

# Home Solutions Advantage Insurance

Summary of Cover



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## Important – you should read this

Your policy will normally run for 12 months and is renewable annually.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions Advantage policy. The full terms, conditions and exclusions are shown in the policy document.

Your schedule of insurance issued when you arrange cover will confirm which cover is in force.

The law of England and Wales will apply to the Family legal expenses cover of this policy. The rest of your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

The Zurich Insurance plc Home Solutions Advantage policy provides the following cover options:

### Buildings

The buildings of your home are insured against accidental loss or damage.

### Contents

Your contents are insured against accidental loss or damage in the home and while temporarily removed anywhere in the world.

Contents includes fine art and collections which are defined as:

- antique furniture, furnishings, tapestries, carpets, rugs;
- paintings, drawings, etchings, prints, photographs;
- books, manuscripts;
- statues, sculptures, porcelain, glass;
- clocks, barometers, mechanical art, objets d'art; that are of artistic merit, historical value or novel, rare or unique;
- Collections of stamps, coins, medals and other novel, rare or unique items of personal interest (including memorabilia);
- Items made of, or partially made of, or plated with, gold, silver, platinum or other precious metals (but not jewellery or watches).

## Summary of limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

### Buildings (Pages 3 and 4)

Sum insured	£500,000 or the sum insured selected by you
Alternative accommodation, loss of rent and forced evacuation	25% of buildings sum insured
Lock replacement	No inner limit
Legal liability as owner	£2,000,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Garden damage	£5,000
Tracing a leak	£10,000
Disability modifications	£5,000

### Contents (Pages 5, 6, 7, 8 and 9)

Sum insured	The sum insured selected by you
Fine art and collections	– overall £25,000 – limit any one item, set or collection £10,000
Jewellery, watches and guns	– overall £5,000 (unless you have selected a higher amount) – limit any one item £2,500
Visitors' and employees' effects	£2,500
Golfers 'hole in one' cover	£500
Money (including £250 for business money)	£1,000

Credit and debit cards	£5,000
Food in freezer or refrigerator	No inner limit
Pedal cycle including accessories	No inner limit
Lock replacement	No inner limit
Contents in the open	£5,000
Contents in garages and outbuildings	£10,000
Rewriting deeds and documents	£2,500
Computer data	£2,500
Alternative accommodation including forced evacuation	25% of contents sum insured
Gifts (additional cover)	£10,000
New acquisitions	£10,000
Loss of oil or metered water	No inner limit
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Jury service	£100 a day – maximum £2,000
Tenant's cover	£10,000
Fatal accident	£10,000
Removal to your new home	No inner limit
Business property (including £1,000 stock)	£10,000
Contents in unattended road vehicles	£2,500
Students' possessions	£5,000
Parents'/grandparents' possessions	£2,500
Specified Items – optional cover (page 9)	The sum insured selected by you

## Family legal expenses (pages 10, 11, 12 and 13)

Covers costs to:

Pursue or defend legal action by or against a third party for disputes relating to goods and services, including your permanent home.

Pursue legal action against a third party for disputes relating to personal injury, clinical disputes, your home, your employment and the misuse of personal information about you.

Defend legal action taken against you relating to a motoring prosecution.

Represent you in an inquiry by HM Revenue & Customs into the amount of tax you have to pay on your wages or salary as an employee.

The advice you receive from the Legal helpline will always be in accordance with the laws of Great Britain and Northern Ireland.

The most we will pay is £50,000 on any one claim.

If your claim is covered, we will appoint a legal representative from one of our approved solicitor firms who specialise in the law relating to your problem, in your name and on your behalf.

We provide a legal helpline to get telephone advice on any personal legal problem 24 hours a day, 365 days a year.

## Identity fraud assistance helpline (pages 14 and 15)

We also provide a confidential identity fraud assistance telephone helpline which gives you advice on any general matter relating to identity fraud. This service is provided by Experian who are a UK credit reference agency. You also have access to a free 30 day trial membership of the Experian CreditExpert service which is an online credit monitoring and identity fraud protection service. If you do become the victim of identity fraud, you will be entitled to a free 12 month CreditExpert membership.

## What is not insured

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

This is a summary of the key exclusions or restrictions that apply:

### **Excess (Pages 3, 4, 5, 6 and 9)**

The excess you have selected (£100, £250 or £500) applies to most claims under the Buildings, Contents and Specified Items sections.

### **Subsidence, landslip or heave (Page 3)**

A £1,000 excess applies to claims under Buildings.

There are a number of exclusions, the main ones being:

- if caused by coastal or river erosion;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
- to floor slabs unless load bearing walls are also damaged at the same time.

### **Storm or flood (Page 3)**

Does not cover loss or damage to fences, gates, hedges or railings unless the home, garage or any outbuilding is damaged at the same time.

### **Malicious damage (Page 3)**

Does not cover damage by you, your family or other people living in the home.

