

# Home insurance

## Policy Summary



The purpose of this document is to provide a summary of the significant features, benefits, exclusions and limitations of the insurance cover provided under the Home insurance policy. It does not contain the full terms and conditions, which can be found within your policy booklet.

Significant features and benefits	Significant or unusual exclusions or limitations
<p>We provide all risks cover for your home, contents and valuables. This means that we cover everything that might happen to your property and then list any exclusions which apply.</p> <p>We insure your contents and valuables on a worldwide basis, as long as those items are away from home with you on a temporary basis.</p>	<p>There is an excess payable, which means that you must pay the first amount of any claim. The amount of the excess will be shown on your schedule; although we will waive the excess if the amount that you are claiming is more than £10,000.</p> <p>If however you are claiming as a result of subsidence, you must pay the first £1,000 regardless of the total cost of the claim.</p> <p>There is no cover for loss or damage caused by building works if the contract value is more than £50,000, unless this has been agreed by us before the works commence.</p>

## Buildings cover

**Optional cover and will be shown on your schedule if selected.**

All risks cover	Includes accidental loss or damage
Extended replacement cover	We will rebuild your home following a total loss even if the cost is more than the sum insured, up to 125% of the buildings sum insured as long as you have had a professional valuation within the last five years.
Loss of rent or the cost of alternative accommodation	Up to three years.
Trace and access cover	We will pay up to £50,000 to locate the source of an escape of oil or water from the domestic heating, cooking or water systems at your home.
Loss of Domestic oil	Up to £5,000
Increased metered water charges	Up to £10,000
Essential alterations	If you have an accident and you need to alter your home, we will pay up to £25,000
Security upgrade	If you are assaulted in your home, we will pay up to £10,000 towards upgrading your alarm and security systems
New fixtures and fittings	Up to 20% of the buildings sum insured, so long as you inform us about such items within 30 days
Unfixed building materials	Up to £25,000 when kept within your home.

# Home insurance

## Policy Summary

Garden Cover	Up to 10% of the buildings sum insured.
Replacement Locks	Up to the buildings sum insured-no excess applies to this cover.

## Contents cover

**Optional cover and will be shown on your schedule if selected.**

All risks cover	Includes accidental loss or damage whilst at the home and whilst temporarily away from the home anywhere in the world
New acquisitions	Up to 25% of the sum insured, so long as you inform us about such items within 60 days
Gifts	Up to £20,000 for wedding, anniversary, birthday, religious or other celebratory gifts bought by or for you but not yet given, so long as you inform us about such items within 60 days
Replacement locks for your home	Up to the contents sum insured – no excess applies to this cover
Marquees	Up to £30,000 for loss or damage to hired-in marquees and associated equipment
Family in residential care	Up to £10,000 for the belongings of your parents or grandparents living in a residential nursing or care home
Outdoor items	Up to £25,000 or 10% of the contents sum insured
Domestic garden machinery, quad bikes, golf buggies and mobility aids	Up to £10,000 in total for these items but they must be kept in a locked building when you are not using them
Manually operated watercraft	Up to £7,500
Money	Up to £5,000
Credit cards	Up to £25,000
Tenants Liability	If you are a tenant or leaseholder, we will pay up to 20% of the contents sum insured for loss or damage to fixtures and fittings
Hole in One	Up to £500-no excess applies to this cover
Freezer contents	Up to the contents sum insured – no excess applies to this cover
Fatal injury	Up to £5,000 if under 16 and up to £50,000 for over 16's- no excess applies to this cover

## Home insurance

### Policy Summary

#### Valuables, Antiques and Works of Art, Gold and Silver cover

**Optional cover and will be shown on your schedule if selected.**

All risks cover	Includes accidental loss or damage whilst at the home and whilst temporarily away from the home anywhere in the world
New acquisitions	Up to 25% of the sum insured so long as you inform us about such items within 60 days
Death of an artist	Up to 200% increase, subject to a maximum of £100,000
Defective title	Up to £100,000 if you discover that you do not have good title to an item specifically listed on your schedule
Valuables	Single items valued over £10,000 must be specified
Antiques and Works of Art, Gold and Silver	Single items valued over £25,000 must be specified

### Liability covers

**Standard cover and will automatically be shown in your schedule.**

Domestic employer's liability - Covered automatically if Contents Cover has been selected.	Up to £10,000,000
Property owners liability	Up to £5,000,000
Occupiers liability	Up to £5,000,000
Personal liability	Up to £5,000,000

# Home insurance

---

## Policy Summary

### Insurer

The Home Insurance policy is underwritten by Lloyd's Syndicate 2001, managed by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited.

### Duration of this insurance

The Home Insurance policy is issued for a twelve month period. The expiry date will be shown on your schedule. We strongly urge our customers to review their policy each year to ensure they have adequate cover in place.

### Cancellation rights

You may cancel this insurance within fourteen days of buying this insurance or from the day on which you receive the insurance documents, whichever is later. We will provide a full refund of the premium paid if you have not made a claim on this insurance. To understand how this contract may be terminated by you or us outside of this period, please refer to the 'How to cancel this insurance' section of the policy wording.

### Claims

If you need to make a claim, you should contact your Broker as soon as possible. Please also refer to the 'How to make a claim' section of the policy wording. For 24 hour access to emergency contractors, please contact us on our emergency helpline on 0330 303 1841.

### Complaints procedure

We take pride in the service provided to you, however, if you are unhappy with any aspect of the handling of your insurance or claim, please contact Complaints, MS Amlin Underwriting Limited, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

If for any reason your complaint is unable to be resolved within two weeks, you may contact Lloyd's at Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN and subsequently the UK Financial Ombudsman Service. Full details will be provided at each stage of the process. Further information can be found under the 'How to make a complaint' section of the policy wording.

### Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract of insurance. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. 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](http://www.fscs.org.uk)