

Home insurance

# Policy summary

Home Solutions  
insurance



**BANK OF  
SCOTLAND**

# Home Solutions policy summary

keyfacts®

## About your home insurance

This is a summary of the Home Solutions insurance cover that's available. For the full terms and conditions you should refer to the policy booklet and policy schedule. If you don't have these, let us know and we'll be happy to provide them.

You can choose whether you want buildings insurance, contents insurance or both from us. And there are options you can add on, to increase your cover even further (see pages 7 and 8 for details).



To see the insurance cover you've chosen, the insurance period and what excesses apply, check your quote or policy schedule.

## Who is the Insurer?

Home Solutions is underwritten by Lloyds Bank General Insurance Limited. Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. Policies are issued as annually renewable contracts, subject to the terms and conditions that apply at your renewal date.

If you have selected buildings insurance, the following will automatically be included:



## Buildings cover

What we cover includes 	What we don't cover includes 
<p>Loss of or damage to the buildings of your home by:</p> <ul style="list-style-type: none"><li>▶ Fire.</li><li>▶ Malicious damage or vandalism.</li><li>▶ Storm or flood.</li><li>▶ Subsidence or heave.</li><li>▶ Escape of water from any domestic appliance, or fixed domestic water installation.</li><li>▶ Escape of oil from any fixed domestic oil installation.</li><li>▶ Theft or attempted theft.</li></ul>	<ul style="list-style-type: none"><li>▶ The excess shown in your policy schedule.</li><li>▶ If your home is unoccupied for more than 30 days in a row, you will not be covered for loss or damage by:<ul style="list-style-type: none"><li>– malicious damage or vandalism</li><li>– escape of water from any domestic appliance or any fixed domestic water installation</li><li>– escape of oil from any fixed domestic oil installation</li><li>– theft or attempted theft.</li></ul></li><li>▶ Storm damage to hedges, fences or gates.</li><li>▶ If your home is damaged by escape of water or oil, you will not be covered for the cost of repairing the domestic appliance or fixed domestic water/oil installation itself.</li></ul>

For further details please refer to the policy booklet: Buildings cover.

Some of the other features included as standard are:

## Accidental damage

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Accidental breakage of fixed ceramic hobs, sanitary ware and fixed glass.</li></ul> <hr/> <ul style="list-style-type: none"><li>▶ Accidental damage to services.</li></ul>	<ul style="list-style-type: none"><li>▶ Damage occurring when your home is unoccupied for more than 30 days in a row.</li></ul>



For further details please refer to the policy booklet: Buildings cover.

## Alternative accommodation

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ If your home is made uninhabitable by any cause under Buildings cover, we will pay up to £30,000 for any one event.</li></ul>	



For further details please refer to the policy booklet: Buildings cover.

## Property owners liability

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Your legal liability as owner of your home (up to £2,000,000).</li></ul>	<ul style="list-style-type: none"><li>▶ Liability resulting from any employment, trade, profession or business involving you or any member of your family.</li></ul>

For further details please refer to the policy booklet: Buildings cover.



## Legal expenses

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Up to £50,000 if you need to take legal action against a third party in relation to, for example, a contract dispute or bodily injury.</li></ul>	<ul style="list-style-type: none"><li>▶ Any claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.</li></ul>

For further details please refer to the policy booklet: Legal expenses cover.

If you have selected contents insurance, the following will automatically be included:



## Contents cover

What we cover includes 	What we don't cover includes 
<p>Loss of or damage to the contents of your home by:</p> <ul style="list-style-type: none"> <li>▶ Fire.</li> <li>▶ Malicious damage or vandalism.</li> <li>▶ Storm or flood.</li> <li>▶ Subsidence or heave.</li> <li>▶ Escape of water from any domestic appliance or any fixed domestic water installation.</li> <li>▶ Escape of oil from any fixed domestic oil installation.</li> <li>▶ Theft or attempted theft.</li> </ul>	<ul style="list-style-type: none"> <li>▶ If your home is unoccupied for more than 30 days in a row, you will not be covered for loss or damage by: <ul style="list-style-type: none"> <li>– malicious damage or vandalism</li> <li>– escape of water from any domestic appliance or any fixed domestic water installation</li> <li>– escape of oil from any fixed domestic oil installation</li> <li>– theft or attempted theft.</li> </ul> </li> <li>▶ Over £5,000 for any contents in garages, sheds, greenhouses or outbuildings.</li> <li>▶ Theft not involving forcible and violent entry to, or exit from, your home, if you have lent, let or sublet any part of your home or whilst persons other than your family are staying there.</li> <li>▶ Theft or attempted theft if caused by any guest invited into your home by you or your family.</li> <li>▶ Theft of a pedal cycle from an unlocked garage, shed or outbuilding, or within the boundaries of your home when it is not securely locked to a permanently fixed structure.</li> <li>▶ Theft of a pedal cycle from outside the boundaries of your home.</li> <li>▶ Over £1,000 for any contents in the open within the boundaries of the home.</li> <li>▶ If your home is damaged by escape of water or oil, you will not be covered for the cost of repairing the domestic appliance itself.</li> </ul>

For further details please refer to the policy booklet: Contents cover.



