

Company: Qlaims Limited.

Authorised and regulated by the Financial Conduct Authority under firm reference number 775237. Registered Office Level 30, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AB. Registered in England No: 10650346

Product: Claims Preparation Insurance for Businesses

This document provides a summary of the key information relating to this claim assistance insurance policy. It should be read together with your policy documentation, so you understand the full terms and conditions.

What is this type of insurance?

This insurance policy will provide you with, and the fees of, the support of a claims specialist to help you prepare and negotiate your claims with your underlying policies that are captured by this policy.



What is insured?

The full list of benefits is contained in your Policy documents.

- ✓ The services of our claims specialists to support you with eligible claims under your home insurance policies that are covered by this policy.
- ✓ Support includes telephone advice, in person visits and / or virtual visits using video streaming software, on qualifying claims.
- ✓ Dealing with correspondence relating to your claim and attending meetings with insurers and/or their representatives.
- ✓ Prepare documentation and evidence to support your claim and present this to insurers to obtain the best settlement that you're entitled to.
- ✓ Organising alternative accommodation and arranging for interim payments from your insurers when appropriate.
- ✓ Co-ordinate, organise and manage surveyors, builders and other professionals and tradesmen who may be required.



What is not insured?

For full details please see your Policy document.

- ✗ Claims less than the Claim Threshold, or policy excess specified in the underlying policy, whichever is the greater.
- ✗ Claims, costs or expenses incurred where the underlying insurer has declined the Claim.
- ✗ Costs or expenses incurred before we have accepted a claim, and/or any costs and expenses incurred without approval of the claims specialist.
- ✗ Claims for cyber loss, commercial property, motor, aviation, marine risk, personal injury or liability.
- ✗ Claims where the Insured Property was being rented or being used as a holiday home, outside of members of your family.
- ✗ Claims associated with civil proceedings.
- ✗ Claims caused by or relating to existing (pre the period) subsidence, landslip, or heave.
- ✗ Claims where the insured property is left unoccupied for more than 60 consecutive days.



Are there any restrictions on cover?

Conditions apply to your policy, please see your Policy document

- ! You must have a valid underlying policy, that is specified on the schedule, in force at the time of the insured event.
- ! The maximum number of claims specified in the Policy Certificate.



Where am I covered?

- Property covered by the underlying policies specified in the schedule and that are situated in the United Kingdom and Northern Ireland. Losses incurred in the Channel Islands are excluded.



What are my obligations?

- At the start of the policy, you must give complete and accurate answers to any questions asked by your broker, and it is your responsibility to check that the policy documents provided to you are accurate and reflect the information you provided to your broker when you applied for the insurance.
- You must let us know as soon as possible about an event that may result in a claim under this policy and in any event within thirty (30) days.
- You do not lodge an itemised claim under your underlying policy without the prior discussion and approval of us.
- To pay your premiums on time.
- If you need to make a claim, you must provide us with full details as soon as possible.



When and how do I pay?

- Your broker will advise you of the full details of when and how to pay.



When does the cover start and end?

- The start and end date of your cover is stated in the Policy Certificate.

Note. If you have multiple underlying policies and their start and end dates do not match start and end dates stated in the Certificate, cover on these underlying policies applies during the certificate start and end date only.



How do I cancel my policy?

- To cancel your insurance, please contact your broker who is listed on the Certificate. You'll receive a full refund if you cancel within 14 days if you have not made any claims. If you cancel after the first 14 days and have not made a claim with us, we will return a pro-rate refund of your premium.