

# CLEARCHOICE

## Policy Summary

**Clearchoice Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.**

You can select buildings and/or contents insurance and you may also add further benefits to suit your needs. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

### Table 1 Buildings Insurance

If you select Buildings Insurance, the following will automatically be included:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Structure Damage</b></p> <p>Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>• Damage caused to fences, hedges or gates by storm or flood is excluded.</li> <li>• For subsidence, heave &amp; landslip claims you must pay the first £1,000.</li> <li>• For escape of water claims you must pay the first £350.</li> <li>• Damage caused by structures bedding down or settlement of newly made up ground.</li> <li>• Damage caused by sulphate reacting with any materials from which your home is built.</li> </ul>	Buildings
<p><b>Trace and Access</b></p> <p>Covers the cost of tracing an escape of water or oil from your heating or water system.</p>	Cover is limited to £5,000.	Buildings



**Table 1 Buildings Insurance (continued)**

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Standard Accidental Damage</b></p> <p>Covers the accidental breakage of glass in windows, ceramic hobs, bathroom suites, drains and pipes and accidental damage to cables and underground tanks.</p>	<ul style="list-style-type: none"> <li>Excludes wear and tear.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	Buildings

You may choose to add the following cover to Buildings Insurance:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Full Accidental Damage</b></p> <p>Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.</p>	See Standard Cover above.	Buildings

**Table 2 Contents Insurance**

If you select Contents Insurance, the following will automatically be included:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>New For Old</b></p> <p>Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>If the sum insured is less than the full replacement value your claim may be reduced.</li> <li>For escape of water claims you must pay the first £350.</li> </ul>	Contents
<p><b>Freezer Food</b></p> <p>Loss or damage caused by a rise or fall in temperature.</p>		Contents
<p><b>Wedding, Civil Partnership, Birthday, Christmas and Religious festivals increase</b></p> <p>The amount insured is increased by £3,000 for one month before and one month after the wedding day, civil partnership ceremony, birthday, Christmas or religious festival.</p>		Contents



Table 2 Contents Insurance (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>High Risk Items</b></p> <p>Possessions such as your jewellery, watches or paintings are insured for a total value of £25,000.</p>	<p>You must tell us if any item you own is worth more than £2,500.</p>	<p>Contents</p>
<p><b>Standard Accidental Damage</b></p> <p>Covers accidental damage to television, satellite, video, audio and computer equipment, and breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.</p>	<ul style="list-style-type: none"> <li>Excludes wear and tear.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	<p>Contents</p>

You may choose to add the following cover to Contents Insurance:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Full Accidental Damage</b></p> <p>Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> <li>See Standard Cover on page 2.</li> <li>Excludes damage to clothing.</li> </ul>	<p>Contents</p>
<p><b>Personal Belongings, Money and Credit Cards</b></p> <p>Covers your possessions and pedal cycles against accidental damage or loss while in or away from your home in the British Isles and up to 60 days worldwide.</p> <p>You can choose to cover:</p> <ul style="list-style-type: none"> <li>unspecified items only</li> <li>unspecified and specified items</li> <li>specified items only</li> </ul> <p>Unspecified items are those worth less than £2,500 each, or pedal cycles worth less than £500 each – a minimum sum insured of £2,000 applies to these items in total although this amount can be increased if you wish.</p> <p>Specified items are those worth more than £2,500 each, or pedal cycles worth more than £500 each. These items must be listed individually.</p>	<ul style="list-style-type: none"> <li>A limit of £3,000 applies to thefts from unattended motor vehicles.</li> <li>A limit of £7,500 applies to unspecified possessions taken outside the British Isles.</li> <li>A limit of £500 applies to each pedal cycle unless specified.</li> <li>A limit of £500 applies to loss of money.</li> <li>A limit of £500 applies to loss resulting from unauthorised transactions arising from the use of lost or stolen credit cards.</li> <li>No excess is payable for credit cards. In most cases you will only be liable for the first £50 per card.</li> </ul>	<p>Personal Belongings, Money and Credit Cards</p>



**Table 2 Contents Insurance (continued)**

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Credit cards</b></p> <p>Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card.</p>		

**Table 3 General Conditions and Exclusions**

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

GENERAL CONDITIONS AND EXCLUSIONS	POLICY SECTION
<ul style="list-style-type: none"> <li>No cover is provided for wear and tear, maintenance or anything that happens gradually.</li> <li>If you leave your home unoccupied for more than 60 consecutive days, let it to anyone or use your home, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply.</li> </ul>	<p>See Sections specified in Tables 1 and 2</p>
EXCESSES AND LIMITS	POLICY SECTION
<ul style="list-style-type: none"> <li>Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.</li> </ul>	<p>See Sections specified in Tables 1 and 2</p>

# Important Information

## Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

## Claims

Should you wish to claim under your Clearchoice Home Insurance policy, you should call the Claims Helpline as soon as possible: 0330 102 4006. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

## Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager

of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

## Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

RSA	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Team P O Box 255 Wymondham NR18 8DP	Exchange Tower London E14 9SR

## Other Important Information

### Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

If you make a change to your policy before the renewal date we may make an administration charge of up to £10.

### Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" on page 5.

### Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We can cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current insurance period.

### The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be in English.

### Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

### RSA

Clearchoice Home Insurance is underwritten by Royal & Sun Alliance Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).