

Blue Badge

Mobility Insurance



Enabling Your Independence



Home Contents Insurance

Policy Document

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INTRODUCTION

In return for payment of **Your** premium **We** will provide the insurance cover detailed in this **Policy** subject to the terms, conditions, and limitations shown below or amended in writing by **Us** during the **Period of Insurance**.

Your Policy is made up of:

1. This document, which gives details of the insurance cover **You** have bought from **Us**;
2. The **Schedule**, which contains your details, summarises the level of cover and the sections of this document which are included in **Your Policy**; and
3. Any amendments to the insurance that either **You** or **We** have told the other about.

You should read **Your Policy** carefully to make sure that:

1. **You** understand the details of the cover;
2. The **Policy** meets **Your** needs; and
3. The details in the **Schedule** are correct.
4. **You** should let **Us** know as soon as possible if any of these are not true.

Each section in this document is split into:

1. Details of what **You** are covered for;
2. Details of what **You** are not covered for; and
3. The limits of the cover provided.

Each of these only applies to the section in which it appears.

We also include general conditions that apply across the whole **Policy**, unless **We** say otherwise.

We have tried to explain the **Policy** as clearly as possible, however if **You** have any questions, please call **Us** on 01730 233 101.

AUTHORISATION AND REGULATION

This **Contents** Insurance This Mobility **scooter or wheelchair** Insurance is arranged by: Blue Badge Mobility Insurance with UK General Insurance Ltd 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.

UK General Insurance Limited and Blue Badge Mobility Insurance 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.

DEFINITIONS

The following words or phrases have the meaning defined below whenever they appear in bold throughout this document.

Accidental Damage	Sudden and unexpected damage, occurring at a specific time and caused by external means.
Business	Any employment, trade or profession.
Computer Virus	A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Consequential Loss	We will only pay costs which are incurred as a direct consequence of the event which led to the claim You are making under this Policy . For example, We will not pay mobile telephone call charges following the loss of a mobile telephone.
Contents	Household furniture and Personal Possessions including Valuables, Money , pedal cycles, plus TV aerials and masts which are the property of You or members of Your Family permanently residing with You or for which You are legally liable. Contents includes Office Equipment and office furniture used by You or Your Family for business or professional purposes up to £5,000 when in Your Home , owned by, or the legal responsibility of You or a member of Your Family .
Credit Cards	Credit, cheque, debit, charge or cash cards held for personal or charitable purposes.
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.
Excess	The first amount of any claim for which You are responsible.
Family	You, Your domestic partner and other relations that permanently reside with You .
Home	The Property shown at the address in the Schedule , and the Property's Outbuildings , all as the same address and all used by You for domestic purposes only. If there are no business visitors to the Property and no employees, one room may be used as an office. Unless We say otherwise in the Schedule , the main building of Your Property must be made of brick, stone or concrete and have a pitched slate, tile, metal or concrete roof.
Insured / You / You	The person(s) as specified in the Schedule , or in the event of their death, their legally appointed representative.
Insurers / We / Us / Our	UK General Insurance Limited, on behalf of Great Lakes Reinsurance SE
Money	Personal money held for private purposes by You or Your Family including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.
Office Equipment	Office furniture and equipment, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for business or professional purposes.
Outbuilding	A separate building such as a shed or garage belonging to the main Property .
Period of Insurance	The period shown in the Schedule , for which We agree to grant cover, providing that the full premium has been paid to Us .
Policy	The Policy incorporates this policy document, the Schedule and all terms, conditions of Your insurance contract with Us .
Personal Possessions	Clothing or other items normally carried on or about You , including Valuables, Money , sports equipment, camping equipment.
Property	The buildings at the address stipulated in the Schedule .
Schedule	The document which provides specific details of the insurance cover in force.
Sum Insured	The amount as shown in the Schedule and being the maximum amount We will pay in the event of any claim on this Policy .

Uninsurable Risks	Wear and tear, depreciation, fungus, rot, rust corrosion, vermin or insect damage, mechanical or electrical fault, process of cleaning, repairing, restoration, renovating or any gradually operating cause or process.
United Kingdom	Great Britain, Isle of Man, Channel Islands and Northern Ireland.
Unfurnished	Without sufficient furniture and furnishings for normal living purposes.
Unoccupied	The Property is deemed to be unoccupied when it is not lived in by You . Unoccupancy is deemed to start from the date that You last vacated the Property , which may pre-date the inception of the insurance granted by this Policy .
Valuables	Articles made from precious metals, jewellery, watches, stamps, medals, Money , photographic equipment, furs, curios, works of art and home computer equipment. Valuables within the Home are limited to 1/3 of the Contents Sum Insured amount specified on Your Schedule and £2000 per individual item.
Vehicles	Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle). <i>This does not include the following while being used for their intended purpose and by a person for whom they were designed:</i> a) Ride-on lawnmowers b) Electrically powered wheelchairs and mobility scooters c) Electrically powered children's ride on toys d) Electrically assisted bicycles e) Pedestrian controlled electrically powered golf trolleys f) Model watercraft g) Hand-propelled watercraft (such as a surfboard or rowing boat)

