



## Contents Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Cover for the contents of your home against a range of standard perils including fire, smoke, storm, explosion, lightning, earthquake, flood, theft, attempted theft, escape of water or oil, collision by any vehicle or animal, falling trees, riot and civil commotion, malicious damage, subsidence, heave or landslip.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- Accidental damage to glass &amp; mirrors;</li> <li>- contents temporarily removed from the home;</li> <li>- contents in outbuildings other than garages;</li> <li>- replacement external locks if keys are lost or stolen;</li> </ul>	<ul style="list-style-type: none"> <li>- a minimum standard excess of £250, applicable to most claims but raised to at least £1,000 for escape of water;</li> <li>- undamaged items forming part of a set or suite;</li> <li>- living creatures, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts and accessories;</li> <li>- the cost of normal maintenance work;</li> </ul> <ul style="list-style-type: none"> <li>- up to 20% of the contents sum insured;</li> <li>- up to £500 in respect of theft or attempted theft;</li> <li>- up to £250.</li> </ul>	Section 2

### Cancellation rights (cooling off period)

If you decide that you do not wish to proceed then you can cancel the policy by notifying your broker or insurance advisor within 14 days of either the date you receive your insurance documentation or the start of the policy period whichever is the later. Provided you have not made a claim we will refund the premium and no fee will be charged if the policy is cancelled in the Cooling Off Period.

### Cancellation by Insured

You may cancel the policy at any time by notifying your broker or insurance advisor. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim. A £15 admin fee will be charged for the insurance that has been in force in the event of cancellation..

### Cancellation by Insurer

We may cancel the policy, provided there is a valid reason for do so, including for example any failure by you to pay the premium by writing to you. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim. A £15 admin fee will be charged for the insurance that has been in force in the event of cancellation.

### FSCS

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they cannot meet their obligations, full details can be found on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### Accessibility

This document and any other documentation in respect of this policy can be provided to you in large font or audio. If you require either of these formats please ask your broker or insurance advisor.

## **Law, Jurisdiction and Language**

The parties are free to choose the law applicable to the policy. Unless specifically agreed to the contrary the policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. Unless otherwise agreed the language of the policy shall be English.

## **Complaints**

If you have any questions, queries or wish to make a complaint please refer to the policy wording for full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

## **No claim bonus**

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance, we will reduce your no claim bonus accordingly.

## **Mid-term adjustments**

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

## **Claims**

In the event of a claim please refer to the 'How to Make a Claim' section within the Insurer Endorsement on your Policy Schedule.

## **Fees**

Tansar Holdings Limited will charge the following non-refundable Administration and Fraud Protection Fees:

- New Business and Renewal - £15 plus insurance premium tax (IPT)
- All Mid-term Adjustments - £15 plus insurance premium tax (IPT)

There will be no fee charged if the policy is cancelled during the 14 day cooling off period.

## **UNOCCUPIED PROPERTY OWNERS LEGAL EXPENSES INSURANCE POLICY SUMMARY**

Some important facts about your Unoccupied Property Owners Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd (We/Us/Our).

Your Unoccupied Property Owners Legal Expenses insurance cover is valid for the period specified in the insurance schedule.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Advisers' costs of up to £50,000 per claim are covered.	<p>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p><b>It is a key condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</b></p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> <li>▪ Claims which arise, or where proceedings are brought outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man</li> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims arising from a dispute between you and someone you live with or have lived with</li> </ul>	<b>Section 4</b>
<p><b>Legal costs to pursue:</b></p> <p>Actions for nuisance or trespass relating to the insured property.</p>	The nuisance or trespass must have occurred at least 180 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 180 days leading up to when the breach of nuisance or trespass first occurred.	<b>Property Infringement</b>
<p><b>Legal costs to pursue:</b></p> <p>Your legal rights for financial compensation for damages against a person or organisation that causes physical damage to the insured property.</p>	There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	<b>Property Damage</b>
<p><b>Legal costs to defend:</b></p> <p>Your legal rights to take reasonable steps to remove County Court Judgments against you.</p>	There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to prevent yourself from identity fraud.	<b>Identity Fraud</b>
<p><b>Legal Helpline is available 24/7</b></p>		

### **Cancellation rights (cooling off period)**

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance adviser receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

## **To make a claim**

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on 0344 770 1040 and quote "Tansar – Unoccupied Property Legal Expenses Insurance".

