

Insurance Backed Guarantee Policy Summary

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.

About your policy

Insurer

This insurance policy is underwritten by Evolution Insurance Company Limited a company registered in Gibraltar, Registered Number 88737 with a registered office at Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

This policy is administered on behalf of the **Insurer** by Peacock Insurance Services, Oak House, Eastwood Business Village, Harry Weston Road, CV3 2UB.

Insured Period

The insurance cover starts on the date your installation is complete and finishes on the date as described on your Certificate of Insurance.

Coverage

The insurance does not widen or increase the cover given by your supplier's guarantee. The insurance does not cover any items or work that is not contained within the supplier's contract. If the guarantee does not cover a particular matter, then neither shall this insurance. EMERGENCY repairs for accidental damage are not part of the cover.

Insurance Backed Guarantee Claims

Your installation will be completed by an alternative supplier and this will be selected by Peacock Insurance Services.

Guarantee Insurance Claims

The insurers have the right to exclude from cover any remedial work carried out without the agreement of Peacock Insurance Services. To ensure that you will be insured for the costs of any particular repair, you should always get their approval in writing before proceeding.

Your Right To Cancel

You have the right to cancel cover under this Policy. If you wish to cancel the cover you must do so within 14 days starting on the day after you receive the policy documents. Please write to the **Scheme Administrator**.

Please quote the policy number shown in the Certificate of Insurance when cancelling. If you choose to cancel the premium paid will be returned. Any return of premium will only be made to the party that has paid the premium. In the case of the Insured being a Commercial entity an administration fee of £25 will apply.

All policy documents and the Certificate of Insurance must be returned with the cancellation request.

You should be aware that if you choose to cancel the policy after the 14 days, no refund of premium will be paid.

Enquiries and Complaints

If you have any enquiry about this insurance you should contact the **Scheme Administrator**. Please quote your policy number or claim number so that your enquiry can be dealt with quickly.

If you have a complaint you should contact The Complaints Manager at Peacock Insurance, Oak House, Eastwood Business Village, Harry Weston Road, CV3 2UB. In the course of dealing with a complaint it may be necessary for the matter to be referred to Evolution Insurance Company Ltd – you will be informed immediately if this is the case. Please quote your policy number or claim number in all correspondence.

In the unlikely event that the matter is still not resolved to your satisfaction your complaint can be referred to the Financial Ombudsman Service ('FOS') at South Quay Plaza, 183 Marsh Wall, London E14 9SR or by phone on 0845 080 1800. Please note you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

About The Insurer

Evolution Insurance Company Ltd is registered in Gibraltar, number 88737, and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme, Financial Ombudsman Service and the Association of British Insurers (ABI). Evolution Insurance Company Limited are authorised by the Financial Services Commission in Gibraltar and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Financial Services Compensation Scheme

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, or by email at enquiries@fscs.org.uk or by phone on 0207 892 7300.

Data Protection Act 1998

The **Insurer** may store your information (including your personal details) on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention. Your personal details will only be disclosed to third parties if it is necessary for the performance of this insurance contract. It may be sent in confidence for processing to other companies in our group (or companies acting on our instructions), including those outside the European Economic Area. In addition we may disclose the information you have supplied to other third parties such as solicitors, loss adjusters, repairers, the Police and Government agencies and other insurance companies in order to process your claim, and meet our legal obligations.

By accepting this insurance, you signify your consent to the above and for your information (including your personal details) to be processed by us, our agents and the administrator.

In Compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to: **Data Compliance Manager**, Peacock Insurance, Oak House, Eastwood Business Village, Harry Weston Road, CV3 2UB or by emailing: hrcompliance@peacockinsurance.co.uk. We may charge you the statutory fee of £20 for this service.

Fraud

The **Insured** must not act in a fraudulent way. If the **Insured** or anyone acting for the **Insured** or the **User**:

- makes a claim under the insurance knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- sends us or the administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- makes a claim for any loss caused by the **Insured's** deliberate act or with the **Insured's** agreement;

then the **Insurer**:

- **will not pay** the claim;
- will not pay any other claim which has been or will be made under the insurance;
- may declare the insurance void;
- will be entitled to recover from the **Insured** the amount of any claim already paid under the insurance;
- will not return any of the premiums;
- may pass your details to the authorities should it become necessary for investigative purposes.

Other Important Notes

Language - All communication between you and us will be conducted in English.

In accordance with the Disability Discrimination Act 1995, we are able, upon request, to provide a text phone facility, audio tapes and large print documentation. Please advise us if you require any of these services to be provided so that we can communicate with you in an appropriate manner.