

NAME OF THE INSURERS

This insurance is underwritten by certain underwriters at Lloyd's and Great Lakes Reinsurance (UK) PLC.

HOME INSURANCE – POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the certificate wording a copy of which is available on request.

Buildings and contents sections (pages 9 to 18)

The terms “buildings” and “contents” are defined on pages 3 and 4 of the certificate wording. The buildings and contents sections includes cover for loss or damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Landslip or Heave, Falling Trees, Lamp-posts or Telegraph Poles.

The buildings section also includes cover for:

Frost damage to fixed water tanks, apparatus and pipes, accidental damage to underground pipes, breakage of fixed glass, loss of rent, your legal liability as owner.

The contents section also includes cover for:

Property in the open, temporary removal to certain other premises, accidental damage to audio and video equipment, breakage of ceramic hobs, replacement locks following theft or loss of keys, your legal liability as occupier, your legal liability for accidents to domestic staff.

Cover for both buildings and contents can be extended to include accidental damage.

Personal possessions section (pages 23 to 24)

The term personal possessions is defined on page 4 of the certificate wording. This section includes cover against physical loss or damage, anywhere within the geographical limits shown in the schedule, for:

Jewellery, Clothing, Baggage, Sports Equipment, Guns

Extensions to cover available

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage

Domestic freezer contents

Money and credit cards can be covered against theft and unauthorised use

Significant exclusions or limitations

Buildings section (pages 9 to 13)

- The first £50 of every claim except for accidental damage where this amount is increased to £100 and for subsidence, heave and landslip where this amount is increased to £1,000
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

Contents section (pages 14 to 18)

- The first £100 in respect of claims for accidental damage.
- Any amount over £250 in respect of property in the open.
- Any amount over £2,500 in respect of unspecified items of gold, silver, jewellery and furs.
- Any amount over £250 in respect of replacement locks.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

Personal possessions section (pages 23 to 24)

- The first £50 of every claim in respect of unspecified items.
- Any amount over £500 in respect of theft or disappearance of property from vehicles left unattended without an authorised occupant.
- Any amount over £1,000 unless specified in the schedule.
- Any amount over £2,000 in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.
- Loss or damage to mobile telephones and computer equipment unless specified in the schedule
- The cost of replacing undamaged items which form part of a pair, set or suite

DURATION OF THIS INSURANCE

The period of Insurance will be for 12 months unless otherwise agreed by Underwriters. The period of Insurance will be shown in the schedule of insurance.

CANCELLATION RIGHTS

You may cancel this insurance within 14 days of the later of the day you purchase this insurance or the day on which you receive the policy document and receive a full refund of the premium paid. Underwriters reserve their rights to refund any premium if you have made a claim on this policy.

HOW TO MAKE A CLAIM

In the unfortunate event you should need to make a claim please telephone (Brokers or claims outsource number here).

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact your broker.

If you are unable to resolve the matter with your broker and wish to make a complaint you may do so at any time by referring the matter to the Complaints Department at Lloyd's. Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The full complaints procedure is shown in the certificate wording.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's underwriters and Great Lakes Reinsurance (UK) PLC are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's underwriter or Great Lakes Reinsurance (UK) PLC are unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website www.fscs.org.uk.