## **Complaints**

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

## **Our contact details are:**

Arc Legal Assistance Ltd  
PO Box 8921  
Colchester  
CO4 5YD  
Tel – 01206 61500  
Email – customerservice@arclegal.co.uk

## **Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0800 678 1100 or 020 7741 4100.

## **Home Emergency Assistance Policy Summary**

This is a summary of the cover provided under the INTANA Property Emergency Policy. This summary does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## **Insurer**

The insurer of this policy is Great Lakes Reinsurance (UK) SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at <http://www.fsa.gov.uk/register/home.do>

## **Type of Insurance Cover Provided**

This is a Property Emergency Insurance which covers the property notified to Intana as specified in your current schedule of building insurance against Emergency Repairs for the Period of Insurance, subject to the policy terms and conditions.

## Significant Features and Benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Bursting or sudden leakage of water pipes within Your Property or failure of Your hot water heating	<ul style="list-style-type: none"> <li>Dripping taps or leaking overflows</li> <li>Burst or leaking flexible hoses which are fitted with a stop tap</li> </ul>	Section 5
Failure of or damage to underground drains or sewers	Blocked soil or waste pipes from any sanitary or washing facilities	Section 5
Failure of your Mains Services for which You are legally responsible	Cesspits or septic tanks or their associated pipe work	Section 5
Complete failure of your central heating system where this is likely to cause a breach of Health and Safety Regulations	<ul style="list-style-type: none"> <li>Intermittent or recurring faults</li> <li>Airlocks or system noise</li> <li>Replacement or repair of central heating pumps, room thermostats or radiator valves</li> <li>Any failure where the boiler is over <b>10</b> years old</li> </ul>	Section 5
Damage to, or mechanical failure of, the only accessible toilet or cistern in Your Property which results in complete loss of function	<ul style="list-style-type: none"> <li>Saniflow toilets</li> <li>Cost of replacement ceramics or parts</li> </ul>	Section 5
Wasp nest, field or house mice or brown rats within or on the main building of Your Property	Infestations or pests in gardens or outbuildings	Section 5
Break in or vandalism compromising the security of Your Property	<ul style="list-style-type: none"> <li>Breakage of internal glass or doors</li> <li>Losses not reported to the police</li> </ul>	Section 5
Missing or repositioned roof tiles	Flat or tarpaulin roofs	Section 5

Significant Conditions & Exclusions		Policy Reference
Eligibility	<ul style="list-style-type: none"> <li>Your Property must be within the mainland of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands</li> <li>heated by not more than a single boiler with an output of no more than 60Kw;</li> </ul>	Meaning of Words – Geographical Limits,  Meaning of Words –Property
Excluded Properties	This policy will not cover any bedsits or properties with multiple occupation/ residential or nursing properties	Meaning of Words – Property
Deferment Period	This policy does not cover an Emergency which happens before the cover starts or within 28 days of the first inception of this insurance. This exclusion doesn't apply to a policy that has renewed.	Your Cover – What is not covered
Service and Maintenance	All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidance.	Policy Condition 3
Unoccupied Property	This policy does not cover any claim where the Property is Unoccupied for 60 consecutive days or more	Policy Exclusions – 6
Electrical Equipment	This policy does not cover any claim relating to burglar/fire alarms, CCTV, fire, security or surveillance systems or to swimming pools, ponds and fountains.	Policy Exclusions – 7

## **Policy Limits**

We will pay up to a maximum of £500 for any one claim including VAT for call out charges, labour, parts and materials.

The maximum amount that we will pay during any Period of Insurance is £2,500 including VAT.

## **Duration of Cover**

This policy of insurance will run for the period shown on Your policy schedule.

## **Cooling off Period**

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to You any Premium You have paid to Us. In the case of renewals We will refund to You any Premium You have paid to Us less any payments We have made.

## **Claim Notification**

In the event of a Property Emergency, please phone 01444 446 333. We will then advise you how to proceed and protect your property.

## **Your Right to Complain**

Our Promise of Service: We aim to provide a first class service at all times. However, If You have a complaint You should contact Us in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone Us on 01444 442 010 or email Us at [quality@intana-assist.com](mailto:quality@intana-assist.com)

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

## **Financial Services Compensation Scheme**

Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) SE are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.