



## iGO4 Additional Product Policy

### Household Key Facts

#### Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Your Schedule will show which of these sections you have chosen.

Except where stated otherwise, this Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning **0800 111 6768**.

Cover extends to the United Kingdom unless stated otherwise.

#### Section 1 - Family Legal Protection

Covers legal costs up to £50,000 to pursue civil proceedings arising from the following causes within the period of insurance, if we deem that there are reasonable prospects of success:

- Your death or personal injury.
- Infringements of your legal rights arising from owning or occupying your home, problems arising out of buying or selling your home and nuisance at or trespass to land in relation to your home.
- Physical damage to your personal property or the purchase, hire, leasing or sale of personal or private goods, or the provision of services for Your private or personal use.
- Disputes arising out of your contract of employment.

Provides a Telephone Legal Advice Helpline available 24/7 for confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands.

Phone 01603 420033.



## Exclusions to Section 1 – Family Legal Protection

1. Claims not reported within 180 days.
2. Claims where the event is before the commencement of this policy.
3. Employment claims arising within 90 days after the commencement of this policy, and other claims arising within 60 dates after commencement.
4. Claims for less than £100.
5. The first £250.00 of costs incurred in claims relating to nuisance or trespass to land, and in respect of all other claims, the first £50.00 of costs.
6. Claims regarding:
  - a. Alleged dishonesty or violent behaviour.
  - b. Divorce, judicial separation or cohabitation.
  - c. Wills, probate or inheritance.
  - d. Any business, trade or profession.
  - e. Clinical negligence.
  - f. Leases, licences, tenancies and disputes between landlord and tenant.
  - g. Any illness or injury which is gradual or progressive.
  - h. Planning, building or structural alteration of any building.
  - i. A motor vehicle owned or used by you.
  - j. Any road traffic accident.
  - k. Defence of any claim.

## Conditions specific to this Section 1 – Family Legal Protection.

1. You must try to prevent or minimise Legal Costs wherever possible.
2. You must co-operate fully with the Appointed Lawyer and with us, keeping us informed.
3. We may elect to pay you the amount of damages you are claiming, instead of starting proceedings.
4. We will not pay any claim covered by any other policy of insurance or by trade union membership.

## Section 2 - Premium Family Legal Protection

The benefits, terms and conditions of Section 1 – Family Legal Protection, also apply to Section 2, plus these additional Terms & Conditions:

### Identity Theft

Where your personal details have or may be stolen or used without authorisation:

- a) We will provide a confidential helpline to assist and advise.
- b) If you become a victim of identity theft, we will provide advice regarding regaining your identity.

If your identity is used unlawfully outside the UK, or if the identity theft occurs whilst you are outside the UK, the advice may be limited. No liability will be accepted for any loss or cost incurred as a result of any action taken as a result of the advice provided.



### Section 3 - Home Assistance

This Section is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

#### Domestic Emergency

If you suffer a Covered Event (see below) at Your property, we will:

- a) Advise you how to protect the property immediately, organise and pay up to £500 for an emergency repair.
- b) In the event of the Property being uninhabitable overnight we will by prior agreement pay up to £100 for overnight accommodation and/or transport to such accommodation. If the temporary repair will cost more than £500, we will advise how much the repair will cost and proceed only if you agree to pay the balance.

#### Covered Events:

1. Leaking pipes, blocked drains or leaking radiators.
2. Blocked toilet waste pipes.
3. Gas or electricity failure.
4. Central heating or boiler failure.
5. Hot water failure.
6. Loss of all keys required to gain access to the property.
7. Broken or damaged windows and doors.

#### Exclusions specific to this Section C – Home Assistance

- a) Any leaking or dripping tap that requires a new washer.
- b) External overflows and guttering.
- c) Flexible hoses or leaking washing appliances.
- d) External water supply pipes.
- e) Septic tanks, swimming pools.
- f) Failure of boilers or heating systems that have not been serviced
- g) Boilers over 15 years old.
- h) Domestic appliances.
- i) Boundary walls, hedges, fences or gates.
- j) Pests outside the main dwelling.
- k) LPG, oil, solid fuel, warm air, solar and un-vented heating systems.
- l) Alarm systems and CCTV.
- m) Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware.
- n) Wear and tear.
- o) Personal items.
- p) Faulty installation.
- q) Disconnection by the utility company.
- r) Properties unoccupied for more than 30 days.



### Conditions specific to this Section C – Home Assistance.

1. If your boiler is beyond economical repair we will cancel this Section and refund your premium for the remaining term.
2. We will only pay costs which are incurred as a direct consequence of the event.
3. No costs for repairs are payable unless we have been notified through the 24 hour claims service and have authorised an approved contractor in advance.
4. Claims may not be made under this Section for the first 14 days.
5. We will not be responsible for more than three claims in any one period.
6. There may be times when replacement parts are delayed or unavailable. In these situations we will ensure Your Property is safe and if required will arrange for a manufacturer to provide a quotation for a suitable replacement at your cost.

