

Important Information For Customers

This is a Policy Summary and does not contain the full terms and conditions of the insurance contract, which can be found in the Policy Wording.

Product	Insured's Claims Excess Protection (ICE Protection)	
Insurance Company	European Risk Insurance Company	
Type of Insurance and Cover	The excess, for which the Policyholder is responsible, where a valid claim is paid and that claim exceeds the policy excess on the following insurance products: -	
	1. Stand-alone Liability 2. Commercial Combined 3. Commercial Property 4. Professional Indemnity	5. Property Owners (per Unit / Occupant / Dwelling) 6. Contracting Risks (JCT / Contract Works etc) 7. Goods In Transit
Exclusions or Limitations	European Risk Insurance Company will only pay valid claims up to the Limit shown on the Schedule	
Duration of Contract	12 months	
Cancellation	We hope you are happy with the cover this Policy provides, but if you are not then the Policy can be cancelled without charge within 14 days of you receiving the Policy provided you have made no claims. If you cancel after 14 days, there will be no refund of premium.	
Claims Address	European Risk Insurance Company 39 Clarence Street Southend-on-Sea Essex SS1 1BH www.erichf.com	
Claims Helpline	0845 009 4392	
Complaints Procedure		
<u>Step 1</u>		
<p>If you feel that we have failed to provide you with a first class service, please write and tell us and we will do our very best to resolve the matter with you. If you have any complaint or issues over the handling of a claim you should, in the first instance, contact the Company's Compliance Officer, at the contact address.</p> <p style="text-align: center;">Contact Address: European Risk Insurance Company 39 Clarence Street Southend-on-Sea Essex SS1 1BH</p>		
<u>Step 2</u>		
<p>If you are still unhappy with the way your complaint has been handled, then please contact the Managing Director at the above contact address.</p>		
<u>Step 3</u>		
<p>Complaints that cannot be resolved through this process may be referred to the Financial Ombudsman Service, further details of which will be provided at the appropriate stage of the complaints process.</p>		
Financial Services Compensation Scheme		
<p>In the unlikely event that European Risk Insurance Company is unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.</p>		