



The insurance for all sections of this policy, other than those noted below, is underwritten by St. Andrew's Insurance plc.

The insurance for Home Emergency cover is underwritten by Inter Partner Assistance S.A.

The insurance for Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited.

This document only provides a summary of the main features and benefits of the policy and a summary of the main exclusions or limitations. For the full terms and conditions and details of the cover you have chosen, please read your policy booklet together with your policy schedule. A policy booklet is available on request, please call us on 0845 602 7377.



Where there are exclusions or limitations shown in this document, they are identified by this symbol.



In this document, we specify where information can be found in your policy booklet by using this symbol.

#### THE TYPE OF INSURANCE AND COVER

All sections are optional except that you must select either Buildings or Contents.



#### ALL SECTIONS - Significant features and benefits

- Helplines for home emergencies and legal advice.
- Monthly payment option.
- Accidental damage to locks and loss of keys - whether you have chosen Buildings cover or Contents cover or both.



## ALL SECTIONS - Significant and unusual exclusions or limitations.



You must comply with the conditions of the policy explained in the **exclusions and conditions** section of your policy booklet for cover to apply.

These include your duty to take all reasonable steps to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy.

**Unoccupancy** - You must contact us if the property will be unoccupied for more than 30 days in a row. If the property is unoccupied for more than 30 days in a row, cover for the following is withdrawn:

Locks and Keys, Freezing of water in fixed water or heating systems, Water escaping, Oil escaping, Malicious Damage, Theft or attempted Theft with or without violence, Contents in the open, Accidental breakage, Food in the Freezer and the following if shown on your policy schedule - Accidental Damage and Home Emergency.

Certain losses or damage are not covered if any endorsement is shown on your policy schedule.

## GOVERNING LAW

Under UK law, both parties can choose the law that will apply to this insurance contract. Unless both parties have agreed otherwise, this contract will be governed by and interpreted in accordance with English law. All communication between you and us will be in English.

## BUILDINGS SECTION



Cover is provided for an extensive list of perils such as fire, storm, flood, theft, riot, civil commotion, malicious damage - please refer to your policy booklet for the full list.

Standard accidental damage is included. This covers you for damage not caused on purpose to fixed glass, sanitary ware, ceramic hobs and underground drains, pipes, cables and tanks.

What is covered	
Repair or replacement cost including fees and related costs	The rebuilding cost.
Alternative accommodation following an insured event (including Kennel Fees)	Up to £20,000
Accidental damage to fixed glass and sanitary fixtures and underground services	✓
Subsidence	✓
Burst pipes	✓
Damage by the emergency services	✓
Legal responsibility as owner and Defective Premises Act Liability	Up to £2,000,000



## BUILDINGS - Significant and unusual exclusions and limitations

The cost of removing or replacing any part of your buildings to find and repair the source of any leak is not covered.

Any loss or damage caused to or resulting from the failure of a flat felt roof which is more than 10 years old is not covered under storm.

### BUILDINGS ACCIDENTAL DAMAGE



You can pay an additional premium to extend your Buildings cover to include accidental damage.

Full details of accidental damage cover to Buildings and the restrictions and exclusions that apply are shown in the Buildings section of your policy booklet.

### CONTENTS SECTION



Cover is provided for an extensive list of perils such as fire, storm, flood, theft, riot, civil commotion, malicious damage - please refer to the Contents section your policy booklet for the full list.

Accidental damage is included for damage not caused on purpose to TV, video, audio, computer equipment, office equipment in the home and aerials or satellite receiving equipment.

What is covered	
Your contents in the home	The cost of repairing or replacing your contents. The high risk items limits apply.
High risk items	The total limit specified by you as shown on your policy schedule.
Single high risk item limit	£1,500
Downloaded electronic data	Up to £2,000
Money in the home	Up to £500
Contents in the open	Up to £500
Contents in outbuildings	Up to £2,000
Short term accommodation costs	Up to £6,000
Metered oil	Up to £500
Metered water or liquid petroleum gas	Up to £1,000
Title deeds	Up to £500
Food in the freezer(s) in your home	Up to £500

Contents away from the home	Up to £5,000
Visitors' personal belongings in your home	Up to £250
Contents while you move home	✓
Office equipment in your home	Up to £5,000
Legal responsibility as occupier or individual	Up to £2,000,000
Legal responsibility as an employer to any of your family's domestic employees	Up to £10,000,000
Satellite receiving equipment	Up to £500
Personal Tools in the home	Up to £150
Tenants Liability	Up to £5,000



### CONTENTS - Significant and unusual exclusions and limitations



Full details of Contents cover and the restrictions and exclusions that apply are shown in the Contents section of your policy booklet.