**Some of the other features included as standard are:**

## Accidental damage

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"> <li>▶ Accidental damage to televisions, video and audio installations, computer equipment and to any aerials or satellite dishes within or fixed to your home.</li> <li>▶ Accidental damage to fixed glass in furniture, mirrors, glass in shelves and free standing ceramic hobs.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Damage occurring when your home is unoccupied for more than 30 days in a row, or any part of it is lent, let or sublet.</li> </ul>


For further details please refer to the policy booklet: Contents cover.

## Money in the home and cash/debit/credit cards

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"> <li>▶ We will pay for theft or accidental loss of money in your home belonging to you or a member of your family or for which you or a member of your family are responsible up to £500.</li> <li>▶ We will pay for financial loss for which you or your family are legally responsible caused by the fraudulent use of cash/debit/credit cards belonging to you or a member of your family up to £500.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Money and cash/debit/credit cards held for trade, professional or business purposes.</li> </ul>



For further details please refer to the policy booklet: Contents cover.

## Office contents and equipment

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"> <li>▶ If you or anyone living with you use your home for clerical business purposes, we will pay for loss of or damage to office furniture and equipment whilst in your home if caused by an event covered by this contents insurance up to £5,000.</li> </ul>	



For further details please refer to the policy booklet: Contents cover.

## Alternative accommodation

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"> <li>▶ If your home is made uninhabitable by a cause covered under Contents cover, we will pay up to £20,000 for any one event.</li> </ul>	



For further details please refer to the policy booklet: Contents cover.

## Occupiers and public liability

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"> <li>▶ Your legal liability as occupier (up to £2,000,000), employer (up to £10,000,000) and tenant (up to £10,000).</li> </ul>	<ul style="list-style-type: none"> <li>▶ Liability resulting from any employment, trade, profession or business.</li> <li>▶ Liability resulting from the use or ownership of mechanically powered vehicles except garden machinery used in your garden.</li> </ul>

For further details please refer to the policy booklet: Contents cover.

## Legal expenses



What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Up to £50,000 if you need to take legal action against a third party in relation to, for example, a contract dispute or bodily injury.</li></ul>	<ul style="list-style-type: none"><li>▶ Any claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.</li></ul>

For further details please refer to the policy booklet: Legal expenses cover.

## Optional cover



You may add the following cover to your insurance policy. Check your personal quotation or policy schedule to confirm whether they are currently included:

### Buildings - optional accidental damage cover

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Accidental damage to the buildings of your home, in addition to that which is covered under Buildings cover.</li></ul>	<ul style="list-style-type: none"><li>▶ Damage occurring when your home is unoccupied for more than 30 days in a row, or any part of it is lent, let or sublet.</li></ul>



For further details please refer to the policy booklet: Buildings-optional accidental damage cover.

### Contents - optional accidental damage cover

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Accidental damage to the contents of your home, in addition to that which is covered under Contents cover.</li></ul>	<ul style="list-style-type: none"><li>▶ Damage occurring when your home is unoccupied for more than 30 days in a row, or any part of it is lent, let or sublet.</li><li>▶ Accidental loss.</li><li>▶ Unexplained disappearance.</li></ul>



For further details please refer to the policy booklet: Contents-optional accidental damage cover.

## Personal belongings cover

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Theft or accidental loss of, or accidental damage to personal belongings.</li><li>▶ Up to £3,000 for each single item and up to a total of £5,000.</li><li>▶ Up to £500 for accidental loss or theft of money.</li></ul>	<ul style="list-style-type: none"><li>▶ Loss of or damage to:<ul style="list-style-type: none"><li>– sports equipment (including horse riding equipment) when it is being used for its intended purpose</li><li>– any article used or held for business or professional purposes</li><li>– caravans or associated equipment.</li></ul></li><li>▶ Theft or attempted theft of personal belongings from unattended vehicles, caravans or motor homes, where:<ul style="list-style-type: none"><li>i) there was no force and violence used to get into the vehicle, caravan or motor home; and/or</li><li>ii) the item was not hidden from view in a locked boot, locked luggage box or in a glove compartment.</li></ul></li></ul>

For further details please refer to the policy booklet: Personal belongings cover.