### Section 4 - Personal Accident Plus

If you or member of your Family suffers an injury in the home which results in accidental death we will pay up to £30,000 per person (or for any member of the family under 16 years, £2,500). Maximum payable - £150,000.

#### Exclusions specific to this Section 4 – Personal Accident Plus.

Death which arises from commercial, trade or business purposes, due to deliberate exposure to exceptional danger, criminal act, alcohol, drugs, fighting, physical or mental conditions or disabilities of a recurring or chronic nature.

#### Conditions specific to this Section 4 – Personal Accident Plus.

1. The insured must be under 80 years of age and normally resident in the United Kingdom.
2. Notice must be given as soon as reasonably practical of any accident which may cause death within the meaning of this insurance.
3. All medical records, notes, post-mortem examination report and correspondence about the claim or related pre-existing conditions must be made available on request.
4. Any fraud, concealment or deliberate mis-statement will make this insurance void.
5. The police must be notified immediately.

### Section 5 - Identity Theft

#### What is covered

This Section is arranged by Motor Plus Ltd (trading as Family Plus) and UK Underwriting on behalf of: UK Underwriting Limited and Motor Plus Ltd are authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's Website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.



## Identity Theft Expense Cover

Where you are the subject of identity theft, this Section will provide cover up to £10,000 for Legal Costs incurred in defending your identity and reinstating your credit status, defending you against actions incorrectly brought by merchants and collection agencies, removing civil or criminal judgments, challenging credit files and records preparing a Fraud Investigation Report and expenses such as the cost of telephone calls reasonably incurred together with loss of income incurred by you as a result of taking time away from work.

## Additional Services

We will provide services designed to minimise the chance and counter the effects of identity fraud for individuals:

**Prevention** - A dedicated website to give advice.

**Identification** - Access to credit reports at a discounted rate.

**Rectification**- Advice and assistance to stop the on-going fraud and rectify damage caused.

## Exclusions specific to this Section 5 – Identity Theft

- a) Replacement of any item or credit obtained as a result of fraud.
- b) Any Loss arising from any business pursuits or commercial identity.
- c) Any Loss arising from the use of any motor vehicle.
- d) The amount of any Claim which exceeds the limit of indemnity.
- e) Identity Theft not notified within 30 days.
- f) Identity Theft relating to a non UK based bank or credit arrangement.

## Conditions specific to this Section 5 – Identity Theft

1. There may be occasions due to events beyond our control where your credit profile cannot be fully rectified.
2. We make no warranty or guarantee that the services relating to the credit reports will be uninterrupted or error-free.
3. You must be 18 years or over and permanently resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.
4. Advice provided will concentrate on the fraudulent use of your identity in the United Kingdom, Channel Islands and the Isle of Man. Where possible we will give advice to help prevent fraudulent use of your identity abroad but the information supplied may be limited.



## Section 6 - Gadget Cover

Cover extends to the EU and up to 30 days worldwide.

### Part 1.

Where you suffer theft of the property insured from the vehicle during the period of insurance, we will replace, or pay the cost of replacing the item of property insured, with a similar article of like kind, functionality and quality.

### Exclusions specific to this part 1 of Section F – Gadget Cover

- a) Any claim over £250.
- b) Any claim for accessories unless the property insured is stolen at the same time.
- c) Theft by a person to whom the property insured is entrusted (other than a family member).
- d) Theft when you have not complied with Security Requirements (see below).
- e) Any reinstatement costs for data, recompilation or downloads.

### Part 2.

Where you suffer accidental damage to the property insured during the period of insurance, we will repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the property insured with a similar article of like kind, functionality and quality. Where the property insured would be economical to repair but parts required are obsolete we will pay a cash settlement equivalent to the cost of the repair.

### Exclusions specific to this part 2 of Section F – Gadget Cover

- a) Any claim over £250.
- b) Any claim for Accessories unless the property insured is damaged at the same time.
- c) Damage sustained in transit when by a recognised transport provider, unless securely packaged.
- d) Unattended property.
- e) Leads, earphones, earpieces and cables unless the property insured is damaged at the same time.
- f) Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin.
- g) Defects in operation.
- h) Faulty or defective design, materials or workmanship or latent defect.



### Exclusions specific to all of this Section F – Gadget Cover

1. Accidental Damage or Theft caused by:
  - a. Confiscation or detention by Customs or other public authority.
  - b. Depreciation or consequential loss.
  - c. Intentional causes with your knowledge.
2. Any item not specified on your Schedule.
3. Any liability in excess of £250 or value, whichever is the lesser.
4. Any property if evidence of ownership has not been provided.
5. Any individual item with a value over £100 unless we have agreed cover.
6. Where the total value of property insured exceeds £250 unless we have agreed cover.
7. Any consumable items.

