

Profile Household Insurance

Policy Summary

The Profile Insurance policy is a bedroom rated policy offering cover for loss or damage to buildings and/or contents up to the stated limits. 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 Profile 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

Sections A-D (Buildings, Contents, Personal Possessions, Pedal Cycles Insurance)

This insurance cover 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.

Section E (Legal Protection Insurance)

This insurance cover is administered by FirstAssist 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.

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.

Section F (Home Emergency) and Section G (Pest Cover)

This insurance cover is managed by AXA Assistance (UK) Ltd and underwritten by Inter Partner Assistance S.A. ('IPA')

AXA Assistance (UK) Ltd is registered in England and Wales No. 02638890. Registered office: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Inter Partner Assistance S.A. is located at The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

AXA Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority. Its Firm Reference Number is 439069.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance S.A. ('IPA') which is a wholly owned subsidiary of AXA Assistance S.A. and part of the worldwide AXA Group. Inter Partner Assistance S.A. is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. In the UK, IPA is listed on the Financial Services Register under Firm Reference Number 202664.

You can check a firm's regulatory authorisation and supervision on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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 |
|--|
| SECTION A: BUILDINGS |
| Standard Buildings |
| 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 domestic heating fuel from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip. Cover up to £500,000. |
| Trace and Access |
| Costs you incur in locating the source of the damage following damage caused by escape of water or domestic heating fuel up to £5,000, which also includes the cost for subsequent repairs to floors, walls and ceilings. |
| Cables, Pipes, Tanks |
| Accidental damage for which you are legally responsible. |
| Alternative Accommodation and Loss of Rent |
| Cost of alternative accommodation or loss of rent if your home is uninhabitable due to damage insured by this section. Up to £30,000. |
| Property Owners Liability |
| Legal liability as owner but not occupier of the buildings. Legal liability under Defective Premises Act. Up to £2,000,000 plus costs. |
| Emergency Access |
| Loss or damage to the buildings caused by a member of the emergency services breaking into the home up to £500. |
| Accidental Damage (optional cover) |
| Accidental damage to the buildings up to the buildings limit as shown on the schedule. Accidental Damage is defined as unexpected physical damage caused suddenly by identifiable external means. |
| SECTION B: CONTENTS |
| Standard contents cover |
| 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 domestic heating fuel from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip. Cover up to £50,000. |
| Business Equipment |
| Up to £5,000. |
| Loss of Domestic Heating Fuel and Metered Water |
| Up to £1,000. |
| Alternative Accommodation |
| Cost of alternative accommodation if your home is uninhabitable due to damage insured by this section. Up to £7,500. |

Significant features and benefits of the policy

continued

Description

Occupiers and Personal liability

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 plus costs.

Employers liability

Legal liability for bodily injury caused to domestic employees during the course of their work.
Up to £10,000,000.

Accidental Damage (optional cover)

Accidental damage to the contents up to the contents limit as shown on the schedule. Accidental Damage is defined as unexpected physical damage caused suddenly by identifiable external means.

SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)

Accidental loss or accidental damage to unspecified and/or 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 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 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.

SECTION F: HOME EMERGENCY (optional cover)

Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair.

SECTION G: PEST COVER (optional cover)

The contractor's charges up to £150 including VAT for the emergency removal, extermination and/or control of wasps' and/or hornets' nests, rats, mice and clothes moths.

Significant and unusual exclusions or limitations of the policy

| Description | See Policy Document |
|---|---|
| <p>SECTION A: BUILDINGS</p> <p>Standard Buildings Compulsory excess is £50 except for escape of water where the excess is £250; subsidence, landslip and heave where the excess is £1,000; and property owners liability where no excess applies. Additional excesses may apply – please refer to the schedule. Loss or damage caused by escape of water or domestic heating fuel, 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> <p>Property Owners Liability Property owners liability arising from the occupation of the buildings or to any business use of the building.</p> <p>Buildings Accidental Damage Damage caused by or arising from water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 5 and 6 of section A – buildings.</p> | <p>SECTION A</p> <p>Pages 12-16</p> <p>Pages 12-14</p> <p>Page 15</p> <p>Page 16</p> |
| <p>SECTION B: CONTENTS</p> <p>Standard contents cover Compulsory excess is £50 except for escape of water where the excess is £250 - no excess applies for liability under tenants cover or occupiers and personal liability. Additional excesses may apply – please refer to the schedule. Any amount exceeding £500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home. Malicious acts, theft or attempted theft caused by you, your family or tenants. Malicious damage or theft cover in excess of £2,000 from outbuildings and garages. Loss or damage caused by malicious acts, theft or attempted theft, escape of water or domestic heating fuel, while your home is unoccupied or unfurnished. Loss of domestic heating fuel and metered water while your home is unoccupied or unfurnished. 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. 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> <p>Audio, Visual and Computer Equipment Accidental damage to laptops or other computer equipment designed to be portable, satellite navigation systems, computer software, flash drives, memory sticks and any other portable audio/visual equipment. Loss or theft of personal money from the home unless following forcible or violent entry to or exit from the home.</p> <p>Contents Accidental Damage Damage caused by or arising from water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 5 and 6 of section B – contents.</p> | <p>SECTION B</p> <p>Pages 17-23</p> <p>Page 18</p> <p>Pages 17 & 18</p> <p>Page 18</p> <p>Pages 17 & 18</p> <p>Page 17</p> <p>Page 18</p> <p>Page 19</p> <p>Page 19</p> <p>Page 21</p> <p>Page 23</p> |

