

Type of Insurance and Cover

This policy is designed to meet your requirement that your property and/or its contents are protected. You should check your Insurance Schedule to confirm whether you have buildings only, contents only or buildings and contents combined and other coverages.

keyfacts®

Household Policy Summary

This is a summary of cover only and it does not contain the full terms and conditions which can be found in the policy booklet. This will be sent to you when you have paid the premium or a copy can be obtained upon request and you should read this in full.

Underwritten By:

Full details of the underwriting insurer are provided upon viewing the important information relative to your quote.

Cancellation Rights

You have a reflection period to decide whether you wish to continue with the full policy. You must notify us no later than 14 days after this contract is purchased or no later than 14 days after you receive your policy documents, whichever is the later, if you want to cancel your policy in the reflection period. This is subject to certain terms, including a minimum time on risk charge that will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated. Any return of premium shall be subject to the return to us of any Policy Schedule or any other requested document.

Full cancellation rights are shown in the policy booklet.

Duration of Contract

This is an annually renewable contract. The period of insurance is shown on the schedule.

How to Claim

If you need to make a claim, please ring us as soon as possible after the event on **01403 321206**.

How to make a Complaint

We take care to provide the highest standards of service. However, should you have cause to make a complaint, you can do this by contacting a senior member of our team on **01924 207097** or by writing to our **Customer Relations Department** at Phoenix Court, Jacobs Well Lane, Wakefield WF1 3NT.

- Your complaint will be acknowledged within 5 working days.
- We aim to resolve complaints within 20 working days.

Once an assessment and full investigation of your concerns has been made, we will respond with a decision.

Most complaints can be resolved quickly, but occasionally more detailed enquiries may be required. If this is likely we will contact you with an update and give you an expected date of response.

If you are dissatisfied with our response you can contact either: -

The Chief Executive of your Insurance Company at the registered office address show on your schedule

Or if your schedule shows "at Lloyds", you should write to the following address:-

Complaints Department, One Lime Street, London EC3M 7HA

If you are still dissatisfied with the decision you may contact: -

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Their telephone number is **0845 080 1800**

The FOS will tell you whether they can consider your complaint. You may be entitled to compensation. The FOS will only consider your complaint once you have a final decision from us.

However, please ensure that, in the first instance, you advise us of any issues you may have.

Financial Services Compensation Scheme (FSCS)

If your insurance company is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further details at www.fscs.org.uk or by calling 020 7892 7300.

Household Buildings and Contents Cover

Buildings – Section 1 (if applicable)

This Household Insurance Policy insures your home and its decorations, fixtures and fittings attached to the home including garages and outbuildings, tennis courts, swimming pools, drives, patios and terraces, walls gates and fences and fixed fuel tanks within the boundaries of the home, which are used for domestic purposes, against loss or damage from insured events. These events are listed in the policy booklet.

The Buildings also includes the following:-

The cost of accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs.

The cost of accidental damage to underground pipes and cables.

Alternative accommodation cost or loss of rent up to 10% of the sum insured.

Architects and Surveyors fees, debris removal costs, and costs you have to pay to comply with any government or local authority requirements.

Increased metered water charges up to £750.

Liability arising as owner of your present home up to £2,000,000.

Liability arising from the ownership of any previous home (up to 7 years after you sold it) up to £2,000,000.

Accidental Damage to the Buildings (optional cover available on payment of an extra premium).

Excesses

A £50 excess applies to each and every claim in addition to any voluntary excess (other than subsidence, heave or landslip).

A £1,000 excess applies to each and every claim for subsidence, heave or landslip.

The following exclusions apply to Buildings:-

If your home has been unoccupied for more than 60 consecutive days or is unfurnished, there is no cover for escape of water or oil, water freezing in any fixed domestic water or heating installation, theft or attempted theft, collision or impact, riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts and accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs

In the event that the Buildings sum insured is not adequate to rebuild or repair the Buildings then the insurance company will only pay their share of the claim that the sum insured represents.

If the Buildings were not in a good state of repair, any claim will be reduced to take account of wear and tear.

The insurance company will not pay for any undamaged items which form a pair, set or suite, where loss or damage is restricted to a clearly identifiable area or to a specific part.

