, or (ii) A non-salaried partner in a partnership, or (iii) A director of (or someone who has a shareholding in) a private limited company with an issued and fully paid share capital of less than £1,000.

Solicitor

Means either: (i) a professional lawyer or firm of lawyers, registered and authorised by the Law Society of England & Wales to practice; or (ii) a Licensed Conveyancer.

Start date

Within 7 days from the date on which *Your* mortgage application is submitted to the lender or *Your solicitor* is instructed, whichever is the sooner and once written acceptance of *Your* formal offer to purchase the *property*, from either the *vendor* or their representatives has been received

Survey fees

The amount paid by *You* to a qualified Valuer or Surveyor to carry out a House buyers Report or Valuation or Structural Survey of the property.

Territorial limits

England, Wales and Northern Ireland.

Terrorism

Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.



Home Buyers Protection Insurance Policy

Valuation fees

The amount paid by *You* for the mortgage lender's valuation of the *property*.

Vendor

The party from whom *You* are buying the *property*.

We, Us or Our

Qdos Broker & Underwriting Services Limited who are authorised to administer this insurance on behalf of the *insurer*.

You/Your

The person purchasing the *property* and may include *You* or any person buying the *property* with *You* who intends to reside in the *property* with *You*, or anyone appointed to act on *Your* behalf

This policy will cover

Following an *insured event* the *insurer* will pay *Your costs & expenses* up to the *limit of indemnity* provided that, at the *start date*:

1. *You* are over 18 years of age; and
2. the purchase of the *property* must not be subject to a contract race; and
3. If the purchase of the *property* is subject to sealed bids, the bidding process has completed and you have received formal written acceptance of your offer to purchase the *property* from the vendor or their representatives; and
4. *You* are using a *solicitor* or a Licensed Conveyancer to conduct the *conveyancing* of the *property*; and
5. *You* have not had a survey carried out on the *property*.

This policy will not cover

1. *You* are not covered for *costs & expenses*:
 - a. Incurred before the *start date*.
 - b. If *You* withdraw from the purchase of the *property* for any reasons other than those specifically covered by this policy.
 - c. If *You* are aware of a previous survey having been carried out to the *property* up to 90 days prior to the *start date*, that may give cause for the purchase to fail.
 - d. If *You* are aware, prior to the *start date*, of any circumstances which could lead to a claim being made under this policy.
 - e. If *You* deliberately and knowingly cause a delay or behave in a manner that results in the failed purchase.
 - f. Where they can be reimbursed by *Your* employer.
 - g. Where *You* are able to obtain a refund.
 - h. Where, in the case of *redundancy*:
 - i. *You* are *self-employed*;
 - ii. *You* are a company director or partner of the company giving notice of redundancy; or,
 - iii. The *redundancy* is voluntary.
2. 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 or public or local authority;
3. Any direct or indirect consequence of:
 - i. irradiation or contamination by nuclear material; or
 - ii. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - iii. any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter;
4. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.
5. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.



Home Buyers Protection Insurance Policy

General conditions

Failure to keep to any of these conditions may lead the *insurer* to cancel *Your* policy, refuse a claim or withdraw from an ongoing claim. The *insurer* also reserves the right to recover *costs & expenses* from *You* should this occur.

1. Our consent

We must give *our* written consent to pay any claim under the policy.

2. Dual insurance

The *insurer* will not pay for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist.

3. 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; or
- 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.

4. Subrogation

If *You* claim under this insurance we may take over *Your* rights of action against any third party for *our* own benefit, before or after we have paid *Your* claim, to recover any costs or payments we may make.

5. Recovery of costs & expenses

If we make a payment to *You* under the terms of this insurance and subsequently *You* successfully purchase the *property*, we may request from *You* full reimbursement of any moneys paid by *Us*.

6. Governing law

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.

7. Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

8. Changes to Your circumstances

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

- a) supply accurate and complete answers to all the questions we or the administrator 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 we ask 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.

Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Qdos Broker & Underwriting Services Limited 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.



Home Buyers Protection Insurance Policy

Thereafter you may cancel the insurance cover at any time by informing Qdos Broker & Underwriting Services Limited 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 Insurances (Disclosure and Representations) Act 2012.

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:

Please contact The Nominated Complaints Handler at Qdos Broker & Underwriting Services Limited:

Tel: 01455 852050
Email: feedback@qdosunderwriting.com

If Your complaint cannot be resolved by the end of the third working day, Qdos Broker & Underwriting Services Limited will refer it to the underwriters of this policy UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) at:

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 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 or 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk



Home Buyers Protection Insurance Policy

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.

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 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 or call Us on 0800 678 1100 or 020 7741 4100.

Data Protection Act 1998

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.