SECTION 1 – CONTENTS LOSS OR DAMAGE DUE TO PERILS

We will cover **Your Contents** in your **Home** against loss or damage caused by the following insured perils:

A. FIRE, SMOKE, EXPLOSION, LIGHTNING, OR EARTHQUAKE.

EXCLUDING

1. Loss or damage caused by smog, industrial agricultural output
2. The **Excess** shown in **Your Schedule**.

B. STORM OR FLOOD.

EXCLUDING

1. **Contents** in the open
2. Loss or damage caused by frost
3. Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
4. Loss or damage caused by rising water table levels
5. The **Excess** shown in **Your Schedule**.

C. ESCAPE OF WATER OR OIL FROM ANY FIXED WATER OR HEATING INSTALLATION, APPARATUS AND PIPES.

Including £250 of additional metered water charges incurred by **You** and resulting from any of the causes in this Section 1 of the Policy

EXCLUDING

1. Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
2. Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
3. Loss or damage caused by gradual emissions
4. The **Excess** shown in **Your Schedule**

D. THEFT OR ATTEMPTED THEFT CAUSED BY VIOLENT AND FORCIBLE ENTRY OR EXIT.

EXCLUSIONS

1. Theft or attempted theft by any person lawfully on the **Property**
2. Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
3. The **Excess** shown in **Your Schedule**

E. MALICIOUS DAMAGE OR VANDALISM.

EXCLUSIONS

1. Whilst **Your Home** is **Unoccupied** for 30 days or more
2. Malicious damage or vandalism by any person lawfully on the Property
3. The **Excess** shown in **Your Schedule**

F. SUBSIDENCE, LANDSLIP OR HEAVE OF THE SITE UPON WHICH THE BUILDINGS STAND.

EXCLUSIONS

1. Loss or damage caused by erosion of any coast or riverbank
2. 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
3. Loss or damage caused by structural repairs, alterations, demolitions or extensions
4. Loss or damage arising from faulty or defective workmanship, designs or materials
5. Normal settlement, shrinkage or expansion
6. Loss or damage that originated prior to the start of this **Policy**
7. Loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause
8. Loss or damage to **Contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the buildings
9. The **Excess** shown in **Your Schedule**

G. FALLING TREES, TELEGRAPH POLES, LAMP-POSTS, FIXED AERIALS, DISHES AND MASTS.

EXCLUSIONS

1. Loss or damage caused by maintenance to trees
2. Loss or damage to gates and fences
3. Loss or damage to aerials, dishes and masts
4. The **Excess** shown in **Your Schedule**

SECTION 2 - DEEP FREEZER CONTENTS

A. WHAT YOU ARE COVERED FOR

We will pay for food in a domestic deep freezer in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

B. WHAT YOU ARE NOT COVERED FOR

1. Loss or damage from fridges/freezers over 10 years from new
1. Deliberate act of the utility provider
2. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. Up to the £1,000 over the **Period of Insurance**
1. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 3 - PERSONAL MONEY AND CREDIT CARDS

A. WHAT YOU ARE COVERED FOR

Loss of personal **Money** belonging to **You** or **Your Family**. **Your** liability under the terms of the personal **Credit Cards** including cheque, debit, charge or cash cards, issued in the British Isles to **You** or **Your Family**.

B. WHAT YOU ARE NOT COVERED FOR

1. Any loss unless the terms and conditions under which the card is issued have been fulfilled
2. Losses not reported to the Police within 24 hours of discovery of loss
3. Any loss as a result of unauthorised use by a member of **Your Family** or a person residing with **You**
4. Loss caused by accounting errors or omissions
5. Depreciation in value
6. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. Up to a maximum of £750 for loss of personal **money** over the **period of insurance**
2. Up to a maximum of £1,000 for Credit Card liability over the **period of insurance**
3. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 4 - OFFICE EQUIPMENT

A. WHAT YOU ARE COVERED FOR

We will pay for damage caused by perils identified in Section 1 for **Office Equipment**, computers, monitors, scanner and printers used for **Your** business.

B. WHAT YOU ARE NOT COVERED FOR

1. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. Up to £1,000 for any one item
2. A total of £5,000 over the **Period of Insurance**
3. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 5 - REPLACEMENT OF LOCKS AND KEYS

A. WHAT YOU ARE COVERED FOR

We will provide cover for the cost of replacement locks and keys if **Your** keys are lost or stolen or locks are damaged by a peril included in Section 1.

