

Home Options policy summary

This is a summary of the cover your home insurance will provide. It does not contain the full terms and conditions of the policy, which can be found in the policy booklet. We will be happy to provide a copy on request.

You can choose whether to be covered for home buildings, contents or both. This summary relates to your contents policy. If you have also got buildings cover, you may receive information about this separately. There are also options for extra cover to supplement the standard package. Please check your quotation or schedule for the full details of your insurance.

Please also check your quotation or schedule for details of your excess. In certain circumstances, the excess may vary from the amount stated on your schedule - the policy booklet will have all the details.

Once your cover starts and you receive your policy documentation, you will still have time to cancel your insurance. See 'Your right to cancel' for more information.

Please refer to your policy schedule for details of your underwriter. Your Legal Expenses cover is underwritten by DAS Legal Expenses Company Limited. (if Legal Expenses are noted on your policy schedule)

Policies are issued as annual contracts that you can renew every year, subject to the terms and conditions that apply at your renewal date.

Contents insurance

You have selected contents insurance so the following will automatically be included

Significant features and benefits What's covered	Significant exclusions and limitations	Section of the policy booklet containing further details
<p>Standard contents cover</p> <p>Covers the contents of your home against loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, escape of water from fixed water or fixed heating systems, theft or attempted theft, vandalism, riot and civil commotion, subsidence or impact.</p> <p>High risk items - maximum limit as shown in your schedule. (High risk items are defined as valuable items attractive to thieves such as jewellery and televisions).**</p> <p>Loss or damage to contents in the open within the boundaries of your home up to £1,000.</p> <p>Theft of contents from garages, outbuildings, sheds and greenhouses up to £2,000.</p>	<p>The excess shown in your schedule.</p> <p>Certain loss or damage where the home is left unoccupied for more than 30 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else.</p> <p>Escape of water from guttering.</p> <p>You may be required to use sturdy locks on your doors and windows (only applies if stated on your quotation or policy schedule*).</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Your contents cover. - General exceptions. <p>*your policy schedule will confirm if this condition applies to you and will provide a description of the types of locks that are acceptable.</p> <p>** For full definition please see policy booklet "words and phrases with special meanings".</p>
<p>Standard accidental damage</p> <p>Covers accidental damage to televisions, video and audio installations, computer equipment and accidental breakage of fixed glass in furniture and ceramic hobs.</p> <p>High risk items - maximum limit as shown in your schedule.</p>	<p>The excess shown in your schedule.</p> <p>Damage whilst the home is left unoccupied for more than 30 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else.</p> <p>Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy (you are still covered for storm, flood and escape of water from fixed domestic installations).</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Your contents cover. - General exceptions.
<p>Alternative accommodation</p> <p>Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance.</p> <p>Up to 20% of contents sum insured for any one event.</p>	<p>Any costs you agree to pay without our written permission.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Your contents cover. - General exceptions.
<p>Money and credit cards</p> <p>Covers you if money or credit cards are stolen from your home.</p> <p>Financial loss of £500.</p>	<p>Excess of £25</p> <p>Business money/cards excluded.</p> <p>Unexplained disappearance of money or credit cards.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Your contents cover. - General exceptions.
<p>Legal liabilities</p> <p>Liability for accidental loss or damage to physical property other than property you or your family own or are looking after or accidental bodily injury caused to anyone not in your household.</p> <p>Limit of £1,000,000 personal liability and £10,000,000 employers liability for domestic staff.</p>	<p>Trade, professional or business liability.</p> <p>Liability arising from the use of motorised vehicles.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Your liabilities cover. - General exceptions.

Contents insurance continued

You may add the following cover to your contents insurance.

Check your personal quotation or policy schedule to confirm whether these are included