Any loss or damage caused by the failure of a flat felt roof which is more than 10 years old is not covered under storm.

### CONTENTS ACCIDENTAL DAMAGE



You can pay an additional premium to extend your Contents cover to include accidental damage.

Full details of accidental damage cover to Contents and the restrictions and exclusions that apply are shown in the Contents section of your policy booklet.

### PERSONAL BELONGINGS SECTION

You can pay an additional premium to include Personal Belongings cover.

This covers accidental loss or damage to your family's personal belongings when they are away from your home.

Maximum overall limit:	£10,000
Single item limit:	£1,500
Limit for money:	£300
Limit for Personal Belongings stolen from/with a motor vehicle:	£1,000
Personal tools limit	£150



### **PERSONAL BELONGINGS SECTION - Significant and unusual exclusions and limitations**



Full details of Personal Belongings cover and the restrictions and exclusions that apply are shown in the Personal Belongings section of your policy booklet.

### **HOME EMERGENCY SECTION**



You can pay an additional premium to include Home Emergency cover.

This section provides cover to make the property safe or secure, avoid damage or further damage to the property, make the property fit to live in and restore electricity, gas or water services to the property if they have totally failed.

Full details of Home Emergency cover and the restrictions and exclusions that apply are shown in the Home Emergency section of your policy booklet. There is no excess to pay on any claims. Claims do not affect your No Claims Discount.

Cost of the qualified person chosen by us to deal with the emergency in respect of the call out charge, labour and any necessary materials	Up to £500
Home emergency overnight accommodation	Up to £100



### **HOME EMERGENCY – Significant and unusual exclusions and limitations**



Excludes breakdown of domestic appliances and incidents covered by maintenance contracts. For full details of Home Emergency cover and the restrictions and exclusions that apply are shown in the Home Emergency section of your policy booklet.

### **LEGAL EXPENSES SECTION**

You can pay an additional premium to include Legal Expenses cover.

Legal Expenses cover provides protection for you and your family up to £50,000

For all insured incidents, we will help in appealing or defending an appeal as long as you and your family tell us within the time limits allowed that you and your family want us to appeal. Before we pay costs and expenses for appeals, we must agree that it is always more likely than not that the appeal will be successful.

Claims are not subject to an excess and do not affect your No Claims Discount.



### **LEGAL EXPENSES SECTION - Significant and unusual exclusions and limitations**



Full details of Legal Expenses cover and the restrictions and exclusions that apply are shown in the Legal Expenses section of your policy booklet.

### **STUDENT BELONGINGS SECTION**

You can pay an additional premium to include Student Belongings cover. This section provides cover up to £5,000 for loss of or damage to Student Belongings in university halls of residence or rented student accommodation, whilst you or a member of your family is in full time further education. This is restricted to the number of family members you have described as students.



### **STUDENT BELONGINGS SECTION - Significant and unusual exclusions and limitations**



Full details of Student Belongings cover and the restrictions and exclusions that apply are shown in the Student Belongings section of your policy booklet.

### **MOBILE PHONES SECTION**

You can pay an additional premium to include Mobile Phones cover.

This covers loss or damage to mobile phones in or away from the home up to £500. Cost of calls made between the time your mobile phone is stolen and the time the theft is reported to the airtime supplier up to £25. Cost of informing people of your new number if a new number is needed up to £25.



### **MOBILE PHONES SECTION - Significant and unusual exclusions and limitations**



Any loss or damage caused by liquid. Full details of Mobile Phones cover and the restrictions and exclusions that apply are shown in the Mobile Phones section of your policy booklet.

### **SPECIFIED ITEMS SECTION**

You can pay an additional premium to include Specified Items cover.

This section covers accidental loss or damage to items specified by you in or away from your home, anywhere in the world. Covers high risk items or personal belongings in excess of £1,500 up to a maximum of £20,000 as shown in your policy schedule. All pedal cycles and accessories of any value must be specified and will be covered for the amount shown on your schedule.



