

## UK General – Gun Insurance

### Introduction

Thank **You** for choosing UK General to provide **Your Gun** insurance cover. **We** recommend that **You** read **Your** policy carefully and ensure **You** fully understand each element of the cover provided and the terms and conditions which apply. If **You** have any questions regarding **Your** policy or the cover it provides, please contact the **Administrator**.

This insurance is arranged by New Moon Insurance Services Ltd & 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.

New Moon Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

**We** will confirm the level of cover **You** have selected on **Your** policy **Schedule**. Please check the level of cover provided is correct as **You** will only be entitled to the level of cover recorded on the **Schedule**. If any of **Your** details on the **Schedule** are incorrect, please contact the **Administrator**.

### **IMPORTANT**

Always keep this document as **You** will be required to confirm details of **Your** policy before **We** can process a claim under the policy. In return for the premium **You** have paid, **We** agree to insure **You** in accordance with the terms and conditions of the **Policy** as outlined in this document.

### Your Responsibility

**You** must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your** 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 **Your** administrator of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **Your** administrator ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, 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.

If **You** become aware that information **You** have given **Your** administrator is inaccurate or has changed, **You** must inform them as soon as possible..

If any of the following changes occur during the **Period of Insurance**, **You** must immediately inform the **Administrator**:

- i. **You** are no longer a member of the association shown on the **Policy Schedule**.
- ii. **You** are no longer a permanent resident of the **United Kingdom**;
- iii. **You** no longer hold a valid shotgun licence or firearms certificate which is appropriate for the type of **Gun** insured under this **Policy**.

## **Definitions**

The words or expressions detailed below have the following meaning wherever they appear in this policy in **bold type** with a capital letter.

<b>Accessories</b>	Equipment specified below which is designed to be used during <b>Outdoor Pursuits</b> : <ul style="list-style-type: none"><li>• Bags and cases;</li><li>• Cleaning Equipment;</li><li>• Safety equipment (excluding Walkie Talkies);</li><li>• Shooting sticks;</li><li>• Stools and seats;</li><li>• Tent and hides;</li><li>• Air bottles</li></ul> <p>This definition excludes <b>Guns, Telescopic Equipment</b> and <b>Specialist Vision Equipment</b>.</p>										
<b>Accidental Damage</b>	Damage to <b>Your Insured Equipment</b> as a result of an accident, including barrel blow out of <b>Your Guns</b> .										
<b>Administrator</b>	New Moon Insurance Services Ltd of The Pantiles Chamber 85 High Street Tunbridge Wells Kent TN1 1XP.										
<b>Amount Insured</b>	<p>The most <b>We</b> will pay as shown in the Schedule. Gun(s) should be insured for the new replacement value (or new equivalent replacement model) where they are under 5 years of age at the start of the <b>Period of Insurance</b> and will be shown with a "N" against the <b>Gun</b> sum insured.</p> <p><b>Gun(s)</b> over 5 years old at the start of the <b>Period of Insurance</b> may be insured for the current market replacement value. An "I" will be shown against the <b>Gun</b> sum insured. A co insurance based on the age of the <b>Gun</b> will apply to these items.</p> <p>For <b>Gun(s)</b> over 5 years of age you may for an additional premium (which will be based on the new replacement value of the <b>Gun(s)</b> or the new equivalent replacement model) remove the co insurance. The most <b>We</b> will pay for that <b>Gun</b> is shown in the <b>Schedule</b>. This will be shown with a "N" against the <b>Gun</b> sum insured.</p> <p>For guns over 20 years of age or where agreed by the <b>Administrator</b> the <b>Gun</b> can be insured for an Agreed value and will be shown with an "A" against the sum insured. It is a requirement that you have a written valuation from a gunsmith or RFD confirming the value of the <b>Gun</b>. The valuation should be dated within the last 5 years from the inception or renewal date of cover. If no such written valuation can be produced at the time of the claim cover will revert to "I" indemnity.</p>										
<b>Co Insurance</b>	<p>The amount <b>You</b> are liable for on each agreed claim for an <b>Insured Event</b> to <b>Your Gun(s)</b> as follows:</p> <table><tr><td>• <b>Gun</b> under 5 years of age</td><td>0%</td></tr><tr><td>• <b>Guns</b> aged 5 years – 10 years</td><td>10%</td></tr><tr><td>• <b>Guns</b> aged 10 years – 15 years</td><td>15%</td></tr><tr><td>• <b>Guns</b> aged 15 years – 20 years</td><td>20%</td></tr><tr><td>• <b>Guns</b> aged over 20 years</td><td>30%</td></tr></table>	• <b>Gun</b> under 5 years of age	0%	• <b>Guns</b> aged 5 years – 10 years	10%	• <b>Guns</b> aged 10 years – 15 years	15%	• <b>Guns</b> aged 15 years – 20 years	20%	• <b>Guns</b> aged over 20 years	30%
• <b>Gun</b> under 5 years of age	0%										
• <b>Guns</b> aged 5 years – 10 years	10%										
• <b>Guns</b> aged 10 years – 15 years	15%										
• <b>Guns</b> aged 15 years – 20 years	20%										
• <b>Guns</b> aged over 20 years	30%										
<b>Deferment Period</b>	The first 14 days from the commencement date of <b>Your Policy</b> .										
<b>Excess</b>	<p>The amount <b>You</b> will be required to pay towards each claim <b>You</b> make under this <b>Policy</b> for <b>Accessories, Specialist Vision Equipment</b> and <b>Overseas Cover</b>.</p> <p>The <b>Excess</b> on all claims is £30., unless otherwise specified in this document.</p>										
<b>Gun(s)</b>	<b>Your</b> shotguns, black powder firearms, rifles, pistols or air rifles detailed on <b>Your Schedule</b> that are used for <b>Outdoor Pursuits</b> .										
<b>Insured Equipment</b>	<b>Guns, Accessories, Telescopic Equipment</b> and <b>Specialist Vision Equipment</b> .										

