

Broker Direct Home Options Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are contained in your policy documents.

Where a heading in UPPERCASE letters appears in this policy summary, full details can be found in your policy booklet under the same heading.

This policy is underwritten by Zenith Insurance Plc Authorised Insurers, registered in Gibraltar (No. 84085) with registered office address at 846-848 Europort, Gibraltar. Zenith Insurance Plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (Number 211787) and is administered and serviced by Broker Direct Plc.

Type of Insurance and Cover

Home Options and Home Options “Plus”

Household Insurance for Private Residences - This insurance provides cover for contents and/or buildings. It may be optionally extended to include accidental damage and personal possessions cover. Please refer to your policy schedule for your selected covers.

Home Options “Residential Let”

Household Insurance for landlords arranging private lets for a minimum contract period of 6 months for tenants in full time employment - This insurance provides cover for buildings and landlords contents excluding valuables or personal possessions. Please refer to your policy schedule for your selected covers.

The maximum amount we will pay is the sum insured shown on the policy schedule subject to any excess and/or limit shown on the schedule or in applicable endorsements.

GENERAL CONDITIONS

You must let us know immediately when the full value of the contents or buildings exceeds the sum insured shown on your policy schedule. Failure to comply with this may jeopardise your claim or cover.

Features and Benefits

HOME CONTENTS COVER - Home Options and Home Options “Plus”

- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water or oil (e.g. from burst pipes, tanks or fixed heating systems), malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1-10 in the policy wording).

- The maximum sum insured for any one valuable will be £5,000 (£10,000 under Home Options “Plus”). The sum insured for any one claim for total valuables will be 25% of the contents sum insured (30% of the contents sum insured under Home Options “Plus”).
- Accidental breakage of or damage to home entertainment equipment and fixed glass in furniture, mirrors and hobs.
- Accidental loss of oil or metered water up to £1,000.
- Loss or damage to Contents in the open (by causes 1-10 excluding storm or flood) up to £1,000.
- Loss or damage to Contents removed from the insured property up to 20% of the contents sum insured.
- Rent or alternative accommodation for you and your domestic pets up to a maximum of 20% of the sum insured.
- Your contents sum insured is automatically increased by 10% in respect of gifts and provisions for the 30 days before and after Christmas or you or a member of your family’s wedding.
- Loss or damage to frozen food due to a change in temperature within the freezer cabinet
- Tenant’s liability up to 20% of the contents sum insured. Only applicable if the insured property is rented.
- Legal liability insurance up to £2,000,000. Including damage arising from your occupation of the insured property (but not its ownership).

LANDLORDS CONTENTS COVER - Home Options “Residential Let”

Landlord’s contents are furniture, carpets, furnishing and household goods for which you are legally responsible as the landlord and that are contained in the insured property and provided by you for the use of your tenant or for use in connection with the maintenance of the private residence.

Landlord’s contents do not include vehicles or craft, tenants property, property in the open or valuables such as gold or silver articles, jewellery or watches.

| Cover | Sum Insured and/or limits |
|--------------|---|
| Sum insured | Up to £10,000 (£5000 included within the policy cover and can be increased to £10000 as required) |

PERSONAL POSSESSIONS AND MONEY COVER - Home Options and Home Options “Plus” only

- Loss or damage to personal possessions and money anywhere in the world (for not more than 60 consecutive days).

HOME BUILDINGS COVER - Home Options and Home Options “Plus”

- Loss or damage caused by storm, flood, escape of water or oil (e.g. from burst pipes or tanks and up to £5,000 towards the necessary costs in locating the source of the escape), subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot (causes 1-10 in the policy wording).
- Accidental damage to underground pipes and cables.
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Alternative accommodation or loss of rent up to 20% of the buildings sum insured.
- Property owner’s liability up to £2,000,000.

Significant or Unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown on the policy schedule and in the endorsements.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- There is no cover for legal liability arising from any trade business profession or employment.

GENERAL EXCEPTIONS

The policy does not cover the following:

- Any reduction in value
- Any claim resulting from delay confiscation or detention by officials, sonic bangs, radioactive contamination, war risks, the failure of computer or electronically-controlled equipment to recognise any date as the true calendar date, pollution or contamination which was deliberate or expected, gradual causes including wear and tear.
- Any claim arising directly or indirectly from an act of terrorism.

HOME BUILDINGS COVER - Home Options "Residential Let"

This covers the structure of your property and any permanent fixtures and fittings such as kitchen units and bathroom suits. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, and terraces at the property.

| | |
|---|-----------------------------------|
| Sum insured | Up to £500,000 |
| Loss of Rent (including up to 2 years ground rent) or Alternative accommodation for your tenants. | 20% of buildings sum insured |
| Lock replacement | £250 |
| Legal liability as owner | £2,000,000 |
| Employers liability for domestic employees | £10,000,000 |
| Professional, demolition or local authority fees and expenses | Up to 10% of building sum insured |
| Tracing a leak | £5,000 |
| Re-letting costs | £500 |
| Emergency access | £1,000 |
| Loss of oil and metered water | £500 |

Exclusions

HOME CONTENTS COVER and HOME BUILDINGS COVER - Home Options and Home Options "Plus"

- Loss or damage by malicious persons, escape of water or oil, theft, or to mirrors, fixed glass and sanitary ware occurring after the insured property has been unoccupied or unfurnished for any period exceeding 30 days (see full definitions in the policy wording).

Exclusions

PERSONAL POSSESSIONS AND MONEY COVER - Home Options and Home Options "Plus"

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

Exclusions

LANDLORDS BUILDINGS AND CONTENTS COVER - Home Options "Residential Let"

The policy excess is £100 or higher if stated in your policy wording or schedule.

£1,000 Subsidence, landslip or heave excess applies to claims under Buildings.

Storm or flood - loss or damage caused by frost, or damage to fences, gates, hedges and railings.

Loss or damage when the property is unoccupied for more than 30 consecutive days.

The first £2,500 of total loss or damage caused by the tenant or others lawfully on, in or about the premises.

Landlord's contents cover does not include vehicles and craft, their accessories or any liability arising from any of these.

When the property is unoccupied the policy excess is increased by a further amount of £500 for buildings and landlord's contents.

Duration

This is an annually renewable policy.

Cancellation Period

You are free to cancel this policy at any time and we will give you a proportionate refund of premium provided that you have not made a total loss claim.

Claim Notification

To make a claim, contact Claims Telephone Number 01204 600 347.

CUSTOMER CARE

Any complaint you may have should in the first instance be addressed to your insurance broker. If you are not satisfied with the way in which your complaint has been dealt with, you should write to Broker Direct Plc, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the policy wording.

Financial Services Compensation Scheme (FSCS)

Zenith Insurance Plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected for 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS at www.FSCS.org.uk or by contacting FSCS directly on 0800 678 1100.

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on www.fca.org.uk.

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