

## Summary of Cover

# Home Plus Insurance

This summary provides key information only about insurers and the insurance cover available within your Home Plus Insurance. This summary does not contain the full terms and conditions of the insurance, which can be found in the policy wording. The policy wording is available upon request, but if you are in any doubt as to the cover offered you should contact your broker.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by your broker.

We reserve the right to change or limit any cover.

### ABOUT THE INSURERS

Sections 1 – 4, Buildings, Household Contents, Fine Art and Antiques and Valuables, Employees Liability for Domestic Employee(s) and Liability to Others, are underwritten by a consortium of the following leading insurers:

Ageas Insurance Limited (No. 354568). Registered in England and Wales at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Royal and Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

### THE COVER AVAILABLE

Home Plus Insurance is a complete and comprehensive household insurance. This product offers customers the chance to purchase any of the following, which provide the level of cover you require:

- Buildings; or
- Household contents, fine art and antiques and valuables; or
- Buildings and household contents, fine art and antiques and valuables

### POLICY EXCESSES

The following policy excesses apply to section one and two unless stated otherwise on your policy schedule:

- Standard excess - £250
- Escape of water excess - £250
- Subsidence excess - £1,000

If you claim under more than one section we will only apply the excess once.

However in the event of a claim for loss or damage covered by this insurance exceeding £30,000, the excess shown in your schedule will not apply. This Large Loss excess Waiver does not apply:

- to any subsidence excess
- where we have applied an additional increased excess by endorsement

### BUILDINGS

Your buildings are insured on an all risks basis. The sums insured under this section are index linked each month with no additional premium payable by you during the period of insurance.

Please see Section One of the Policy Wording for full terms and conditions.

Additional Benefits	Significant Limits
• Alternative accommodation	• 36 months
• Building works	• £75,000
• Damage caused by domestic pets	• £2,500 any one period of insurance, if you claim under Section One and Section Two we will not pay more than £2,500 in total
• Damage occurring during the sale of the insured premises	• Up to your buildings sum insured
• Emergency access	• Up to your buildings sum insured

• Emergency preventative measures	• £2,500 any one period of insurance
• Fees, expenses and debris removal	• Up to your buildings sum insured
• Forced evacuation	• 15 days
• Garden cover	• £10,000 any one claim-£1,000 any one tree, shrub or plant
• Locating the source of a leak	• £20,000 any one period of insurance
• Removing trees from vehicular access	• £2,500 any one claim
• Replacement Locks	• Up to your buildings sum insured, no excess applies

### Significant exclusions applicable to this section

Certain restrictions apply to:

- Fences, pergolas, gazebos, arbours and hedges
- Domestic fixed fuel tanks
- Swimming pools

### HOUSEHOLD CONTENTS, FINE ART AND ANTIQUES AND VALUABLES

Your household contents, fine art and antiques and valuables are covered on an all risks basis, whilst in your home or anywhere in the world throughout the period of insurance.

The sums insured for your household contents under this section are index linked each month with no additional premium payable by you during the period of insurance.

Please see Section Two of the Policy wording for full terms and conditions applying to household contents, fine art and antiques and valuables.

### Specific Limits

- Fine art and antiques - £15,000 for any one item, pair or set of items
- Land vehicles - £5,000 for any one claim
- Office equipment - £20,000 for any one claim, with a maximum of £10,000 for business stock
- Outdoor items - £25,000 for any one claim
- Personal documents - £10,000 for any one claim for title deeds and other personal documents
- Theft from unattended vehicles - £10,000 for any one claim
- Valuables - £7,500 for any one item, pair or set of items
- Watercraft - £5,000 for any one claim
- Wine - £25,000 for any one claim

Additional Benefits	Significant Limits
• Additions and substitutions	• 20% of the sum insured
• Alternative Accommodation/Loss of rent	• 36 months
• Alternative electricity generating supply	• £2,500
• Computer software	• £10,000 any one claim

• Credit cards	• £10,000 any one claim
• Damage caused by domestic pets	• £2,500 any one period of insurance, if you claim under Section One and Section Two we will not pay more than £2,500 in total
• Death of an artist	• 200% any one piece of art - max of £50,000
• Defective title	• Lesser of 110% of the sum insured or £50,000
• Fatal injury and acquired disability	• £50,000 fatal injury / £15,000 acquired disability/maximum of £100,000 for any one incident
• Freezer contents	• Up to your contents sum insured, no excess applies
• Gap year students	• £7,000 any one claim, £1,500 any one item
• Gifts and presents	• £10,000 any one claim, £1,000 any one item
• Golfer's Hole-in-One	• £500
• Hire of replacement golf clubs overseas	• £25 per day - £250 maximum
• Loss of Oil, Metered Water or LPG	• £10,000 for oil and Water, £5,000 for LPG any one period of insurance
• Marquees	• £50,000 any one claim
• Memorial Stones	• £2,500 any one period of insurance
• Money	• £2,500 any one claim
• Moving home	• 15 day limit for contents in storage
• Pedal cycles	• £5,000
• Replacement locks	• Up to your contents sum insured, no excess applies
• Reward leading to a conviction	• £5,000
• Stamp, coin and metal collections	• £5,000 any one claim
• Storage	• 25% of the sum insured
• Students possessions	• £15,000 any one claim, £1,500 any one item
• Your legal liability as a tenant	• Up to your contents sum insured
• Visitors and domestic employees personal effects	• £1,000 any one item- £5,000 per person

#### Significant exclusions applicable to this section

Certain restrictions apply to:

- Items being transported
- Guns
- Unattended vehicles
- Goods or services you have paid for through any internet websites

#### LIABILITY

Your legal liability is covered as a property owner, occupier, an employer of domestic staff or as private individual depending on the cover you purchase.