<b>Insured Event</b>	<b>Accidental Damage, Theft or Loss of the Insured Equipment.</b>
<b>Insurers/We/Us/Our</b>	UK General Insurance Ltd on behalf of Great Lakes Insurance SE.
<b>Loss</b>	All or part of <b>Your Insured Equipment</b> that is lost.
<b>Maximum Benefit</b>	The most <b>We</b> will pay in any one claim.
<b>Outdoor Pursuits</b>	Clay pigeon shooting, shooting at a shooting range, target shooting, hunting and general shooting including travelling to and from the sites used for these activities where they are not <b>Your</b> main source of income.
<b>Overseas cover</b>	Outside the United Kingdom for a maximum period of 21 days. This cover is only in force when an additional premium has been paid and is shown on the policy <b>Schedule</b> . An <b>excess</b> of £250 applies outside the UK for any <b>Guns, Specialist Vision Equipment</b> and <b>Telescope Equipment</b> .
<b>Period of Insurance</b>	The period between the start date and the end date which is shown on <b>Your</b> policy <b>Schedule</b> and that the policy will be in force for.
<b>Policy</b>	This insurance document and the <b>Schedule</b> .
<b>Proof of Purchase</b>	An original receipt or <b>Gun</b> certificate/ licence to prove <b>Your Insured Equipment</b> is owned by <b>You</b> . It must include the date of issue, make, model and serial number of <b>Your Insured Equipment</b> .
<b>Schedule</b>	The certificate of insurance that details the named insured party and the <b>Period of Insurance</b> .
<b>Specialist Vision Equipment</b>	Binoculars, night vision and range finders, which <b>You</b> use during <b>Outdoor Pursuits</b> .
<b>Telescopic Equipment</b>	Telescopic sights which are designed to be used with <b>Your Guns</b> .
<b>Terrorism</b>	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
<b>Theft</b>	The unlawful taking of <b>Your Insured Equipment</b> against <b>You</b> will by another party, with the intent to permanently deprive <b>You</b> of that property, or burglary by forcible and violent entry, or the removal of <b>Your Insured Equipment</b> by forcible and violent means against <b>Your</b> person.
<b>Traps</b>	Equipment which is designed for the launching of clays.
<b>You/Your</b>	The insured named in <b>Schedule</b> .

### **Eligibility**

To be insured on this policy, **You** must:

- a) A valid member of the Association shown on the policy **Schedule**;
- b) Over 18 years of age;
- c) A permanent resident within the territorial limits;
- d) A holder of a valid shotgun &/or firearms certificate (where appropriate legislation applies for the type of sporting gun(s) you have insured with us).

**You** must always maintain **Your** residency within the territorial limits and hold a current shotgun &/or firearms certificate (where appropriate legislation applies for the type of sporting gun(s) you have insured with us). Failure to do so will invalidate all policy cover.

### What You are covered for

We will pay for the cost of repair or replacement up to the **Amount Insured** within the United Kingdom shown in **Your Schedule** unless there is a limit detailed below or in **Your Schedule**.

