

Summary of Cover

HEMOCARE POLICY

This document is only a summary of **your** Policy and other key information about the insurance cover that **you** should read. It does not contain full details of the terms and conditions of the Policy which can be found in **your** Policy wording. Please read the Policy wording carefully when **you** receive it and keep it for **your** future reference.

If **you** have any questions about this Policy Summary, the Policy wording or the insurance cover generally, please contact **your** insurance adviser.

Who are the Insurers?

This policy is arranged and administrated by Rentguard. Sections 1, 2 and 3 of this policy have been produced by Pen Underwriting Limited a Managing General Agent of the **insurer(s)** listed on **your certificate**. The **insurer(s)** have delegated authority to Pen Underwriting Limited to underwrite insurance and handle claims for **you** on their behalf. For details of Pen Underwriting Limited's data protection and privacy policies please visit www.penunderwriting.co.uk The **insurer** that is providing **your** Home Insurance Policy can be found in **your policy certificate**. Section 4: Family Legal Expenses Insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf **we** act. Section 5: Home Emergency Protect is provided by UK General Insurance Limited on behalf of Ageas Insurance Limited.

What is the Home Insurance Policy?

The Ageas Home Insurance Policy is a multi-section Home Insurance Policy. All sections are optional except that **you** must select **buildings** and, or **contents** cover. Sections are provided for:

- **Buildings** with an optional extension for **accidental damage**
- **Contents** with an optional extension for **accidental damage**
- **Personal possessions**
- Legal Expenses
- Home Emergency Protect

This Policy Summary outlines the benefits, features and any significant or unusual exclusions or limitations to the above insurance covers. **Your** policy **certificate** will show clearly what cover(s) **you** have selected.

CORE COVERS

For **your** cover to apply **you** must comply with the conditions of the Policy. These are explained in the Policy Conditions section at the back of the policy wording. These conditions include, but are not limited to, taking reasonable precautions to prevent loss and limit damage as well as actions **you** must take as soon as **you** are aware of a possible claim. Each section of the Policy contains exclusions and **you** must also refer to the Policy Exclusions section of the Policy wording to read the exclusions that apply to the entire Policy.

In addition to the standard exclusions and limitations **your** policy **certificate** will advise **you** of any special exclusions or limitations applying only to **you**. These are described on **your** policy **certificate** as **endorsements**.

FEATURES AND BENEFITS OF THE HOME INSURANCE POLICY

- Legal Helpline – 24 hour advisory service for telephone advice on any private legal problem of concern to **you** or any member of **your** household.
- Domestic Helpline – helpline following an emergency in the **home** for which a tradesman's assistance is required. The helpline will source and deploy an approved tradesman to **your home**. **You** will be responsible for the tradesman's charges.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE HOME INSURANCE POLICY

Your Policy excludes

- The amount **you** will have to pay towards each separate claim (**your excess**). The details of **your excess** will be shown on **your** policy **certificate**.
- Limits apply for certain covers; the limits are shown on **your** policy **certificate** and in **your** Policy wording.
- The cost of replacing or repairing any undamaged items which form part of a pair, set or suite.
- Damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Any loss or damage deliberately caused by **you**, or by any other person lawfully in **your home**.
- The amount of any claim payment may be affected if the **sum insured** for that item is less than the cost of replacing or repairing it

SECTION 1 - BUILDINGS

FEATURES AND BENEFITS OF THE BUILDINGS SECTION

Your buildings section includes the following significant features and benefits, which are explained in detail in **your** policy wording.

- Loss or damage to the structure of **your home** including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood etc. Full details can be found in **your** policy wording.
- Loss of rent and cost of alternative accommodation following an insured loss to a maximum of £50,000.

- Costs and expenses to trace and repair the source of damage following an accidental escape of water up to a maximum of £5,000.
- **Your** legal liability as owner of **your home**.
- Damage to gardens following an insured loss to a maximum of £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE BUILDINGS SECTION

See the Buildings Section of **your** policy wording for details.

Your Policy excludes

- Certain losses or damage when **your home** is **unoccupied** for more than 30 consecutive days. See the Buildings Section of **your** policy wording for details.
- Damage caused by wet or dry rot unless damage occurs as a direct result of a claim **we** have paid and repair has been carried out by **our** approved contractor.
- Loss or damage to **your buildings** from any cause not listed in the Policy wording (but wider cover is available under the **accidental damage** extension).
- Legal liability as occupier of the **buildings** (unless **you** have selected **contents** cover).
- **Accidental damage** cover (unless **you** have selected the option to cover this).
- Glass cover (unless **you** have selected the optional extension to cover this).
- **Subsidence** damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Buildings Section of **your** policy wording for details.