- Up to £10,000,000 for your liability as an employer of domestic employee(s)
- Up to £10,000,000 for your liability as a property owner or occupier
- Up to £10,000,000 for your liability as a private individual
- Up to £1,000,000 for unrecovered court awards

#### Significant exclusions applicable to this section

Certain restrictions apply to:

- Land vehicles and watercraft
- Animals
- Mechanically operated lifts

- Your business, profession, occupation or employment
- Pollution and contamination

#### IMPORTANT INFORMATION

##### Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

##### Change of Circumstances

You must inform your broker:

- Within fourteen days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance;
- At least fourteen days before you start any conversions, extensions or structural work to the buildings

When we are notified of a change, we will tell you whether this affects your policy. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your policy.

If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within this policy.

If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, we may be entitled to reject payment of a claim or a payment could be reduced.

In some circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

##### Cooling Off Period

If after reading through your insurance policy you decide not to proceed with this insurance, you have the right to cancel back to the start of the period of insurance without giving any reason, providing your instruction to cancel is submitted to your Broker within 14 days of either:

- the date you receive the policy documentation, or
- the start of the period of insurance,

Whichever is the latter and providing no claim has been made we will refund your premium in full.

#### Cancellation

If you wish to cancel your policy after the 14 day cooling off period you can do so at any time by contacting your broker.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis subject to a minimum of 6 months retained premium, providing no incidents have occurred which give rise to a claim.

On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.

We may cancel your insurance by sending 30 days' notice by registered post to your correspondence address shown in the schedule.

If we cancel the policy we will return any premium you have paid for any period of insurance left based on a proportional daily rate depending on how long this insurance has been in force.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the period of insurance, no refund for the unexpired portion of the premium will be given.

Please note that upon cancellation of this policy your Broker may impose a charge, please contact your broker for further information.

**How to Make a Claim**

Although we hope that you will never need to make a claim on your insurance policy, we have made everything as simple and straightforward as possible should you ever need to use our claims service.

If you need to make a claim under your policy, please contact us straight away by calling the claims helpline on 03301 026 796.

Please have as much information to hand as possible, including your policy number, in order to allow us to deal with your claim as quickly as possible.

**Law Applicable to this Insurance**

Under the laws of the United Kingdom both you and we are free to choose the law which applies to this contract to the extent permitted by those laws.

Unless you and we agree otherwise, the law which applies to this insurance is the law which applies to the part of the United Kingdom where the premises are located.

We and you have agreed that any legal proceedings between you and us in connection with the insurance will only take place in the courts of the part of the United Kingdom in which the premises are located.

**How to Make a Complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly.

At all times we are committed to providing you with the highest standard of service, however if you have any questions or concerns about your insurance or the handling of a claim, you should contact:

<b>Policy Enquiries</b>	<b>Claims Enquiries</b>
<p><u>Rentguard Limited</u> 27 Great West Road Brentford London TW8 9BW</p> <p>Tel: 020 8587 1060 Fax: 020 8587 1061 Email: info@rentguard.com</p>	<p><u>The Claims Team</u> Ryan Direct Group PO BOX 1291 Preston PR2 0QJ</p> <p>Tel: 0330 102 6062</p> <p>Email: Pen-Underwritingclaims@ryandirectgroup.co.uk</p>

If you are not satisfied and wish to make a complaint then you may contact your insurers at:

<b>Policy Enquiries</b>	<b>Claims Enquiries</b>
<p><u>Complaints Officer</u> 7th Floor Spectrum Building 55 Blythswood Street Glasgow G2 7AT</p> <p>Tel: 0141 285 3539</p> <p>Email: pencomplaints@penunderwriting.com</p>	<p><u>Customer Care Line</u> Ryan Direct Group Quay Point Lakeside Boulevard Doncaster DN4 5PL</p> <p>Tel: 0344 854 2072</p> <p>Email: customer.relations@ryandirectgroup.co.uk</p>

If you remain dissatisfied you may transfer the matter at any time to:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

Insurers are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from this Scheme if we are unable to meet our obligations under this contract.

If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract.

Further information about the Scheme is available from the Financial Compensation Scheme, 10th Floor, Beaufort House, 15 St Bolttoph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fscs.org.uk.

For further details about this cover, please refer to your agent or contact the Quoteline on freephone **0800 033 4111**, giving agent name and/or number