

Seasons Policy Summary

Some important facts about your Geo Personal Lines Seasons insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

The insurance for this policy is provided by an insurer or consortium of insurers, details of which are shown on the policy schedule.

Type of insurance

The Geo Personal Lines Seasons policy provides cover for the Buildings and/or Contents of your home, Personal Belongings and Pedal Cycles as selected by you.

Duration

The Geo Personal Lines Seasons insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Geo Personal Lines on 0345 074 4760 or write to Geo Personal Lines at Geo Personal Lines, Lacy Way Lowfields Business Park, Elland HX5 9DB.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 01708 777 710.

We and the insurers of this policy are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

Compensation scheme

Geo Personal Lines and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
All Sections		
Assistance providing 24-hour emergency claims assistance;		How to make a claim under this policy

Standard Cover

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Buildings		
Cover for the buildings of your home against a range of standard perils.	<ul style="list-style-type: none"> – an excess of £100, applicable to most claims; – certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days; – damage caused by animals belonging to you or a member of your family; – theft or malicious damage caused by you, your family, guests or tenants; – the cost of normal maintenance work; 	Buildings Insurance Section
Cover is also provided for: <ul style="list-style-type: none"> – escape of water; – subsidence; – tracing and accessing leaks; – alternative accommodation following an insured loss; – fixed glass, sanitary ware, etc. and underground services; – debris removal costs and architect and surveyor fees; – your legal liability as owner. 	<ul style="list-style-type: none"> – an excess of £250 applies; – an excess of £1,000 usually applies; – maximum amount payable £5,000; – up to 20% of the Buildings sum insured; – limit of indemnity £2m plus agreed costs. 	
Contents		
Cover for the contents of your home against a range of standard perils.	<ul style="list-style-type: none"> – an excess of £100, applicable to most claims; – certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days; – damage caused by animals belonging to you or a member of your family; – theft or malicious damage caused by you, your family, guests or tenants; – the cost of normal maintenance work; – limit on valuables up to 1/3rd of the Contents sum insured; – undamaged items forming part of a set or suite; 	Contents Insurance Section

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Contents (continued)		
Cover is also provided for: <ul style="list-style-type: none"> – escape of water; – accidental damage to audio, TV, video and computer equipment; – contents temporarily removed from the home; – contents in outbuildings or garages; – contents in the open; – replacement locks if keys are lost or stolen; – spoilage of frozen food in freezers and refrigerators; – money and credit cards; – loss of oil and metered water; – business equipment; – alternative accommodation following an insured loss; – increased sum insured for Christmas & Wedding gifts; – your legal liability as Tenant; – your legal liability as Occupier and in a personal capacity; – your legal liability as Employer of domestic staff. 	<ul style="list-style-type: none"> – an excess of £250 applies; – records, discs, cassettes and similar items; – up to 20% of the Contents sum insured; – up to £2,500; – up to £750; – up to £750; – up to £750; – up to £500 and £1,000, respectively; – up to £1,000 for each; – up to £5,000; – up to 20% of the Contents sum insured; – 10% of the Contents sum insured for each; – up to 20% of the Contents sum insured; – limit of indemnity £2m plus agreed costs; – limit of indemnity £10m including agreed costs. 	Contents Insurance Section

Optional Cover

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Accidental Damage cover for Buildings and Contents		
Any type of accidental damage not specifically excluded.	<ul style="list-style-type: none"> an excess of £100; wear and tear and loss of value; moth, vermin, wet or dry rot and similar; mechanical or electrical failure. 	Buildings and Contents Insurance Sections

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Personal Possessions		
Cover for loss, theft or damage to personal possessions anywhere in the world.	<ul style="list-style-type: none"> – an excess of £100; – cover outside of the UK limited to 60 days; – unspecified items limited to £1,500 per item; – motor vehicles and accessories; – sports equipment whilst in use; – sports equipment used for water sports and winter sports (unless specified); – laptop computers (unless specified). 	Unspecified and Specified Insurance Sections
Pedal Cycles		
Cover for loss, theft or damage to pedal cycles anywhere in the world.	<ul style="list-style-type: none"> – an excess of £100; – cover outside of the UK limited to 60 days; – theft away from the home, unless in a locked building or locked to a permanent fixture. 	Pedal Cycles Insurance Section