Optional benefits you can choose to add to the Buildings Section

- **Accidental damage** to **buildings** – including the cost of repairing **accidental damage** to fixed glass and double glazing, solar panels, **sanitary ware** and ceramic hobs forming part of the **buildings**.

SECTION 2 - CONTENTS

FEATURES AND BENEFITS OF THE CONTENTS SECTION.

Your Contents Section includes the following significant features and benefits, which are explained in detail in **your** policy wording.

- **Contents** in garages and outbuildings up to a maximum of £2,500 if caused by theft.
- **Contents** whilst temporarily removed up to a maximum of £10,000.
- Office equipment up to a maximum of £5,000.
- Property in the open up to a maximum of £1,000 within the boundaries of the **home**.
- Deterioration of frozen food up to a maximum of £1,000.
- Replacement of locks following accidental loss or theft of keys, up to a maximum of £500.
- Loss of rent and cost of alternative accommodation following an insured loss up to a maximum of £25,000.
- Occupiers and Personal Liability up to a maximum of £2,000,000 any one incident.
- Employers' Liability up to a maximum of £10,000,000 any one incident.
- Fatal Injury up to £5,000.
- Personal **money** up to £500.
- Unauthorised use of **credit cards** up to £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE CONTENTS SECTION.

See the Contents Section of **your** policy wording for details.

Your Policy excludes

- Certain losses or damage when **your home** is **unoccupied** for more than 30 consecutive days. See the Contents Section of **your** policy wording for details.
- Loss or damage by escape of water if caused by the failure or lack of grout or sealant.
- Loss or damage to **your contents** by any cause not listed in the Policy wording (but wider cover is available under the **accidental damage** option and the **personal possessions** section).
- Aircraft, caravans, motorised vehicles, boats, boards and craft designed to be used on or in water other than those only propelled by oars or paddles, or pedestrian controlled toys or models.
- **Subsidence** damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Contents Section of **your** Policy wording for details.
- **Your** legal liability as owner of the **home** (unless **you** have selected **buildings** cover).
- **Accidental damage** cover (unless **you** have selected the optional extension to cover this).
- Glass cover (unless **you** have selected the optional extension to cover this).

Optional benefits you can choose to add to the Contents Section

- **Accidental damage to contents** – this covers **accidental damage** to the **contents** within **your home** including the cost of repairing **accidental damage** to audio visual equipment, mirrors and fixed glass.

SECTION 3 -PERSONAL POSSESSIONS SECTION

FEATURES AND BENEFITS OF THE PERSONAL POSSESSIONS SECTION

Your personal possessions section includes the following significant features and benefits, which are explained in detail in **your** Policy wording.

- This gives wider cover than is otherwise available under the Contents Section for **your personal possessions, money** and **credit cards**. Cover is provided for accidental loss or damage including losses away from **your home** anywhere in the world.
- Cover for loss or damage to **your** pedal cycles anywhere in the world up to a maximum of £500.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE PERSONAL POSSESSIONS SECTION

See the Personal Possessions Section of **your** Policy wording for details

Your Policy excludes

- Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards, contact lenses, hearing aids, dental appliances and computer equipment.
- Loss or damage to sports equipment whilst in use.
- Certain restrictions apply to theft from an unattended vehicle, including a maximum payment per claim. See the Personal Possessions Section of **your** policy wording for details.
- Loss or damage for any amount over £2,000 for any one item (including articles forming a pair or set).
- Theft or attempted theft to cycles unless the cycle was locked to an immovable object or kept in a locked building.

Optional benefits you can choose to add to the Personal Possessions Section

- Additional pedal cycle cover for specified cycles with a higher value.

FURTHER INFORMATION

How long does my home insurance cover me for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on **your** policy **certificate**) and for any period for which **you** renew the policy, as long as **you** continue to pay **your** premium.

Cancellation

You have a right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day **you** receive **your** policy or renewal documentation, whichever is the later ("cooling off period"). The insurance cover will be regarded as not having been taken up by **you** and will be cancelled from inception

Following the expiry of **your** 14 day cooling-off period, **you** continue to have the right to cancel **your** policy at any time during its term.

If **your** request for cancellation is received after the inception date of the policy, **you** will be entitled to a refund of any premium **you** have paid, subject to a deduction for the time **you** have been on cover. This will be calculated in proportion to the period for which **you** received cover.

We (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 14 days' notice to **your** last known address. **You** may be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered.

