

CLAIMS CONCIERGE INSURANCE

1. INTRODUCTION

Subject to the terms and conditions of this Policy, and in return for payment of the premium, the Insurer will provide and pay for the services of a Loss Adjuster to help You in the preparation, negotiation and settlement of an Insured Claim under sections 1,2,3 and 6 of your Contact Works policy, which must have a value of at least £20,000, occurring during the policy period. Cover only applies to loss or damage occurring within the United Kingdom.

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2. USEFUL INFORMATION

Thank You for purchasing this Claims Concierge Insurance Policy (the "Policy"). To make sure You get the most from Your Policy, please take time to read this Policy document together with the Schedule and any endorsements attached or issued, which explain the insurance cover and services available to You. These form a legally binding contract of insurance between You and Us.

This Policy is issued in accordance with the authorisation granted to Lorega, a trading name of Geo Underwriting Services Ltd, by the insurer ARAG Legal Expenses Insurance Company Ltd. This insurance is provided by ARAG plc.

3. DEFINITIONS

The following words have these meanings wherever they appear in this Policy with capitals.

Insurance Broker: the intermediary named in Your Policy Schedule or Your current appointed intermediary.

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Insured Claim: damage or loss arising from an Insured Event notified to Your Contract Works policy which has been accepted as a valid claim by the relevant underlying insurer or underwriter.

Insured Event: the occurrence of damage or loss caused by an insured peril within the meaning of Your Contract Works policy.

Insurer: ARAG Legal Expenses Insurance Company Limited.

Loss Adjuster: the person or organisation appointed by Us to represent You in respect of the Insured Claim under Your Contract Works policy.

Policy: the terms of the Claims Concierge Insurance outlined in this document, the Policy Schedule and any written endorsement agreed by Us.

Policy Schedule: Your Contract Works policy schedule.

United Kingdom: the United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.

We, Us: Lorega of 6 Bevis Marks, London, EC3A 7BA.

You, Your: the person or entity named in the Policy Schedule.

4. YOUR COVER UNDER THIS POLICY

This Policy pays for the services of a Loss Adjuster who will assist You when You need to make a claim under Your Contract Works policy.

The Loss Adjuster appointed by Us after a valid notification may visit Your property following an Insured Event and assist with the following:

They will provide You with strategic advice about how to manage Your Contract Works insurance claims.

They will help You prepare and submit Your claim to insurers.

They will advise You as to what other professionals might be needed for repairs.

They will seek to negotiate a settlement on Your behalf subject to the terms and conditions of this Policy.

We aim to provide You with a market leading product and claims service designed to respond when You need expert support to manage Your Insurance Claim that follows an Insured Event.

5. EXCLUSIONS (WHAT IS NOT COVERED)

This Policy does not cover any claim which is directly or indirectly caused by, or contributed to by or arising from:

- a) subsidence, landslip or heave;
- b) property damage or loss which is not insured;
- c) personal injury, product liability, public liability or employer's liability claims;
- d) motor road risk, motor liability, aviation and marine claims;
- e) any legal fees, costs, expenses or disbursements related to an insurance coverage dispute arising from the Insured Event and/or Insurance Claim;

- f) any other professional fees (other than those of the Loss Adjuster appointed by Us) or reinstatement work or construction cost arising from the Insured Event and/or Insurance Claim;
- g) any other civil claim which is not insured under Your Contract Works policy;
- h) any damage or loss incurred outside of the United Kingdom.
- i) a claim where either at the start of or during a claim, legal action can be or is being taken against You.

NUCLEAR, WAR AND TERRORISM

This Policy does not cover any claim caused by, contributed to by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000;
- d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

6. HOW TO MAKE A CLAIM

Please notify Us of Your claim by contacting Your Insurance Broker initially. If Your claim qualifies, Your Insurance Broker will notify Us and we will make direct contact with You.

7. CONDITIONS OF THIS COVER

The following conditions apply to all claims made under this Policy:

(A) OBSERVING THE POLICY TERMS

You must:

- a) keep to the terms and conditions of this Policy
- b) take reasonable steps to avoid incurring unnecessary costs
- c) send everything We, the Insurer or the Loss Adjustor ask for, in writing
- d) report to Us full and factual details of any claim as soon as possible and give Us or the Loss Adjustor any information needed.

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(B) APPOINTMENT OF A LOSS ADJUSTER

Following a claim under this Policy, We will at our sole discretion appoint the Loss Adjuster subject to the terms of this Policy. In no circumstances will You be entitled to appoint a loss adjuster of Your own under this Policy. If You do so, it may not be covered.

(C) CLAIMS SETTLEMENT

If You do not accept a reasonable offer to settle Your claim, which the Loss Adjustor has advised You to accept, the Insurer may refuse to pay further costs.

