



# Home Household Insurance

## Policy Summary

The Home Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the Covéa Insurance Home product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Registration and Regulatory Information

This insurance cover for sections A-D is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

The insurance cover for section E Legal Protection is administered by Cigna Legal Protection, which is a trading style of Cigna Insurance Services (Europe) Limited, and underwritten by Great Lakes Reinsurance (UK) PLC.

Cigna Insurance Services (Europe) Limited is registered in England and Wales No. 4617110. Registered office at First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

All information in this document is correct at the time of printing (October 2016), for full up to date information please visit our website

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

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at Plantation Place 30 Fenchurch Street, London, EC3M 3AJ.

Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority. Its Firm Reference Number is 310671.

Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202715.



# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description
<b>SECTION A: BUILDINGS</b>
<b>Standard Buildings</b>
Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the buildings sum insured as shown in the policy schedule
<b>Trace and Access</b>
Costs you incur in locating the source of the damage following damage caused by escape of water or oil up to £5,000
<b>Cables, Pipes, Tanks</b>
Accidental damage for which you are legally responsible
<b>Temporary Accommodation and Loss of Rent</b>
Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured
<b>Property Owners Liability</b>
Legal liability as owner but not occupier of the buildings Legal liability under Defective Premises Act Up to £2,000,000
<b>Accidental Damage (optional cover)</b>
Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule
<b>SECTION B: CONTENTS</b>
<b>Standard Contents Cover</b>
Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the contents sum insured as shown in the policy schedule
<b>Business Equipment</b>
Up to £5,000
<b>Loss of Oil and Metered Water</b>
Up to £1,000
<b>Temporary Accommodation</b>
Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured
<b>Occupiers and Personal Liability</b>
Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property Up to £2,000,000
<b>Employers Liability</b>
Legal liability for bodily injury caused to domestic employees during the course of their work Up to £10,000,000
<b>Accidental Damage (optional cover)</b>
Accidental damage to the contents up to the contents sum insured as shown on the policy schedule

# Significant features and benefits of the policy

*continued*

## Description

### **SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)**

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance

Up to the sum insured shown in the policy schedule. Up to £1,500 any one unspecified item

### **SECTION D: PEDAL CYCLES INSURANCE (optional cover)**

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

### **SECTION E: LEGAL PROTECTION INSURANCE (optional cover)**

Legal costs and expenses up to £50,000 arising from personal legal disputes for the pursuit of legal proceedings in an Employment Tribunal; pursuit or defence of contract disputes relating to the sale or purchase of goods or services; pursuit of damages following an injury or accident; pursuit or defence of your rights over the rightful occupation or ownership of your home

The territorial limits that will apply to the section are the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

# Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p><b>SECTION A: BUILDINGS</b></p>	SECTION A
<p><b>Standard Buildings</b></p>	Pages 10–13
<p>Compulsory excess is £50 except for escape of water where the excess is £250 and Subsidence, Landslip and Heave where the excess is £1,000 and property owners liability where no excess applies</p>	
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Loss or damage caused by escape of water or oil, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p>	Pages 10 & 11
<p><b>Cables, Pipes, Tanks</b></p>	
<p>Damage caused to pitch fibre drains by any inherent defect of the fabric of the drains</p>	Page 11
<p><b>Property Owners Liability</b></p>	
<p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	Page 12
<p><b>SECTION B: CONTENTS</b></p>	SECTION B
<p><b>Standard Contents Cover</b></p>	Pages 14–20
<p>Compulsory excess is £50 except for escape of water where the excess is £250 and tenants liability or occupiers and personal liability where no excess applies</p>	
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Any amount exceeding £500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home</p>	Page 14
<p>Malicious acts, theft or attempted theft caused by you, your family or tenants</p>	Page 14
<p>Malicious damage or theft cover in excess of £2,000 from outbuildings and garages</p>	Page 14
<p>Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished</p>	Page 14
<p>Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home</p>	Page 14
<p>Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished</p>	Page 15
<p>Loss of oil and metered water while the home is unoccupied or unfurnished</p>	Page 15
<p><b>High Risk Items Limit</b></p>	
<p>Total limit is one third of the sum insured</p>	
<p>Single article limit is up to 10% of the sum insured, maximum £5,000</p>	
<p><b>Occupiers and Personal Liability</b></p>	
<p>Legal liability arising from</p>	Page 19
<ul style="list-style-type: none"> <li>– Bodily injury to you or a family member or an employee</li> </ul>	
<ul style="list-style-type: none"> <li>– Damage to property owned or the ownership of any land or building</li> </ul>	
<ul style="list-style-type: none"> <li>– Ownership, or use of, road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment</li> </ul>	