B. WHAT YOU ARE NOT COVERED FOR

1. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. A total of £500 over the **Period of Insurance**
2. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 6 - CONTENTS IN AN OUTBUILDING

A. WHAT YOU ARE COVERED FOR

We will pay for damage caused by perils included in Section 1 for **Contents** outside the structure of the main building of **Your Property**, contained within a locked **Outbuilding**.

B. WHAT YOU ARE NOT COVERED FOR

1. Loss or damage to money
2. Loss or damage by impact other than impact by a vehicle, train or animal
3. Loss or damage while **Your Home** is **Unoccupied** or **Unfurnished** for more than 30 consecutive days
4. Loss or damage to plants and trees
5. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**.
6. Theft or attempted theft unless caused by forcible and violent entry.

C. WHAT ARE THE LIMITS OF THE COVER?

1. A total of £1,000 over the **Period of Insurance**
2. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 7 - CONTENTS TEMPORARILY REMOVED

A. WHAT YOU ARE COVERED FOR

We will cover damage to **Your Contents** caused by any of the perils listed Section 1 whilst temporarily removed from **Your Home** and in occupied premises where **You** or a member of **Your Family** is residing or employed within the **United Kingdom**.

B. WHAT YOU ARE NOT COVERED FOR

1. Loss or damage from theft unless involving forcible and violent entry or exit
2. Loss or damage from a mobile home, motor home or caravan
3. Contents removed for sale or exhibition or to furniture storage areas
4. Loss or damage in a furniture depository
5. Loss or damage caused by storm or flood to property not in a building
6. Loss or damage specifically excluded from cover under General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. The maximum payable under this section is £5,000 in total
2. The maximum payable per single item under this section is £1,000
3. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 8 – PEDAL CYCLES

A. WHAT YOU ARE COVERED FOR

We will pay for **Accidental Damage** to or theft of **Your** pedal cycle while in the **United Kingdom**.

B. What You ARE NOT COVERED FOR

1. Pedal cycle accessories, unless the pedal cycle is stolen or damaged at the same time
2. Damage whilst the pedal cycle is being used for racing
3. Theft whilst unattended, unless in a locked building or **Outbuilding** or locked to a permanent fixture

C. What are the limits of the cover?

1. The maximum payable under this section is £500 in total
2. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 9 - ACCIDENTAL DAMAGE COVER - COVER IS ONLY OPERATIVE IF SHOWN AS COVERED ON YOUR POLICY SCHEDULE

A. WHAT YOU ARE COVERED FOR

We will pay for **Accidental Damage** to **Your Contents** while they are in **Your Home**.

B. WHAT YOU ARE NOT COVERED FOR

1. Damage to mobile telephones, laptop computers, iPads and tablet computers, computer software, hand-held computers or electronic toys
2. Loss or damage caused by pets
3. Damage caused by a mobility scooter or powered wheelchair
4. Loss or damage as a result of mechanical or electrical breakdown
5. Loss or damage after the **Property** has been **Unoccupied** for more than 30 days in a row
6. Loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair, alterations or restoration
7. Loss or damage specifically excluded from cover under General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. The maximum payable under this section is £5,000 in total.
2. The maximum payable per single item under this section is £1,500
3. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

SECTION 10 - PERSONAL POSSESSIONS - COVER IS ONLY OPERATIVE IF SHOWN AS COVERED ON YOUR POLICY SCHEDULE

A. WHAT YOU ARE COVERED FOR

Accidental Loss, Damage or theft of **Your Personal Possessions** within the limits of the **United Kingdom**. Cover is provided worldwide for up to 30 days in any one **Period of Insurance**.

Accidental Loss or Damage to Personal Possessions comprising of;

1. Articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable items.
2. Sports equipment, including sporting guns and wearing apparel used for amateur sports purposes
3. Mobile telephones

B. WHAT YOU ARE NOT COVERED FOR

1. Any loss or damage to contact or corneal lenses
2. Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container
3. Documents or securities
4. Household goods, foodstuffs and domestic appliances
5. **Personal Possessions** more specifically insured
6. Sports equipment whilst in use
7. Activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering
8. Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle
9. Tools or instruments used or held for business or professional purposes
10. Damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

C. WHAT ARE THE LIMITS OF THE COVER?

1. Up to £2,000 for any one item (excluding mobile telephones) unless specified on **Your Schedule**
2. For mobile telephones up to £250 for any one item and any one loss unless specified on **Your Schedule**;
3. **You** will be responsible for paying the **Excess** shown in **Your Schedule**

EXCLUSIONS TO ALL SECTIONS

A. WHAT YOU ARE NOT COVERED FOR

1. Terrorism

Loss or damage from any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

2. War

Loss or damage from 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.

3. Radioactivity

Loss or damage from any direct or indirect consequence of:

- a) Irradiation, or contamination by nuclear material; or
- b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

4. Deliberate Act

Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.