### **SPECIFIED ITEMS SECTION - Significant and unusual exclusions and limitations**



Pedal cycles will not be covered in or away from your home unless specified under this section. Full details of Specified Items cover and the restrictions and exclusions that apply are shown in the Specified Items section of your policy booklet.

You may be required to provide proof of ownership at point of claim for all specified items.

### **MATCHING OF ITEMS SECTION**

You can pay an additional premium to include Matching of Items cover.

This section provides cover for any undamaged item if part of a pair, set, or suite, when insured damage happens to a specific part or area of that suite and replacements cannot be matched and repair cannot be carried out satisfactorily.



### **MATCHING OF ITEMS SECTION - Significant and unusual exclusions and limitations**



Full details of Matching of Items cover and the restrictions and exclusions that apply are shown in the Matching of Items section of your policy booklet.

## CREDIT CARD COVER

You can pay an additional premium to include Credit Card cover. This section covers loss as a result of credit cards being used without the permission of any of the cardholders up to £500.



### CREDIT CARD COVER SECTION - Significant and unusual exclusions and limitations



Full details of Credit Card cover and the restrictions and exclusions that apply are shown in the Credit Card section of your policy booklet.

## DURATION OF POLICY

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule. You must regularly check your insurance details to ensure that your policy still meets your needs.

## RIGHT OF CANCELLATION

**Your rights to cancel** - Your policy is an annual contract of insurance. If you cancel within 14 days of the start of the policy and you have not made a claim during that period, we will give you a full premium refund less any charge that we may make to cover our administration costs. You can cancel after 14 days of the start of your policy only if, you take out another home or buildings insurance policy with us, you no longer own the property or you suffer a total loss, in which case we will refund any premium you have paid for the rest of the insurance period and no further premium will be payable under this policy. You cannot cancel after 14 days of the start of your policy in any other circumstances and so your policy will remain in force for the whole of the insurance period and if you chose to pay your premium in full, you will not be entitled to any refund or if you chose to pay your premium in monthly instalments, you must continue to pay the instalments until the end of the insurance period.

**Our rights to cancel** - If any change is made to your buildings or contents which increases the risk under your policy, we may cancel your policy by giving you at least 14 days notice in writing at your last known address. If this happens we will refund any premium you have paid for the rest of the insurance period. We may also cancel your policy at the earliest opportunity if you breach any terms of your policy. If this happens we will refund your premium, unless there is evidence of fraud – see the fraud paragraph within your policy booklet. If you or we cancel your policy and your home is subject to a mortgage you must ensure you arrange cover for the buildings to meet the requirements of your mortgage lender.

## HOW TO CLAIM

For claims under all sections except Home Emergency cover and Legal Expenses cover please call the claims helpline on **0845 602 7377**.

The first part of any claim you have agreed to pay is known as an excess. An excess of £1,000 will apply to all subsidence claims. An excess of £250 will apply to all escape of water claims. All applicable excess amounts are shown in your policy schedule. Some claims require proofs of ownership. Full details of how to go about making a claim can be found under each section in your policy booklet.

Should you need to claim under your **Home Emergency** cover please call the home emergency helpline on **0845 602 7307**.

Should you need to claim under your **Legal Expenses** cover please call the legal expenses helpline on **0845 602 7309**.

## HOW TO COMPLAIN

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you.

Please call us on **0845 602 7377** in the first instance. If you have a complaint and it has not been resolved to your satisfaction, you may be entitled to refer your complaint to the Financial Ombudsman Service. For full details of how to complain please refer to the complaints procedure within your policy booklet.

## FINANCIAL SERVICES COMPENSATION SCHEME

We 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. Contact them at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on 020 7892 7300.

## ENQUIRIES AND ASSISTANCE

If you have any queries about the type of cover we provide, please call us on **0845 602 7377**. Once we have accepted your application for cover, we will send you a policy schedule showing the type and level of cover you have selected together with a policy booklet.

**We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can use Tynetalk whenever you contact us, or contact us using Textphone on 0845 600 0775 (lines open Monday to Friday 8am - 8pm and 8am to 5pm Saturdays). For the visually impaired we can provide documents in large Print, braille or on audio cassette. Please contact a member of staff.**