## Pedal cycle cover

What we cover includes 	What we don't cover includes 
<ul style="list-style-type: none"><li>▶ Theft, accidental loss or accidental damage to a pedal cycle belonging to you or your family or for which you or your family are legally responsible, including its accessories if attached, whilst outside the boundaries of your home.</li><li>▶ Up to £500 for each pedal cycle and up to a total of £1,000 in any one insurance period.</li></ul>	<ul style="list-style-type: none"><li>▶ 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.</li></ul>

For further details please refer to the policy booklet: Pedal cycle cover.



The following exclusions apply to all sections of the policy:

## 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. This is something that happens gradually over a period of time, for example corrosion, damp, condensation, decay or decomposition. Please note that this exclusion does not apply to claims caused by subsidence or heave.
- ▶ Wear and tear.
- ▶ Frost.
- ▶ River or coastal erosion.
- ▶ Fungus, moths, vermin, insects, parasites, woodworm or beetles. Vermin are animals or insects that are destructive in their natural behaviour or are considered pests or nuisances, examples include rodents, weasels, squirrels, flies and cockroaches.
- ▶ Wet or dry rot or mould unless this was caused directly by any 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.

**For a full list of general exclusions relating to this policy, please refer to your policy booklet, in particular: General exclusions.**

# Important information about the policy

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## Your right to cancel

You can cancel your policy by calling us or by writing to us.

If you cancel within the first 14 days your premium will be refunded in full, unless you have made a claim. If you have made a claim, your premium will be refunded after the deduction of an amount to reflect the period of cover you have received. This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later.

You can cancel at any other time by giving us 30 days' written notice and we will refund any premium you have paid for the rest of the insurance period, provided it is more than £5.

We can cancel your policy by giving you 14 days' written notice at your last known address if:

- ▶ There is any change in risk occurring which increases the risk under your policy and which we are unable to insure;
- ▶ There is any event or circumstance outside our control that increases the risk under your policy that we could not have reasonably foreseen;
- ▶ You use threatening or aggressive language, violence or aggressive behaviour against our staff, contractors or property;
- ▶ You fail to provide us with information we have requested that is relevant to your policy or any claim.

If this happens we will refund any premium you have paid for the rest of the insurance period unless there is evidence of fraud.

**For further information, refer to the policy booklet: General conditions – Cancellation.**

## Monthly premium payments

Please note, if you don't pay your premiums when due, your home insurance may be cancelled and you could be left without cover.

If this happens, we will not cancel your policy immediately. If we don't receive a monthly Direct Debit payment, we will let you know and try to collect the unpaid amount again. If your monthly payment is still not made, we'll write to ask you for the amount due.

## How to make a claim

You will find full details about how to make a claim in your policy booklet. If you haven't received this yet or cannot find it, please call us on **0345 604 6535** and we will be happy to provide you with a copy.

To make a claim, please call  
**0345 604 6535.**

Or write to:

**Bank of Scotland Home Insurance,  
Claims Department,  
Tredegar Park, Newport,  
South Wales NP10 8SB.**

If you need to make a claim for legal expenses you will need to complete a claim form. A claim form is available by calling **0800 028 0732**. Send your completed claim form to:

**Legal Claims Centre,  
DAS Legal Expenses Insurance  
Company Limited,  
DAS House,  
Quay Side, Temple Back,  
Bristol BS1 6NH.**

## How to make a complaint to the insurer

If you are unhappy and wish to make a complaint, please call **0800 096 6050**. Alternatively, write to us at:

**Customer Care,  
Bank of Scotland Home Insurance,  
Tredegar Park, Newport,  
South Wales NP10 8SB.**

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on:

- ▶ Freephone: **0800 023 4567** (calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone); or
- ▶ Freephone: **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).
- ▶ Visit:  
**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**
- ▶ Or write to:  
**Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR.**

Contacting the FOS will not affect your legal rights.

## Compensation

The insurers are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if the insurer cannot meet its 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 **0800 678 1100**.

## Get in touch



[bankofscotland.co.uk](http://bankofscotland.co.uk)



General enquiries  
0345 604 6535\*

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service. If you're Deaf and use BSL you can use the SignVideo service at [bankofscotland.co.uk/accessibility/signvideo](http://bankofscotland.co.uk/accessibility/signvideo)

\*Lines open Monday to Friday 8am–6pm and Saturday 9am–1pm

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Both companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts on behalf of DAS Legal Expenses Insurance Company Limited. DAS Law Limited, Registered in England and Wales No. 5417859, Registered Office: North Quay, Temple Back, Bristol BS1 6FL. Authorised and regulated by the Solicitors Regulation Authority.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Information correct as of June 2017.

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