Adequacy of cover

To ensure that adequate protection is maintained **you** will need to periodically review the level of cover and **sums insured** stated on **your certificate** and policy booklet.

How to make a claim under Section 1,2 and 3

If **you** need to make a claim under any section of **your** Policy except Family Legal Expenses, please contact **us** straight away by calling the number shown on **your** Policy **certificate** and have **your** Policy number to hand when calling. **Your** Policy number appears on **your** Policy **certificate**.

If **you** need to make a claim under the Family Legal Expenses section or have a legal problem that may lead to a claim, **you** should telephone the legal advice line on 0344 770 1040. When speaking to the advisor please quote: "Rentguard, Family Legal Expenses"

Please also refer to Policy Condition (2) Claims under the Policy Conditions section at the back of **your** policy wording for full details of **your** duties and how **we** deal with any claim.

What to do if you have a complaint under section 1, 2 and 3

Our promise of service

It is always **our** intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. In some cases the insurance advisor who arranged the insurance will be able to resolve any concerns and **you** should contact them directly. Alternatively if **you** need to complain please contact the Pen Underwriting Limited Complaints Officer quoting **your** policy or claim number.

Pen Underwriting Limited Complaints
7th Floor Spectrum Building
55 Blythswood Street

Glasgow

G2 7AT

Telephone:

0141 285 3539 (telephone calls may be recorded)

Email:

pencomplaints@penunderwriting.com

Should **you** remain dissatisfied having received a final response to **your** complaint, **you** may then refer **your** complaint to the Financial Ombudsman Service. Please note that the Financial Ombudsman Service allows 6 months from the date of the final response to escalate **your** complaint to them. Further details on eligibility and the referral process can be found on the Financial Ombudsman Service website.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone:

0800 023 4567 (calls to this number are free on mobile phones and landlines)

Telephone:

0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations, **you** may be entitled to compensation under the FSCS. Further information about the FSCS and the criteria under which **you** may be entitled to compensation is available on the FSCS website at www.fscs.org.uk or by writing to

The Financial Services Compensation Scheme

10th Floor, Beaufort House

15 St Botolph Street

London

EC3A 7QU

Our Regulatory Status

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales.
Company Number: 5172311. <http://www.penunderwriting.co.uk>

Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE. Registered in England and Wales with Company No: 4672894. Authorised and regulated by the Financial Conduct Authority.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 1116768

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SECTION 4 - FAMILY LEGAL EXPENSES SECTION

Some important facts about **your** Family 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.

Your legal expenses cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to **you**, **your** spouse and other family members who permanently reside with **you** at the property covered.

SIGNIFICANT FEATURES AND BENEFITS

Cover offered

Legal Expenses of up to £50,000 per claim are covered.

Policy section

All

Legal Helpline 24/7.

Legal costs to pursue:

Contract claims against a person / organisation providing defective goods or services.

Consumer Pursuit

Legal costs to pursue:

Personal injury claims against the responsible person / organisation.

Personal Injury

Legal costs to pursue:

Actions for nuisance or trespass relating to the home.

Property Infringement

Legal costs to pursue:

Actions against parties causing physical damage to the home.

Property Damage

Legal costs to defend:

Contract claims brought by a person to whom private goods have been sold.

Consumer Defence

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Exclusions and Limitations

Policy section

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.

All

It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.

For full details of policy exclusions please refer to the policy wording.

In summary there is no cover for:

- Claims which arise, or where proceedings are brought outside of the United Kingdom
- Costs incurred without **our** prior consent
- Claims arising from a dispute between persons insured under this policy
- Costs covered by another insurance policy
- Fines or penalties

You will be responsible for the first £250 of legal expenses for any claim under the Property Infringement policy section.

Legal Helpline 24/7.

At least £250 plus VAT must be in dispute.

Consumer Pursuit

There is no cover for claims arising from an allegation of clinical or medical negligence or claims involving a motor **vehicle** owned or driven by **you**.

Personal Injury

The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.

Property Infringement

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.

Property Damage

At least £250 plus VAT must be in dispute.

Consumer Defence

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 advisor 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 under Section 4

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 **Rentguard Family Legal Expenses**.

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: 0344 770 9000

Email: enquiries@arclegal.co.uk

COMPENSATION

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0207 892 7300.

For further details about this cover, please contact the Quoteline on Freephone **0800 033 4111**.

Alternatively you can buy online at www.rentguard.co.uk

Rentguard | 27 Great West Road, Brentford, London TW8 9BW | Tel: 0208 587 1060 | Fax: 0208 587 1061 | Web: www.rentguard.co.uk
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