

Tradesman Liability Excess Protect Policy

Insurance Product Information Document

Company Name : Lexelle Limited

Product: Tradesman Liability Excess Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

The Lexelle Tradesman Liability Excess Protect policy covers policyholders for recovery of their policy excess in relation to a claim made on their main Tradesman Liability policy where the claim amount exceeds the policy excess.



What is insured?

- ✓ Cover is provided for an amount equal to the policy excess in relation to a settled claim on your main Tradesman Liability Policy where the claim amount exceeds the policy excess
- ✓ The policy excess level options which can be selected by the policyholder at time of purchase are £250, £500, £750 & £1,000
- ✓ The policy will continue to be valid in any one period of insurance until the excess level selected is exhausted (i.e. in aggregate)



What is not insured?

- ✗ Any claim that is not accepted or invalid on your main Tradesman Liability policy
- ✗ Any claim that occurred prior to the start date of this policy
- ✗ Any contribution or deduction from the settlement of a Tradesman Liability claim other than the policy excess
- ✗ More than one claim being paid during the same period of insurance
- ✗ Any claim not notified after 30 days of the incident occurring
- ✗ Any amount that you claim on your Tradesman Liability policy other than the policy excess
- ✗ Any claim occurring within the first 48 hours of the start date of this policy only



Are there any restrictions on cover?

- ! Your main Tradesman Liability Policy insurer must be authorised by the Financial Conduct Authority to conduct business in the UK
- ! For valid claims the policyholder must be the main lead name or company listed on the Tradesman Liability Policy Schedule
- ! Any incident that gives rise to a claim on this policy must have been accepted and settled prior to recovery of the policy excess
- ! Only when the total value of a claim under your Tradesman Liability policy exceeds the excess stated in your Tradesman Liability policy will cover be provided
- ! Your main Tradesman Liability Policy must be current and valid
- ! If you were covered by any other Insurance for recovery of the excess following an incident resulting in a valid claim then we will only pay our share of the claim



Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland



What are my obligations?

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



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from as an additional cover to your main Tradesman Liability Policy



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, your premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, no refund of premium will be due.

Your Insurer

This insurance has been arranged by Lexelle 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please obtain a claim form no later than 14 days after the event by contacting us in one of the following ways;

- Calling us on Tel: 01285 626020
- Emailing us at admin@trent-services.co.uk
- Writing to us at Trent-Services (Administration) Ltd, Stroud Rd, Cirencester, Gloucestershire, GL9 6JN

On all correspondence please tell us you are insured for Tradesman Liability Excess Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the **SALE OF THE POLICY**

Please contact the Agent or Broker that sold you the policy

Complaints regarding **CLAIMS**

Quality Manager, Trent-Services (Administration) Limited, Stroud Road, Cirencester, Gloucestershire, GL9 6JN.

Tel: 01285 626020

Email: admin@trent-services.co.uk

On all correspondence please tell us you are insured for Tradesman Liability Excess Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.