### **Accidental damage (Page 16)**

There are a number of exclusions and the main ones are:

- damage by wear and tear or other gradually operating causes including mildew and rot
- damage by vermin, insects or fouling or scratching by pets
- cleaning, repair or alteration
- mechanical or electrical breakdown

### **Let, lent or sublet (Page 4, 6 and 9)**

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence and force is used.

### **Vehicles and craft (Page 2, 3 and 5)**

Contents cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);

- aircraft and watercraft (except models, toys and hand propelled watercraft);
- caravans and trailers;
- all terrain vehicles and quad bikes;
- liability arising from these.

### **Unoccupied (Page 3, 6 and 9)**

If the home is unoccupied for more than 60 days, cover will exclude malicious damage, theft, leaking oil, loss of oil or metered water and breakage of glass. Loss or damage by leaking water is also excluded during the period November to March inclusive unless either the water system is turned off and drained or the central heating system is left in constant operation.

### **Pedal cycles (Page 6)**

Theft cover does not apply when pedal cycles are left unattended away from the home unless securely locked to a structure or in a locked building.

### **Theft from unattended road vehicles (Page 6)**

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

Theft cover does not apply to tools used for business purposes.

### **Family legal expenses (Page 10)**

The main exclusions are:

- the first £250 of every claim where you choose the legal representative that is appointed to represent you;
- legal costs we have not agreed to;
- contract disputes relating to business activities, building work and tenancy, lease or licence to occupy agreements;
- contract disputes arising during the first 3 months of cover unless you have held equivalent cover up to the date this policy started;
- contract disputes where the amount in dispute is less than £100;
- contract disputes to do with subcontracting or a contract for your services if you are self employed;
- contract disputes to do with pensions, savings or investments of any kind;
- claims where you do not have a reasonable chance of succeeding;
- claims you report more than 6 months after the event happened;
- disputes with any local authority or any government department;
- disputes between you and someone that you live with or have lived with;



## **Identity fraud assistance helpline (Page 14)**

The main exclusions are:

- the identity fraud assistance helpline service or CreditExpert membership is not available to you if you are under 18 years of age;
- the identity fraud assistance helpline service or CreditExpert membership do not cover you against financial loss, expense or costs that you may incur as a result of identity fraud.

## **Terrorism (Page 16)**

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

## **General (Page 16)**

There are a number of general exclusions that apply to household policies issued by all insurers.

## **Security Protections**

Some or all of the following security protections may be required in order for us to provide you with cover. We will tell you if any of these are required.

## **Locks**

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those occupied bedrooms at night.

## **Alarm**

An intruder alarm system installed and maintained on an annual contract.

## **Safe**

A safe approved for the amount of jewellery/watches you store within it and installed in accordance with the manufacturer's instructions.

## How do I make a claim?

In the event of a claim you will need to contact us on the following numbers.

When you contact us about a claim you will need to tell us:

- your name and address;
- the place where the loss or damage occurred;
- what caused the loss or damage.

**Claims advice and assistance**  
**0844 248 9311**

**Family legal expenses**  
**0870 010 9071**

24 hours a day

(please quote reference **36406**).

If your claim is covered we will appoint the legal representative for you. Please do not appoint a solicitor yourself.

## How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

### **Who to contact in the first instance**

If you have a complaint about your policy or a claim, you should first contact the insurance adviser who arranged the policy for you.

If you remain dissatisfied, please contact Broker Direct Plc on **0844 248 9300**.

Or, if you prefer you may write to Broker Direct Plc at:

Broker Direct Plc  
Deakins Business Park  
Egerton  
Bolton  
BL7 9RW

Broker Direct Plc have the authority to handle complaints on behalf of Zurich Insurance plc. Broker Direct Plc are regularly monitored in their handling of complaints. In some instances your complaint may be referred to Zurich Insurance plc who will either oversee or deal directly with you.

### **If you have a complaint about the Identity fraud assistance helpline or CreditExpert service**

If you have cause for complaint about the Identity fraud assistance helpline or the CreditExpert service provided by Experian, you should contact Experian directly by writing to them at:

Consumer Help Service  
Experian  
PO Box 8000  
Nottingham  
NG80 7WF  
United Kingdom

Telephone number: **0844 481 0800**

Email: **consumer.helpservice@uk.experian.com**

Your complaint will be dealt with by Experian and will follow their complaints procedures.

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman (FOS) to review your case. This is a free and unbiased service.

You can telephone for free on:

**08000 234 567** for people phoning from a "fixed line" (for example, a landline at home)

**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or, write to

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

You may contact the Ombudsman at any stage of your complaint. Your legal rights will not be affected.

### **Can I receive compensation if Zurich cannot meet its obligations to me?**

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting FSCS directly on 0800 678 1100.

### **If I take out cover but then change my mind can I get my premium refunded?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us (or your insurance adviser) of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

### **Can I cancel the policy at any other time?**

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.

### Zurich Insurance plc

Underwritten by Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA Registration No. 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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The paper is suitable for recycling.