

Misfuel Cover

Please Note: This policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

Introduction

This insurance is arranged by ALAIB Limited & underwritten by 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.

ALAIB 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 policy is designed to provide you and your permitted drivers with assistance if you or they misfuel your vehicle. It is not a motor insurance policy and does *not* provide motor insurance cover for your vehicle or its use on the public highway.

Consumer Insurance Act

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

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.

Policy Summary

This document contains some important facts about our Misfuel Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. When cover is purchased a full policy document will be provided which contains all of the terms and conditions of the policy. Please take time to read the policy document and validation certificate to make sure you understand the cover provided.

Significant Benefits	Significant Exclusions
<p>If you or a permitted driver has misfuelled the vehicle, we will arrange and pay for our assistance contractor to provide the following assistance:</p> <ol style="list-style-type: none"> 1. To drain and remove the contaminated fuel, which will become the property of our assistance contractor; or 2. If it is not reasonably possible to do this where the vehicle is at the time that you make your claim, to take you or your permitted driver, the vehicle, an attached trailer or caravan on tow at the time of the misfuelling and up to six passengers to a garage on our panel or that of our assistance contractor chosen by us, which is able to undertake this; and 3. To refuel the vehicle with up to £10 of fuel of the correct type. 	<p>We will not cover:</p> <ol style="list-style-type: none"> 1. The cost of any repair or damage to the vehicle caused by misfuelling 2. Misfuelling which takes place outside the U.K 3. Misfuelling outside the period of cover 4. Any claim made within the first 48 hours following the inception of this policy 5. Claims not notified and authorised prior to expense being incurred 6. More than 2 claims in any period of 12 months 7. Any vehicle whose fuel supply has been modified. For example: a vehicle modified to use bio-diesel.

How to Obtain Assistance

You or your permitted driver must tell the claims administrator as soon as reasonably possible after the misfuelling occurs that you want to make a claim for assistance. Please call the claims administrator on: 01274 288 488.

Our lines are open 24 hours a day, 365 days a year. For full details of the claims procedure, please refer to your policy document.

Cancellation Right

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to the Administrator within 30 days of purchase or the day on which You receive Your policy documentation, whichever is 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 policy at any time however no refund of premium will be available.

Customer Service and Complaints Information

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 procedure below.

Complaints regarding the sale of your policy or any claim on your policy should be directed to the Administrator on 01653 916304.

Complaints regarding any claim on your policy should be directed to the Claims Administrator on 01274 288 488.

If your complaint cannot be resolved by the administrator or claims administrator by the end of the third working day, it will be passed to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ. Telephone: 0345 2182685. Email: customerrelations@ukgeneral.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06475A.

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, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234567. Email: complaint.info@financial-ombudsman.org.uk.

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 they cannot meet their 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.

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.