(D) CANCELLING A LOSS ADJUSTOR'S APPOINTMENT

If the Loss Adjustor refuses to continue acting for You with good reason, or if You dismiss the Loss Adjustor without good reason, the cover We provide will end immediately, unless We agree to appoint another Loss Adjustor.

(E) COOPERATION

You must co-operate fully with Us, the Insurer and the Loss Adjustor.

(F) LAW

This Policy will be governed by the law that applies in the part of the United Kingdom in which You normally live.

All Acts of Parliament mentioned in this Policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands, as appropriate.

(G) FRAUD

The Insurer will, at their discretion, void the Policy (make it invalid) from the date of claim or alleged claim, recover any monies paid, and/or not pay the claim if:

- a) a claim that has been made to obtain benefit under this Policy is fraudulent or intentionally exaggerated; or
- b) a false declaration or statement is made in support of a claim.

(H) CHANGES TO THE UNDERLYING INSURANCE POLICY[IES]

You must inform the Insurer of any changes to Your Contract Works policy as this may affect the premium charged for this Claims Concierge Insurance Policy.

(I) OTHER INSURANCES

If any claim covered under this Policy is also covered by another policy, or would have been covered if this Policy did not exist, the Insurer will only pay their share of the claim even if the other insurer refuses the claim.

8. INFORMATION YOU PROVIDE

You must take reasonable care to make sure that the information You provide to Us and the Insurer when taking out this Policy, or during the term of this Policy, is complete and accurate. If the information You provide is not complete and accurate the Insurer may:

- a) void or cancel Your Policy and keep the premium, or
- b) refuse or not pay a part or all of any claim, or
- c) revise the premium or cover.

9. HOW TO MAKE A COMPLAINT

We and the Insurer always aim to give You a high-quality service. If You think we have let You down, You can contact Us by:

- phoning 020 7767 3070
- emailing complaints@lorega.com
- writing to Complaints Team, Lorega, 6 Bevis Marks, London, EC3A 1AT

If You are not happy with the complaint outcome or if We've been unable to respond to Your complaint within 8 weeks, You may be able to contact the Financial Ombudsman Service for help.

This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk) You can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- emailing complaint.info@financial-ombudsman.org.uk
- writing to The Financial Ombudsman Service | Exchange Tower | London | E14 9SR

Further information is available on their website: www.financial-ombudsman.org.uk
Using this service does not affect Your right to take legal action.

10. REGULATORY NOTICES AND INFORMATION

(A) ARAG

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales, Company Number 103274.

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 02585818.



Website: www.arag.co.uk

(B) LOREGA

Lorega is a trading name of Geo Underwriting Services Limited. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London, United Kingdom, EC3R 7PD. Registered in England and Wales. Company Number: 4070987

(C) FINANCIAL SERVICES COMPENSATION SCHEME

ARAG Legal Expenses Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if they cannot meet their obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, www.fscs.org.uk

(D) SANCTIONS

A dispute where providing cover, payment of any claim or the provision of any benefit under this Policy would breach any international resolutions or any laws or regulations on sanctions (including but not limited to any financial and trade sanctions, export controls, anti-money laundering and anti-boycott laws) or would expose the Insurer or any of their affiliated group of companies to any sanction, prohibition or restriction under such resolutions, laws or regulations.

(E) PRIVACY

Lorega, a trading name of Geo Underwriting Services Ltd, is the data controller of any personal information You provide to us or personal information that has been provided to us by a third party. Geo Underwriting Services Ltd is part of the Ardonagh Group of companies.

We collect and process information about You in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing Your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

For further information on how Your information is used and your rights in relation to Your information please see our Privacy Policy which can found at:

www.geounderwriting.com/fair-processing-notice

If You are providing personal data of another individual to us, You must tell them You are providing their information to us and show them a copy of this notice.

If You have any concerns about how Your personal data is being collected and processed, or wish to exercise any of Your rights detailed in the Privacy Notice, please contact us by email to advisorydataprotection@ardonagh.com or in writing to The Ardonagh Advisory Data Protection Officer, Suite P, The Octagon, Colchester, CO1 1TG.



ARAG also act as data controllers. When You purchase and use an ARAG product ARAG will process personal information about You and anyone else whose details are provided to them to provide You with a service or a claim.

ARAG process Your personal information in accordance with their Privacy Notice. You can find ARAG's Privacy Notice online at www.arag.co.uk/privacy. Alternatively, You can make a request for a printed copy to be sent to You by contacting dataprotection@arag.co.uk.

II. CANCELLATION

Please refer to the cancellation clause in Your Contract Works Policy. This Claims Concierge Insurance policy may only be cancelled if Your Contract Works Policy is cancelled.