Significant features and benefits What's covered	Significant exclusions and limitations	Section of the policy booklet containing further details
<p>Accidental damage option</p> <p>Covers accidental damage to the contents in your home.</p> <p>High risk items – maximum limit as shown in your schedule.</p>	<p>The excess shown in your schedule.</p> <p>Damage if your home is lent, let or sublet to somebody else, or left unoccupied for more than 30 consecutive days or unfurnished for more than 30 consecutive days; mechanical or electrical breakdown; clothing, contact lenses and spoiled food.</p> <p>Accidental damage or loss outside the home.</p> <p>Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy (you are still covered for storm, flood and escape of water from fixed domestic installations).</p> <p>Damage caused by chewing, scratching, tearing or fouling by any domestic pets.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 1 Accidental damage option. - General exceptions
<p>Personal belongings, money and credit cards</p> <p>Covers loss or damage to your belongings in and away from the home up to the limit shown in your policy schedule/personal quotation (including up to 60 days abroad).</p> <p>Limit of £500 for cash/credit cards.</p>	<p>The excess shown in your schedule.</p> <p>Business and professional items; non-portable computer equipment; sports equipment whilst in use;</p> <p>Loss or damage to personal belongings with or from unattended vehicles, caravans or motor homes unless:</p> <ol style="list-style-type: none"> Force and violence was used to get into the vehicle, caravan or motor home: <ul style="list-style-type: none"> and The item was hidden from view in a locked boot, luggage or glove compartment. <p>Loss or damage to caravans, tents or any camping equipment or associated equipment.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 2 Personal belongings, money and credit cards. - General exceptions.
<p>Freezer contents</p> <p>Covers frozen food spoiled due to accidental changes in temperature of freezer or accidental leakage of refrigerant.</p> <p>Limit of £250.</p>	<p>Excess shown in your schedule.</p> <p>Spoiled food if electricity is deliberately cut off by the supply company; spoiled food kept in a freezer which is more than 15 years old; spoiled food whilst the home is left unoccupied for more than 30 consecutive days or unfurnished for more than 30 consecutive days.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 4 Freezer contents. - General exceptions.
<p>Pedal cycles</p> <p>Covers loss or damage to pedal cycles away from the home (including up to 60 days abroad).</p> <p>Limit of £500 per cycle</p>	<p>The excess shown in your schedule.</p> <p>Theft of a pedal cycle left unattended in a public place or communal areas when it is not securely locked to a permanently fixed structure.</p> <p>Theft of a pedal cycle left unattended in the open and within the boundaries of your home when it is not securely locked to a permanently fixed structure.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 3 Pedal cycles. - General exceptions.
<p>Clerical business use</p> <p>If you use part of the main dwelling of your home for business purposes as an office, we will pay for loss or damage to business contents, business money, stock or trade samples whilst in your home.</p> <p>Limits apply to business contents (£5,000), business money (£300) and stock or trade samples (£500).</p>	<p>The excess shown in your schedule.</p> <p>Mobile telephones, motor powered vehicles, alcoholic beverages, tobacco, furs, jewellery, precious metals or stones, documents, business books or computer records.</p> <p>Damage whilst the home is left unoccupied for more than 30 consecutive days or unfurnished for more than 30 consecutive days; mechanical/ electrical breakdown.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 5 Clerical business use. - General exceptions.
<p>Legal expenses</p> <p>Covers legal expenses if you need to take or defend legal action against a third party for disputes relating to goods and services or your home; take legal action for personal injury or employment disputes; or defend legal action relating to tax investigation by the HM Revenue & Customs.</p> <p>Legal helpline to get telephone advice on any personal legal problem 24 hours a day, all year round.</p> <p>Limit of £50,000 per claim.</p>	<p>The excess shown in your schedule.</p> <p>Property disputes for the first 90 days for the first period of cover. Disputes to do with your business activities. Expenses we have not approved.</p> <p>Restrictions will apply to the appointment of the legal representative.</p> <p>Claims must be notified within a reasonable time of the cause of action arising.</p>	<p>Contents policy booklet.</p> <ul style="list-style-type: none"> - Section 6 Legal Expenses. - General exceptions.

General exceptions

These apply to the whole of the policy - for further details and the full list of exceptions please see the policy booklet.

Matching Items - The cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design.

Uninsurable causes - Any loss or damage caused by:

A gradually operating cause. Please note that the exclusion does not apply to claims caused by subsidence or heave.

Wear and Tear.

River or coastal erosion.

Fungus, moths, vermin, insects, parasites, woodworm or beetles.

Wet or dry rot and mould unless this was caused directly by an event insured by this policy.

Any process of cleaning, dyeing, washing, reproofing, re-styling, restoring, renovating, altering, maintaining or repairing.

Mechanical or electrical faults or breakdowns.

Depreciation, the effects of light or the atmosphere, lack of maintenance.

Detention or confiscation by HM revenue & Customs or any official body.

Faulty workmanship, poor design, or defective or inherently unsuitable materials.

Your right to cancel

You can cancel your policy by writing to us or by calling us on 0845 604 6535.

If you cancel within the first 14 days your premium will be refunded, unless you have made a claim. This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later. If you do not cancel within the first 14 days, the policy will remain in force in accordance with the policy terms and conditions.

If you cancel at any other time you will need to give us 30 days' notice and we will refund any premium you have paid for the rest of the insurance period provided it is more than £5.

How to make a claim

To make a contents claim, please refer to your policy schedule for contact details.

To make a Legal Expenses claim, please call 0800 028 0870.

How to make a complaint

If you are unhappy and wish to make a complaint regarding a claim, please refer to your policy schedule for contact details.

If you are unhappy and wish to make a complaint regarding the administration of your policy, please call 0845 604 6533.

If you are unhappy and wish to make a complaint regarding your legal expenses, please call 0117 934 0066.

If we cannot resolve the matter to your satisfaction, you will be provided with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. They can be contacted on 08000 234 567.

Compensation

We and Lloyds TSB Insurance Services Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS, at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.