Significant and unusual exclusions or limitations of the policy

continued

| Description | See Policy Document |
|--|---|
| <p>Occupiers and Personal liability Legal liability arising from</p> <ul style="list-style-type: none"> – Bodily injury to you or your family or an employee; – Damage to property owned or the ownership of any land or building; – 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. | <p>Page 22</p> |
| <p>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover) The compulsory excess is £50. Theft from unattended vehicles unless the property is concealed in a boot or glove compartment and any amount exceeding £1,000. Loss or damage caused by theft not involving forcible or violent entry or exit from any temporary lodging or room of temporary accommodation for you or your family. Loss or damage to sports equipment while in use. Loss or damage to camping equipment. Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished. Loss or damage to personal possessions taken with you or your family while living and studying away from the home.</p> | <p>SECTION C Page 24</p> |
| <p>SECTION D: PEDAL CYCLES INSURANCE (optional cover) The compulsory excess is £50. Theft of unattended pedal cycles away from the home unless securely locked or in a locked building. Loss or damage to pedal cycles taken with you or your family while living and studying away from the home.</p> | <p>SECTION D Page 25</p> |
| <p>SECTION E: LEGAL PROTECTION INSURANCE (optional cover) Any contract dispute relating to:</p> <ul style="list-style-type: none"> – a contract regarding an insured person’s trade, profession, employment or any business venture; – a contract involving a motor vehicle; – a dispute arising from any loan, mortgage, pension, investment or borrowing. <p>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident. Disputes you were aware of or should have been aware of when you applied for this cover. Any costs incurred without our written consent. Disputes between yourself and/or members of your family. The first £250 of any claim for legal nuisance or trespass.</p> | <p>SECTION E Pages 29-38</p> |

Significant and unusual exclusions or limitations of the policy

continued

| Description | See Policy Document |
|---|--------------------------|
| <p>SECTION F: HOME EMERGENCY (optional cover)</p> <p>Boiler or heating failures between May and August inclusive and boilers over 15 years old.</p> <p>Replacement of cylinders, tanks, radiators and sanitary ware.</p> <p>External water supply pipes.</p> <p>Work undertaken by any person or organisation other than a tradesperson authorised in advance by AXA Assistance (UK) Ltd to carry out repairs.</p> | SECTION F Pages 39-44 |
| <p>SECTION G: PEST COVER (optional cover)</p> <p>Any claim occurring within the first 14 days of the first period of insurance.</p> <p>Your home being unoccupied for 30 consecutive days or more.</p> <p>Loss or damage to any property or any direct or indirect loss or damage of any kind.</p> | SECTION G Pages 45-50 |

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 – **0844 902 0789**
- Dedicated fax number – **0844 902 2217**
- Online claims notification at **www.coveainsurance.co.uk/reportclaim**
- Email: **householdclaims@coveainsurance.co.uk**
- In writing to – **Covéa Insurance Property Careline, PO Box 824, Halifax HX1 9QT**

Legal Protection (Policy section E):

Telephone 0844 902 0761 to speak to FirstAssist Legal Protection, First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Claims can also be emailed to personal.claims@firstassistinsurance.co.uk

Home Emergency (Policy section F):

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on 0844 902 0763

Pest Cover (Policy section G):

If a claim or possible claim occurs you must report it as soon as possible. Please contact us on 0844 902 0765

How to cancel your policy

You have a statutory right to cancel your policy during a period of 14 days (the statutory cooling off period) from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation whichever is later.

If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered, plus an administration charge of £25 which applies in the first period of insurance only. If a claim has been submitted or there have been any incidents likely to give rise to a claim a refund for the unexpired portion of premium will be given.

We have the right to deduct all unpaid instalments and any outstanding premium from any claim that we may pay.

To exercise your right to cancel during the statutory cooling off period, please contact your intermediary.

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 intermediary who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold 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 0844 902 1000, or write to Customer Relations, Covea Insurance plc, Norman Place, Reading RG1 8DA. You can email us via our website at www.coveainsurance.co.uk.

For Legal Protection Insurance (Section E) telephone 0845 070 5944 or write to FirstAssist Legal Protection, First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

For Home Emergency (Section F) and Pest Cover (Section G) telephone 01737 815913, write to the Customer Relations Manager, AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR or email homeemergencycomplaints@axa-assistance.co.uk.

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.

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 South Quay Plaza, 183 Marsh Wall, London E14 9SR. 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 become 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

Covéa Insurance

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Covea Insurance plc

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Registered in England and Wales No. 613259

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