

Loss Recovery Insurance – Home Policy Summary

keyfacts

Arranged by Lorega Limited 28 Great Tower Street London EC3R 5AQ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our policy is right for you.

2. Policy Summary

This document is a policy summary and does not contain the full terms and conditions, which can be found in the policy certificate.

3. Insurer

Loss Recovery Insurance policies are fully underwritten by Underwriters at Lloyds, under Binding Authority 330451.

4. What is Loss Recovery Insurance?

Loss Recovery Insurance provides you with the services of a fully qualified insurance expert, to prepare and negotiate your insurance claim with your insurance company. It covers you for losses under both contents and building losses.

5. Key Features and Benefits

Our experts will:

- i. Provide initial telephone advice on all claims
- ii. Provide personal visits on all qualifying losses
- iii. Arrange interim payments from your insurers where necessary
- iv. Attend meetings with insurers and handle all correspondence
- v. Organise alternative accommodation, surveyors, valuers and builders as required
- vi. Prepare and present your claim to your insurers and negotiate the best possible settlement

6. Significant Exclusions

Loss Recovery Insurance excludes claims in respect of personal injury, liability, motor vehicles, commercial property, subsidence claims, third party claims, uninsured losses and any claim outside Mainland UK. Please see section 2 and 5 of the policy certificate for full details.

7. Policy Period

All Loss Recovery Insurance policies run for one year.

8. Cancellation

There will be no refund of premium if a Loss Recovery Insurance policy is cancelled.

9. What if you have a claim

If you want to make a claim, ring your insurance broker and he will arrange to activate your claim service.

10. What to do if you have a complaint

If you wish to register a complaint, please contact us:

..... in writing at Lorega Limited, 28 Great Tower Street, London, EC3R 5AQ
..... by phone at 020 7469 5555.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

11. Are we covered by the Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if our underwriters or we cannot meet our obligations. This depends on the type of business and/or the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.