# Significant and unusual exclusions or limitations of the policy

*continued*

Description	See Policy Document
<p><b>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)</b></p> <p>The compulsory excess is £50</p> <p>Theft from unattended vehicles unless the property is concealed in a boot or glove compartment and any amount exceeding £1,000</p> <p>Loss or damage to sports equipment while in use</p> <p>Loss or damage to camping equipment</p> <p>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p>	<p>SECTION C Page 21</p>
<p><b>SECTION D: PEDAL CYCLES INSURANCE (optional cover)</b></p> <p>The compulsory excess is £50</p> <p>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p>	<p>SECTION D Page 22</p>
<p><b>SECTION E: LEGAL PROTECTION INSURANCE (optional cover)</b></p> <p>Any contract dispute relating to:</p> <ul style="list-style-type: none"> <li>– a contract regarding an insured person’s trade, profession, employment or any business venture</li> <li>– a contract involving a motor vehicle</li> <li>– a dispute arising from any loan, mortgage, pension, investment or borrowing</li> </ul> <p>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident</p> <p>Disputes you were aware of or should have been aware of when you applied for this cover</p> <p>Any costs incurred without our written consent</p> <p>Disputes between yourself and/or members of your family</p> <p>The first £250 of any claim for legal nuisance or trespass</p>	<p>SECTION E Pages 25-35</p>

# Customer information

## How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

### Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A-D):

Covéa Insurance Property Careline

- Dedicated telephone number – **0330 024 2255**
- Dedicated fax number – **0330 024 2613**
- Online claims notification at [www.coveainsurance.co.uk/reportclaim](http://www.coveainsurance.co.uk/reportclaim)
- By email: [householdclaims@coveainsurance.co.uk](mailto:householdclaims@coveainsurance.co.uk)
- In writing to –  
**Covéa Insurance Property Careline, PO Box 824, Halifax HX1 9QT**

### Legal Protection (Policy section E):

Telephone 0330 024 2290 to speak to Cigna Legal Protection, First Floor, Chancery House, St Nicholas Way, Sutton, Surrey, SM1 1JB. Claims can also be emailed to [personal.claims@cignainsurance.co.uk](mailto:personal.claims@cignainsurance.co.uk)

## How to cancel your policy

Your rights to cancel your policy

You have the right to cancel your policy at any time; to do so you must instruct your intermediary. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents we will;

- provide a full refund if the period of insurance has not yet started.
- refund the premium for the exact number of days left in the current period of insurance even if a claim has been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.

For cancellation instructions received after the 14 day period described above has passed we will;

- refund the premium for the exact number of days left in the current period of insurance if no claims have been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.
- not refund any part of the premium if a claim has been made in the current period of insurance.

If you have a Loan Agreement with Covéa Insurance to pay for your insurance, we may deduct the full outstanding balance of this Loan from your claims settlement. If we do not exercise this right then outstanding monies may be owed when your policy is cancelled. All outstanding monies must be paid to Covéa Insurance as described in your Loan Agreement.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, depending on the section of your policy please contact us as noted below, quoting your policy or claim number.

**For Buildings, Contents, Personal possessions and Pedal Cycles (Sections A-D)** telephone Covéa Insurance on 0330 221 0444, or write to Customer Relations, Covéa Insurance, Norman Place, Reading RG1 8DA. You can email us via our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk).

**For Legal Protection Insurance (Section E)** telephone 0330 100 9513 or write to Cigna Legal Protection, Customer Relations Department, First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Full details of the Covéa Insurance Internal Complaints procedure are detailed in our leaflet 'Complaint Procedure', which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

If you should remain dissatisfied once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at Exchange Tower, Harbour Exchange Square, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the section the opportunity to resolve your complaint before the FOS becomes involved.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. [www.fscs.org.uk](http://www.fscs.org.uk)



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