Contents – Section 2 (if applicable)

This Household Insurance Policy insures your household goods, valuables and personal belongings, within the home, against loss or damage from insured events. These events are listed in the policy booklet.

Contents also include the following:-

Tenant's fixtures and fittings.

Radio and television aerials, satellite dishes, their fittings and masts, which are attached to the home.

Money up to £350.

Deeds and personal documents up to £500 in total.

Stamps or coins forming part of a collection up to £1,000 in total.

An overall limit of 35% of the contents sum insured applies to valuables. Any one item must not exceed 10% of the contents sum insured, unless this is specified.

Pedal cycles up to £250 in total.

Business equipment up to £3,000.

Valuables - Valuables are defined as stamp, coin or medal collections, antiques, collectables, pictures, other works of art, items of gold, silver or other precious metals, jewellery, watches and furs, which belong to you or are your legal responsibility.

Accidental damage to television, satellite decoders, audio and video equipment, radios, home computers and video cassette recorders.

Contents whilst temporarily out of the home.

Alternative accommodation cost or loss of rent up to 15% of the sum insured.

Fatal injury as a result of outward and visible violence by burglars or by fire.

Replacement locks up to £250.

Increased metered water charges up to £750.

Irrecoverable earnings and expenses arising from service as a Juror up to £10 per day.

Tenants liability up to 15% of the contents sum insured.

Breakage of mirrors, glass or ceramic tops.

Increased cover for wedding, birthday and wedding anniversary gifts up to 10% of the contents sum insured.

Property in the open up to £250.

Loss or damage to contents in a removal vehicle while being moved by professional removal contractors.

Personal Liability up to £2,000,000.

Liability as occupier of your home up to £2,000,000.

Unpaid damages up to £100,000.

Accidents to domestic staff up to £5,000,000.

Accidental Damage to the Contents (optional cover available on payment of an extra premium).

The following exclusions apply to Contents:-

If your home has been unoccupied or unfurnished for more than 60 consecutive days there is no cover for escape of water or oil, water freezing in any fixed domestic water or heating installation, theft or attempted theft, collision or impact, riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts, and breakage of mirrors, glass or ceramic tops to furniture and fixed glass in furniture.

In the event that the Contents sum insured is not adequate to repair or replace the Contents then the insurance company will only pay their share of the claim that the sum insured represents.

For clothing, linen and pedal cycles an amount will be deducted for wear and tear.

The insurance company will not pay for any undamaged items which form a pair, set or suite, where loss or damage is restricted to a clearly identifiable area or to a specific part.

Where your buildings and contents is being provided by 2 insurance company's, in the event of a claim, which is covered under Section 1, Buildings and Section 2, Contents, you will be liable to pay the standard excess and voluntary excess applicable to each section of the policy.

Valuables and Personal Belongings – Section 3 (optional cover only where Contents are also insured)

Is available on payment of an extra premium.

A £50 excess applies to each and every claim in addition to any voluntary excess.

A limit of £1,500 applies to any one item, pair or set unless the item, pair or set is specified.

A limit of £500 applies to Valuables and Personal Belongings, which are stolen from unattended vehicles.

The following exclusions apply to Valuables and Personal Belongings:-

For clothing an amount will be deducted for wear and tear.

The insurance company will not pay for the cost of replacing undamaged items which form part of a pair or set of items.

The Insurance Company will not pay for mobile telephones and computer equipment unless these are shown in the Schedule of Insurance.

Freezer Cover up to £300 - Section 4 (optional cover only where Contents are also insured)

Is available on payment of an extra premium.

A £50 excess applies to each and every claim in addition to any voluntary excess.

The following exclusions apply to Freezer cover:-

Loss or damage unless notification is made within 48 hours of discovery to us.

Money up to £350 and Credit Cards up to £500 – Section 5 (optional cover only where Contents are also insured)

Is available on payment of an extra premium.

£50 excess applies to each and every claim in addition to any voluntary excess.

Pedal Cycles away from the home – Section 6 (optional cover only where Contents are also insured)

Is available on payment of an extra premium.

£50 excess applies to each and every claim in addition to any voluntary excess.

The following exclusions apply to Pedal Cycles:-

Theft is excluded unless the pedal cycle was locked to an immoveable object, or kept in a locked building at the time of the theft.

An amount will be deducted for wear and tear.