1. Within the **Period of Insurance**, We will provide cover for **Your Insured Equipment** for an **Insured Event** subject to the **Insured Equipment**:
  - a) Being stored by **You** at a location approved and with the permission of the Police;
  - b) Being used by **You** for **Outdoor Pursuits**;
  - c) Being loaded by a person participating in a shoot with **You**;
  - d) Being transported by **You** to and from the site of any **Outdoor Pursuits**.
2. The cost of hiring an alternative **Gun** of equal value if **Your Gun** is awaiting repair or replacement following an **Insured Event** for which liability has been admitted by **Us** or **We** have already issued a payment under this **Policy**. These hire costs will be payable if **You** have already been registered to participate in an event for which **You** have already paid for and the hired **Gun** is needed. Hire costs are subject to a **Maximum Benefit** of £250.
3. For an additional premium, cover for an **Insured Event** to **Your Insured Equipment** whilst being stored, transported or used by **You** where the **Outdoor Activities** are also **Your** main source of income. If this cover is included in **Your Policy**, it will be noted on **Your Schedule**.

### What You are not covered for

The following is not covered on this policy:

1. The **Excess**;
2. The **Co Insurance**;
3. **Theft** from any unattended vehicle unless **Your Insured Equipment** is stored in accordance with the security chapters within the Home Office Guidance – firearms law guidance to the police.
4. **Theft** where force or violence was not used;
5. Deliberate or malicious damage to or neglect of **Your Insured Equipment**;
6. An **Insured Event** as a result of **Your** failure to follow manufacturer's guidelines and instructions for the proper care and use of **Your Gun**, including securing chokes;
7. An **Insured Event** caused by the use of **Accessories, Specialist Vision Equipment** or **Telescopic Equipment** with **Your Gun** that are not approved by the manufacturer of **Your Gun**;
8. Repairs or any other costs for:
  - a. Cleaning, inspection, routine servicing or maintenance;
  - b. **Loss** or any damage arising from a manufacturer's defect or recall of the **Insured Equipment**;
  - c. Any repairs carried out or replacements added without prior authorisation from **Us**;
  - d. Routine repair, inspection, maintenance, cleaning or adjustment;
  - e. Wear and tear to the **Insured Equipment** and/or gradual deterioration of performance;
  - f. Cosmetic damage where the operation, function and safety of **Your Insured Equipment** is not affected;
  - g. Undamaged sections or part of the **Insured Equipment** where the operation, function and safety of the **Insured Equipment** is not affected. This includes but is not limited to undamaged fore end when there has been damage to a **Gun** stock.
  - h. Incurred in preparing or submitting a claim under this **Policy**;
9. Any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this policy;
10. Any claim arising with the **Deferment Period** unless you are able to produce dated photograph evidence of the condition of the **Gun** at the commencement date;
11. Faults known to **You** before commencement of cover under **Your Policy**;
12. Any loss of use or expense included through not being able to use **Your Insured Equipment** following an **Insured Event**:
  - i. This clause does not apply to the cover provided under this **Policy** for alternative hire costs;
13. **Accidental Damage** caused by a barrel blow out unless regular and appropriate maintenance of the **Gun** can be proved to have been carried out;
14. An **Insured Event** arising from:
  - a. Inappropriate or mis-use of ammunition;
  - b. Participation in any historical re-enactment;
  - c. Customisation or upgrades made to **Your Insured Equipment**;
  - d. Use for any professional or commercial reason where this is **Your** main source of income, unless the professional and commercial use extension has been purchased by **You** and this additional cover is shown in **Your Schedule**;
15. An **Insured Event** to any mobile phones, GPS equipment, ammunition, perishable goods, clay pigeons and/or targets;

16. An **Insured Event** where the **Insured Equipment** has been outside the United Kingdom for more than 21 consecutive days;
17. An **Insured Event** to any **Gun** that has a value of more than £5,000 and which was being used, loaded, stored or transported by a person other than the person named in the **Schedule**;
18. An **Insured Event** to any **Telescopic Equipment** if this extension has not been purchased by **You** and is showing on **Your Schedule**;
19. An **Insured Event** to any **Specialist Vision Equipment** if this extension has not been purchased by **You** and is showing on **Your Schedule**;
20. An **Insured Event** to any **Accessories** if this extension has not been purchased by **You** and is showing on **Your Schedule**;
21. An **Insured Event** to any **Insured Equipment** that has been hired out by **You** for a fee;
22. An **Insured Event** to **Traps**;
23. 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, local or public authority, terrorism.
24. Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

