



INDEPENDENT LIVING
INSURANCE
BASIC

Your Policy Summary

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This is a summary of your Policy and provides brief details only. This does not contain the full terms and conditions, which can be found in the Policy Wording document. Please take time to read the Policy Wording document to make sure you understand the cover provided.

The Insurers | UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Cover	Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Section 1		
Employer's Liability	Covers your legal liability as an employer. Also covers: <ul style="list-style-type: none"> • Employees temporarily assisting you overseas, • Indemnity to Principal, • Others not specifically named as the Insured. 	Limit £10 million, including costs. No cover, except to the extent required by compulsory Employers' Liability insurance, for: <ul style="list-style-type: none"> • Awards made outside the UK, • You, if you are both an employee and also control the working environment, • Contractual Liability.
Public Liability	Covers your legal liability to others (apart from your employees). Also Covers: <ul style="list-style-type: none"> • Indemnity to Principal, • Temporary visits overseas, • Leased or rented premises. 	Limit £5 million, plus costs. No cover for liability from: <ul style="list-style-type: none"> • Punitive or exemplary damages, • Contractual liability.

Your cover is valid for the period of Insurance stated in your policy Schedule.

Cancellation Right | We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please refer to the Cancellation Section of the policy under 'General Conditions'.

Making a Claim | If you have a claim, please telephone us on 0333 331 3840^ as soon as possible to tell us about it.

Compensation Scheme | In the event that Great Lakes Insurance SE is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme'.

Complaints Procedure | If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately, you feel our customer service levels have failed to meet your expectations, please contact us:

By email: info@fishinsurance.co.uk
By telephone: Claims related 0333 331 3840^ Other complaints 0333 331 3900^
In writing: The Complaints Officer, Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, PRESTON PR5 6AW.

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, London, E14 9SR.
 Tel: 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk