

HOME INSURANCE POLICY SUMMARY

This policy summary provides only a brief guide to your Home Insurance cover and exclusions. It does not contain the full terms and conditions of the policy, which can be found in the Policy Wording. We will be happy to provide a copy on request.

Our Home Insurance policy allows you to choose whether to be covered for buildings, contents and valuables and personal belongings (provided that you purchase contents cover). You can also purchase additional cover to tailor the policy to your needs.

Once your cover starts and you receive your policy documentation, you will still have time to cancel your insurance. See 'Cancellation rights' for more information. Policies are valid for a 12 month period from the inception date (as shown on your Schedule). You will need to periodically review the level of cover and sums insured as stated in your Schedule and policy documentation to ensure that you have adequate protection throughout the year.

Please refer to your Schedule for details of your insurer and the cover selected.

BUILDINGS		
For full details about your cover and the exclusions see SECTION 1 of the Policy Wording		
FEATURE	DESCRIPTION	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
Standard buildings cover	<p>Covers the structure of your home against loss or damage caused by but not limited to:</p> <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake; • smoke; • storm, flood or weight of snow; • subsidence, heave or landslip; • theft or attempted theft; • escape of water or oil; • impact by aircraft or vehicles; • riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts; • damage caused by falling trees, branches, telegraph poles or lamp-posts <p>Also covers the cost of:</p> <ul style="list-style-type: none"> • increased metered water charges following an accidental escape of water; • tracing water or oil leaks inside the home, including damage caused while finding the leak. • the cost for replacing locks to safes, alarms and outside doors to the home following theft or loss of your keys anywhere in the world. 	<ul style="list-style-type: none"> • A minimum policy excess of: <ol style="list-style-type: none"> £50 for each and every claim unless otherwise selected; £250 in the event of escape of water; £1,000 in the case of subsidence, heave or landslip. • Storm or flood damage to fences and gates is not included; • Cover in respect of subsidence, landslip and heave excludes damage caused by coastal or river erosion, as well as loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions. • For metered water, we will not pay any amount exceeding £1,000 under the buildings section or £2,000 if both buildings and contents cover has been selected. • We will not pay any amount exceeding £1,000 for damage caused whilst tracing and accessing leaks. • We will not pay any amount exceeding £500 for the replacement of locks following theft of keys.
Standard accidental damage	<p>Covers:</p> <ul style="list-style-type: none"> • accidental breakage of fixed glass (including solar panels) and sanitary ware; • accidental damage to underground pipes or cables serving your home. 	<ul style="list-style-type: none"> • Damage to underground pipes and cables as a result of faulty design, specification, workmanship or materials are not covered.

Property owner's liability	<ul style="list-style-type: none"> Covers your legal liability as owner of the property for bodily injury to others or for damage to their property. 	<ul style="list-style-type: none"> You are not covered for liability arising from any trade or business activity. We will not pay any amount exceeding £2,000,000 for any one accident or series of accidents arising out of any one event.
Alternative accommodation	<ul style="list-style-type: none"> Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance. 	<ul style="list-style-type: none"> We will not pay any amount exceeding £15,000 under the buildings section or £30,000 if both buildings and contents cover has been selected.
ADDITIONAL COVER You may add the following cover to your Buildings cover. Please check your Quotation or Policy Schedule to confirm whether this is included.		
Optional accidental damage	<ul style="list-style-type: none"> Covers accidental damage to the buildings of your home, for example putting your foot through the ceiling. 	<ul style="list-style-type: none"> Damage caused by water entering the buildings (however, you may covered for certain water damage under Contents). Accidental damage caused by pets/domestic animals is not covered. Policy excess of £50 for each and every claim unless otherwise selected

CONTENTS

For full details about your cover and the exclusions see SECTION 2 of the Policy Wording

FEATURE	DESCRIPTION	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
Standard contents cover	<p>Covers the contents of your home against loss or damage caused by but not limited to:</p> <ul style="list-style-type: none"> fire, lightning, explosion, earthquake; smoke; storm, flood or weight of snow; theft or attempted theft; escape of water or oil; riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts. <p>Also covers:</p> <ul style="list-style-type: none"> contents in the open/garden. pedal cycles within the home. 	<ul style="list-style-type: none"> A minimum policy excess of: <ul style="list-style-type: none"> i. £50 for each and every claim unless otherwise selected; ii. £250 in the event of escape of water; Theft or attempted theft of Contents from any domestic outbuilding or garage up to £5,000. Contents in the garden, within your home's boundaries up to £1,000. In relation to pedal cycles within the home, there is a single item limit of £1,000 and we will not pay any amount exceeding £2,500.
Standard accidental damage	<p>Covers:</p> <ul style="list-style-type: none"> accidental damage to computers, laptops, TVs and stereos; accidental breakage of mirrors and fixed glass in furniture. 	<ul style="list-style-type: none"> loss or damage or deterioration caused to Contents in the process of cleaning, repair, renovation, dismantling, or misuse; Damage caused by computer viruses.
Personal liability	<p>Covers:</p> <ul style="list-style-type: none"> your legal liability as occupier of the property for bodily injury to others or for damage to their property. your legal liability as an employer of domestic staff at your home. 	<ul style="list-style-type: none"> You are not covered for liability arising from any trade or business activity. We will not pay any amount exceeding £2,000,000 for your personal liability for any one accident or series of accidents arising out of any one event. We will not pay any amount exceeding £10,000,000 for your liability to domestic employees.
Alternative accommodation	<ul style="list-style-type: none"> Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance. 	<ul style="list-style-type: none"> We will not pay any amount exceeding £15,000 under the contents section or £30,000 if both buildings and contents cover has been selected.

ADDITIONAL COVER You may add the following cover to your Contents cover. Please check your Quotation or Policy Schedule to confirm whether this is included.		
Optional accidental damage	<ul style="list-style-type: none"> Covers accidental damage to your contents, for example spilling red wine on your carpet or breaking a favourite ornament. 	<ul style="list-style-type: none"> Accidental damage caused by pets/domestic animals is not covered. Policy excess of £50 for each and every claim unless otherwise selected
Optional Pedal Cycles cover	<ul style="list-style-type: none"> Extended cover includes the cost of repairing or replacing your pedal cycles from theft or attempted theft or accidental damage anywhere in the UK. 	<ul style="list-style-type: none"> Policy excess of £50 for each and every claim unless otherwise selected. You are not covered for temporary visits abroad that exceed 60 days. You are not covered for theft of the pedal cycle where it was not secured to an immovable object or kept in a locked building at the time of theft. Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time.

VALUABLES & PERSONAL BELONGINGS (cover away from the home) Optional when Contents cover is purchased. For full details see SECTION 3 of the Policy Wording		
FEATURE	DESCRIPTION	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
Standard valuables and personal belongings cover	<ul style="list-style-type: none"> Accidental loss, damage or theft of your valuables and personal belongings listed in your Schedule occurring during the period of insurance when in the UK or elsewhere in the world. 	You are not covered : <ul style="list-style-type: none"> If the temporary visit abroad exceeds 60 days in any one event. For any one item that exceeds an amount of £3,000 including a pair or set, as well as loss or damage to portable computer equipment. For any item that exceeds £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant. For any amount exceeding £500 per claim for loss or damage to mobile phones or pagers. Policy excess of £50 for each and every claim unless otherwise selected.

FROZEN FOOD COVER Automatically provided when Contents cover is purchased. For full details see SECTION 4 of the Policy Wording		
FEATURE	DESCRIPTION:	SIGNIFICANT EXCLUSIONS AND LIMITATIONS:
Frozen Food	<ul style="list-style-type: none"> The cost of replacing your food in your refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes. 	You are not covered : <ul style="list-style-type: none"> Loss or damage caused by any electricity or gas company deliberately cutting off or restricting your supply Loss or damage unless you tell your insurer within 48 hours of discovery Policy excess of £50 for each and every claim unless otherwise selected.

MONEY & CREDIT CARDS

Automatically included when Valuables and Personal Belongings is purchased. For full details see SECTION 5 of the Policy Wording

FEATURE	DESCRIPTION:	SIGNIFICANT EXCLUSIONS AND LIMITATIONS:
Money & Credit Cards	<ul style="list-style-type: none">• Theft or accidental loss of money• Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s).	<p>You are not covered :</p> <ul style="list-style-type: none">• Any shortages due to error or omission• Any amount exceeding £500 in any one event. <p>You need to notify the card issuing company and the Police within 24 hours of discovering any loss or theft.</p>

GENERAL EXCLUSIONS

Please refer to the Policy Wording for full details of the General Exclusions applicable to this policy.

We will not pay for:

- any loss or damage which you cause deliberately;
- any loss or damage caused to your Buildings or Contents by the escape of water, theft, impact or accidental damage if your property is unoccupied or unfurnished for more than 60 consecutive days;
- the cost of repairing or replacing any undamaged part of the Buildings or Contents which is part of a pair, set or suite, and
- damage caused by pets/domestic animals.

CANCELLATION RIGHTS

You can cancel your policy by writing to us or calling us on the telephone number as shown on your Schedule.

If you cancel within the first 14 days of either receiving the policy documentation or the start of your insurance (whichever is the later), we will cancel your insurance back to the date of inception, and refund any premiums paid, unless a claim has been made. In this instance, please return the policy documentation to our address.

Once the 14 days have expired, you may cancel at any time by contacting us. We will calculate any refund due by taking into account the date the cancellation is received and the period you have received benefit by the cover. Where the premium is paid in monthly instalments, the cancellation will take effect from the end of that month for which you have paid and no refund will therefore be due.

We reserve the right to apply an administration charge in these instances and if such a charge applies, we will inform you at the time. Please note, your insurer may cancel this insurance by giving you 30 days' notice in writing. Full details can be found in your Policy Wording.

MAKING A CLAIM

To make a claim on your policy, please telephone our dedicated claims handling team, as soon as reasonably possible, on the telephone number as shown on your Schedule.

COMPLAINTS

Our aim is to ensure that all aspects of your home insurance are dealt with promptly, efficiently and fairly. However, if you are unhappy with the service that has been provided, please contact the Managing Director:

Address: Arthur J. Gallagher (UK), St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ

To contact us please call the telephone number as shown on your Schedule.

Please quote your policy number and/or claims reference in all correspondence to enable us to deal with your complaint as quickly as possible.

If we cannot resolve the matter to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. For full details of our complaints procedure and how to contact the Financial Ombudsman Service, please refer to your Policy Wording.

If your schedule shows your insurer as "Certain Underwriters at Lloyd's" and you wish to make a complaint, you can do so at any time by referring the matter to the Policyholder and Market Assistance team at Lloyd's. Their address is:

Policyholder & Market Assistance
Market Services
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

Email: complaints@lloyds.com

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

COMPENSATION

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 the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit.

For further information about compensation scheme arrangements, please contact the FSCS at www.fscs.org.uk or call the FSCS directly on 0800 678 1100 or 0207 741 4100.