#### **CONDITIONS AND EXCLUSIONS APPLYING TO THE WHOLE OF THIS POLICY**

**You** must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with the following conditions, **We** may at **Our** option: cancel the policy; refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. All information which **You** or anyone acting on **Your** behalf provided before **We** agreed to insure **You** is included into and forms the basis of this **Policy**. All facts and matters which might be relevant to **Our** consideration of **Your** proposal must be disclosed and all material representations made to **Us** must be true. If anything is found to be untrue, **We** have the right to cancel this insurance and treat it as if it never existed.
2. If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this **Policy** shall be void and **You** will forfeit all rights under the **Policy**. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the police. The terms and conditions of this **Policy** do not affect **Your** statutory rights relating to faulty or mis-described goods. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.
3. **You** must take precautions to protect all **Insured Equipment** including:
  - a) Only using the **Insured Equipment** as recommended by the manufacturer;
  - b) Keeping **Your Insured Equipment** in good condition and repair as recommended by the manufacturer in their guidelines and instructions.
4. **You** must pay **Your** premium when **We** ask for it otherwise **We** will be unable to provide cover under this **Policy**.
5. The **Amount Insured** is detailed on **Your Policy Schedule**.

If there is more than one person insured on **Your Policy** as detailed on **Your Schedule**, the **Maximum Benefit** that will be due will not exceed the amount **We** would be liable to pay to any one of **You**.

**You** agree that the first named insured party on **Your Schedule** is authorised to receive all notices and agree any amendments to **Your Policy**.

6. **You** and **We** are the only parties to this **Policy**. Nothing in this **Policy** is intended to give any person any right to enforce any term of this **Policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
7. This **Policy** does not cover any loss or claim where **You** would be entitled to be paid under any other insurance if this **Policy** did not exist.

8. If **You** make a successful claim on this **Policy**, the ownership of the damaged or lost item is transferred to **Us**. **We** also have the right to take possession of damaged items, parts and materials that have been replaced by **Us**.
9. If the **Insured Equipment** **You** have claimed for is returned or found, **You** must notify **Us**. **We** will write to **You** at **Your** correspondence address shown on **Your Schedule** and **You** can buy the **Insured Equipment** back from **Us** within 60 days. **We** will charge the lesser of:
  - a) The claim benefit amount **We** paid to **You** plus interest, loss adjustor expenses and recovery expenses; or
  - b) The fair market value of the **Insured Equipment** at time it is recovered.
10. 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.
11. Any dispute arising out of relating to this **Policy**, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act in force at the time.
12. **We** may decide to change the terms and conditions of **Your** policy and or **Your** premium. **We** will give **You** 30 days written notice of any change **We** intend to make. Only changes formally made by **Us** and advised to **You** in writing are accepted as terms under this policy; no other parties have any jurisdiction to change or agree any different terms.
13. A claim payment cannot be made on this **Policy** unless **You** give **Us** prompt notice of anything which is likely to give rise to a claim under this **Policy**.
14. **You** must provide **Us** with any receipts, **Proof of Purchase**, valuations or documents to support **Your** claim that are reasonable for **Us** to request. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
15. **You** must take precautions to minimise any loss or damage and take appropriate action immediately if they are required to reduce a claim.
16. **You** must give **Us** all necessary assistance which **We** may reasonably require to pursue recovery of amounts **We** may become liable to pay under **Your Policy**, in **Your** name but at **Our** expense.
17. **You** must fully comply with all laws and regulations relating to the use, storage and transportation of **Your Insured Equipment**.
18. Claims arising from **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority;
19. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof;

### **Repair or Payment**

**We** will, at our option, repair, replace or pay for any **Insured Equipment** that has been lost or suffered from **Accidental Damage** on the following basis:

1. For **Insured Equipment** that can be economically repaired, the cost of the repairs;
2. For **Insured Equipment** that cannot be economically repaired:
  - a. The price that **You** paid for the **Insured Equipment**; or
  - b. The amount shown in the **Policy Schedule** as most recent market valuation that **You** have provided to **Us**.
  - c. A direct replacement by **Us** of the **Insured Equipment**

**We** will decide if an item can be economically repaired.

### Undamaged Accessories

If **You** have made a successful claim for an **Insured Event** to **Your Guns** and **We** have accepted liability or have already made a payment, **We** will endeavor to replace **Your Gun** on a like for like basis. If **Your Replacement Gun** is incompatible with **Your** existing **Accessories, Telescopic Equipment** and **Specialist Vision Equipment**, **We** will also pay for undamaged **Accessories, Telescopic Equipment** and **Specialist Vision Equipment** subject to the maximum **Amount Insured** shown on the policy **Schedule**.