5. Existing Damage

Loss or damage occurring prior to the commencement of **Your** insurance **Policy**.

6. Sonic Pressure

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

7. Other Costs

Any other costs that are directly or indirectly caused by the loss or damage, unless specifically covered in this policy.

8. Vehicles

Loss or damage caused to any **Vehicles**, caravans, trailers or watercraft and/or their accessories.

9. Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

10. Uninsurable Risk

Any loss or Damage that is caused by an **Uninsurable Risk**.

11. Maintenance and Modifications

Any loss or damage caused by faulty maintenance or modifications not carried out by an authorised dealer or any increase in repair costs as a result of the need to fit non-identical replacement parts.

12. Negligence or Misuse

Loss or damage that is caused by negligence or misuse on the part of **You**, or a **Family** member.

13. Electronic Data

Loss or damage caused by any consequence, howsoever caused, including but not limited to **Computer Virus** in **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted.

CLAIMS

If **You** wish to make a claim please contact:

Direct Group Property Services

Tel: 0344 412 4259

Fax: 0344 412 4293

Email: propertynexus@ryandirectgroup.co.uk

If **You** need to claim under any section of this **Policy**, **You** must

1. Tell **Us** as soon as possible and not later than 30 days after any possible incident likely to result in a claim.
2. Immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number.
3. Take all steps necessary to reduce further loss, damage or injury.
4. Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request.
5. Do not, under any circumstances effect full repairs without **Our** prior written consent.
6. Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing.

On receipt of a notification of a claim, **We** may do the following:

1. Enter any building following loss or damage.
2. Negotiate, defend or settle any claim made against **You**.
3. Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay.
4. Appoint a loss adjuster to handle the claim on **Our** behalf.
5. Arrange to repair the damage to any property or item and handle any salvage appropriately.

UK General Insurance Ltd is an insurer's agent and in the matters of a claim act on behalf of Great Lakes Reinsurance SE

GENERAL CONDITIONS

A. CONSUMER INSURANCE ACT

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

1. 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.
2. Make sure that all information supplied as part of **Your** application for cover is true and correct.
3. Tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act detailed above may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

B. 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.

Your policy is written in English and **We** will communicate with **You** in English.

C. 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.

You have the right to receive a copy of any of **Your** information we hold. If **You** ask **Us**, **We** will ask for the information on **Your** behalf. You may have to pay a small fee for each company from whom **You** ask information.

D. CONTRACT (RIGHTS OF THIRD PARTIES ACT)

No person, company or entity who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

E. OTHER INSURANCE

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

F. MISREPRESENTATION

You must not act in a fraudulent way. We will take the action shown below if **You** or anyone acting for **You**:

1. Makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any way;
2. Makes a statement to support a claim knowing the statement to be false in any way;
3. Provides a document to support a claim knowing the document to be forged or false in any way; or
4. Makes a claim for any loss or damage caused by **Your** deliberate act or with **Your** agreement.

Then **We**:

1. Will not pay the claim;
2. Will not pay any other claim which has been or will be made under the **Policy**;
3. May declare the **Policy** void;
4. Will be entitled to recover from **You** the amount of any claim already paid under the **Policy**;
5. May tell the police about the circumstances; and
6. Will not return any premium.

G. INDEX-LINKING CLAUSE

If **You** have provided **Your** agent with the **Sums Insured** in Section 2 & 3, these may be adjusted each month in accordance with The Consumer Durables index of the Retail Price index. No additional premium will be charged for each monthly Increase.

At each renewal **You** will be requested to provide or confirm the **Sums Insured** which will be used as the basis to calculate the premium required. The **Sums Insured** will be shown on the renewal **Schedule**.

H. BASIS OF CLAIMS SETTLEMENT

In the event of loss or damage to **Your Contents** or **Personal Possessions**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new, or pay the cost of repairing the item.

In respect of any claim made under this **Policy**, **Our** liability will:

1. Not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your Contents**, as shown in the **Schedule**
2. Not exceed the **Sum Insured** for **Your Contents**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

I. CANCELLATION

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to the Blue Badge Mobility Insurance within 14 days of issue 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.

If **You** wish to cancel **Your Policy** after 14 days **You** will be entitled to a pro-rata return of premium.

We 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:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

J. CARING FOR CUSTOMERS – 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:

SALE OF THE POLICY

Please contact Blue Badge Mobility Insurance who arranged the Insurance on **Your** behalf.

If **Your** complaint about the sale of **Your Policy** cannot be resolved within three working days, Blue Badge Mobility Insurance 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

CLAIMS

Customer relations
PO Box 1193
Doncaster
DN1 9PW
Tel: 0344 893 1022
Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06341.

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
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR.
Tel: 0300 123 9123
Email: 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

K. FINANCIAL SERVICES COMPENSATION SCHEME

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