### Conditions specific to this Section F – Gadget Cover

#### Security requirements for Vehicles

Theft whilst the item is in a vehicle shall only be covered in circumstances where all of the listed conditions are met:

- a) The property insured is stored in a locked luggage compartment.
- b) All doors, windows and other openings of the vehicle are left closed, securely locked and properly fastened.
- c) Access to the vehicle must have been by forcible and violent entry.
- d) All security devices installed in the vehicle are in operation.
- e) Where possible, when at the insured location the property insured must be removed from the vehicle and stored within the insured location.
- f) Any vehicle used must have:
  - I. Valid motor insurance.
  - II. A valid MOT Certificate where applicable.
  - III. Current road tax where applicable.
  - IV. Windows and locks that are capable of rendering the Vehicle secure.



## Section 7 - Key Cover

This section provides protection for keys to which you must attach a fob which will be supplied to you.

If an insured key is lost, damaged or stolen, we will pay up to £1,500 in respect of locksmiths charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral if it cannot be repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the fob but are not integral to an insured key.

We will also pay a £10 reward payable to the finder of a lost insured key.

Emergency Helpline 24 hours a day, 265 days a year.

We will not indemnify:

- a) Keys lost, stolen or damaged when not attached to the fob.
- b) Sums claimed where you do not produce receipts or invoices.
- c) Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- d) Any loss, theft or damage not reported within 30 days.
- e) Vehicle hire charges where a hire vehicle exceeds 1600cc, or over a maximum sum of £40 per day, or after the third day of hire.
- f) Transport costs over a maximum sum of £75 per day.

## Conditions that apply to ALL Sections of this policy

1. You must notify us of any alteration which materially affects this policy.
2. If you have any other insurance then this policy shall only contribute its rateable proportion of such loss.
3. We may cancel this policy by sending 7 days' notice in writing and will repay any unused part of the premium. You have a right to cancel within 14 days of dispatch of the policy documents to receive a full refund of the premium. No refunds are payable for cancellation, in part or in whole outside of 14 days from the commencement date.

## Exclusions that apply to ALL Sections of this Policy

1. Costs or losses incurred before our written acceptance of a claim.
2. Disputes relating to written or verbal remarks, which damage the Insured's reputation.
3. Any dispute with us.

Please note that the rights conferred by the Third Parties (Rights Against Insurers) Act 1930 are specifically excluded from applying to this policy.





## How to Claim on all Sections

Section 1 – Family Legal Protection

Section 2 - Premium Family Legal Protection

Section 5 – Identity Theft

Section 6 – Gadget Cover

In the event of a claim on **Sections 1 or 2**, please do not appoint your own solicitor as this will invalidate the cover provided by this section. Note that all claims must be reported within 180 days.

Write to:  
Familyplus Claims  
Kircam House  
5 Whiffler Road  
Norwich  
NR3 2AL

Claims may be emailed to [fpclaims@ulr.co.uk](mailto:fpclaims@ulr.co.uk) or notified by telephone on 0800 008 6709 quoting the reference 'IGO4' and confirming under which Section you need to claim.

The claims line is open 24 hours a day throughout the year.

### **Section 3 – Home Assistance**

To obtain Emergency assistance contact the 24 hour Emergency Helpline on: **01737 815983**

You should have the following information available upon request:

- a) Your name and home postcode.
- b) Your policy number.
- c) An indication as to the nature of the problem.

### **Section 4 – Personal Accident Plus**

Claims should be made by contacting the advice line, as soon as is reasonably practical.  
Tel: 01603 779299.

When a claim or possible claim occurs notify us, in writing, as soon as possible. You must seek and follow advice from a registered medical practitioner, and have any medical examination that we request.



## Customer Care & Complaints

It is Our intention to give you the best possible service but if you do have questions or concerns about this Policy you should in the first instance contact iGO4 customer services on: 0844 800 8538. If you have any questions or concerns about handling of a claim you should contact:

**Section 1** – Family Legal Protection

**Section 2** – Premium Family Legal Protection

**Section 5** – Identity Theft

Chief Executive Officer  
Motorplus Limited  
Kircam House  
Whiffler Road  
Norwich  
NR3 2AL  
Tel: 01603 420 000  
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager  
UK General  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**Section 3** – Home Assistance

Quality Manager  
Inter Partner Assistance SA  
The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR



**Section 4** – Personal Accident Plus  
**Section 6** – Gadget Cover

Chief Executive Officer  
Motorplus Limited  
Kircam House  
Whiffler Road  
Norwich  
NR3 2AL  
Tel: 01603 420 000  
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager  
UK General  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds. LS10 1RJ  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**Section 7** –Key Cover

Call 0871 230 1213 and quote the fob number. You must report any claim within 30 days.

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### **Financial Services Compensation Scheme**

Your insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that your insurer cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by phoning 0800 678 1100 or 020 7741 4100.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.  
Regulated by the Ministry Of Justice in respect of regulated claims management activities.