### Wear and Tear

Any claim payment that **We** make for an **Insured Event** to any **Accessories**, will be reduced to take into consideration natural wear and tear. This reduction will be based on the following:

1. Less than one year old, no reduction for wear and tear;
2. Between one and two years old, a 10% reduction for wear and tear;
3. Between two and three years old, a 20% reduction for wear and tear;
4. Between three and five years old, a 40% reduction for wear and tear;
5. Between five and seven years old, a 60% reduction for wear and tear.

### Under Insurance

If, at the time the **Insured Equipment** is lost, stolen or damaged, the **Amount Insured** is less than 85% of the total value, the **Maximum Benefit** will be reduced in the same proportion as the under insurance. For example, if the **Insured Equipment** is valued at £100 and the **Amount Insured** is £70, the **Maximum Benefit** will be reduced by 30% - i.e. £30.

### Pair and Sets

If any **Gun** has an increased value because it forms part of a pair or a set and that **Gun** is damaged, any payment **We** make will take account of the increased value.

### Alternative Hire Costs

If an additional premium has been made to include Alternative Hire Costs on **Your Policy**, the **Maximum Benefit** will be £250 in any one **Period of Insurance**.

### How To Claim

**You** must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

#### 1. Making a Claim

All claims should be made as soon as possible once the **Insured Event** has occurred. Please note that if **You** delay reporting a claim to **Us** without good reason, and this delay causes an adverse and prejudicial effect to **Us**, then **We** reserve the right to decline to pay **Your** claim.

If **You** think that a crime has been committed or **You** have lost **Your Gun**, **You** must report it to the police within 24 hours of **You** becoming aware of it.

**You** must keep the crime or lost property reference number and the address of the police station and provide this information on **Your** claim form.

If the **Insured Equipment** has been damaged, **You** must keep the damaged item for **Our** inspection which **We** will do before **We** make any payment.

#### 2. Contact the Administrator

Before any work is undertaken, **You** must contact the **Administrator** for authorisation.

#### 3. Claims procedure

**You** can download a claim form from Newmoon Insurance Services Limited website ([www.newmooninsurance.com](http://www.newmooninsurance.com)) by following the links for insurance.

Alternatively, please call 0345 072 8535 (landline local rate) or 01892 506884 and a claim form will be emailed or posted to you.

You will be required to provide the following information:-

- (a) **Proof of Purchase;**

- (b) A valuation which is less than three years and issued by a gunsmith or other suitably qualified valuer;
- (c) In the case of **Theft** or **Loss**, the crime or lost property reference number.

4. Confirming details of Your Claim with You

To ensure **We** maintain the highest level of service, **We** may contact **You** to confirm the details of **Your** claim. Should **You** be contacted, **We** will await confirmation from **You** that **You** are happy for the repair costs to be settled before arranging payment under the terms of **Your** policy. Should **We** not receive a response following **Our** request, **You** may become liable to settle the cost of repair as **Your** failure to reply will be viewed as repudiating liability under the policy.

## **IMPORTANT**

UK General Insurance Ltd is an **Insurers'** agent and in the matters of claim act on behalf of Great Lakes Insurance SE.

### **Important telephone numbers**

**Administrator: 0345 072 8535 (landline local rate) or 01892 506884**

To make sure that **You** receive the highest levels of service, telephone calls to the **Administrator** may be recorded.

### 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.

### Cancellation

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

### Fraud

**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 or damage **You** caused deliberately or with **Your** knowledge; or
- 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.

### **Complaints Procedure**

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:

For complaints regarding the sale of **Your Policy**, please contact **Your** agent who arranged the Insurance on **Your** behalf.

For complaints regarding a claim, please contact the **Administrator**:

New Moon Insurance Services Ltd  
 The Pantiles Chamber,  
 85 High Street,  
 Tunbridge Wells,  
 Kent  
 TN1 1XP  
 Tel: 0345 072 8535 (landline local call rate) or 01892 506884

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05820F.

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
 Exchange Tower, London E14 9SR  
 Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

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

**If you have purchased the insurance policy online, you may also raise your complaint via the 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.

### **Financial Services Compensation Scheme**

If Great Lakes Insurance SE cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **UK GENERAL INSURANCE LTD PRIVACY NOTICE**

**We** are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

**We** are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

**Why do we process your data?**

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

**What information do we collect about you?**

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy and fulfil **our** contract of insurance.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

**We** collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

**We** also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

**Privacy Notice**

**You** can get more information about this by viewing **our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

**GREAT LAKES INSURANCE SE INFORMATION NOTICE**

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.