

Select Home Insurance Policy Summary



Select Home Insurance

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

The Insurer of Sections 1 – 8 of this policy is a consortium of leading UK insurers comprising of:

- AXA Insurance UK plc - Registered Address: 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950. Main Business - Insurance Company
- Royal and Sun Alliance Group Insurance Limited - Registered Address: St Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Registered in England No. 93792. Main Business - Insurance Company
- Equity Red Star is managed by Equity Syndicate Management Limited. Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Company registration number 426475. Authorised and regulated by the Financial Services Authority. Main Business – Insurance Company.
- Allianz Insurance plc. Registered office: 5 Ladymead, Guildford, Surrey GU1 2DB. Company registration number 84638. Authorised and regulated by the Financial Services Authority. Main Business – Insurance Company.

All the above insurance companies details can be checked on the FSA register by visiting for FSA website at www.fsa.org.uk/register, or by contacting them on 0845 606 1234.

The Insurer for Section 9 - Family Legal Protection is DAS Legal Expenses Insurance Company Limited. Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH

The Household Loss Recovery policy is administered by Lorega and underwritten by certain underwriters at Lloyd's.

Type of Insurance and Cover

Insurance for private residences.

This insurance provides cover for buildings and/or contents – please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Accidental damage, extended personal items, business items at home, extended business items, students possessions, home breakdown, personal accident, freezer contents, caravan and watercraft cover may also be included – your policy schedule will show if you selected these options.

Conditions

- You must at all times keep the sums insured at a level that represents full value, failure to comply with this may jeopardise your claim or cover.

Home Insurance

Features and Benefits

Section 1 – Buildings Cover

- Loss or damage caused by fire, lightning, explosion, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil from a fixed installation, subsidence, theft, external impact to the building, freezing of water in heating system, accidental breakage or damage.
- Rent or alternative accommodation up to 20% of the buildings sum insured.
- Public liability up to the sum insured shown on your policy schedule.
- Trace and Access cover up to £2,500 towards costs of locating the source of an escape of water

Section 2 – Contents Cover

- Loss or damage caused by fire, lightning, explosion, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil from a fixed installation, subsidence, theft, external impact to the building (causes 1 – 8 in the policy wording), accidental breakage or damage
- Accidental loss of metered water and oil.
- Rent or alternative accommodation up to 20% of the contents sum insured.
- Public liability up to the sum insured shown on your policy schedule.
- Legal liability to domestic employees up to the sum insured shown on your policy schedule.
- Tenants liability up to £2,000 – applicable if the insured property is rented.
- Loss or damage to medical bags and their contents up to £500.
- Provision of benefit of £25.00 per day up to £250.00 any one claim whilst on Jury Service.
- Loss or damage to frozen food due to a breakdown of, accidental damage to or escape of fumes from the deep freeze unit or the electrical supply stopping.

Section 2a – Extended Personal Items Cover

- Accidental loss of or damage to personal items anywhere within the United Kingdom, the Isle of Man and the Channel Islands and anywhere in the world for up to 45 consecutive days – please refer to policy wording for full details of cover available.

Section 3 – Business Items at Home Cover

- Loss or damage caused by fire, lightning, explosion, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil from a fixed installation, subsidence, theft, external impact to the building.
- Alternative accommodation up to 20% of the business items sum insured.
- Public liability, liability to domestic employees and liability to clerical employees (whilst working from your home) up to the sum insured shown on your policy schedule.
- Accidental damage to business items and business money.
- Business, trade or occupation continuation cover following loss or damage to business items or loss of the supply of gas, electricity, water or telephone services.

Home Insurance – continued

Section 3a – Extended Business Items at Home Cover

- Accidental loss of or damage to business items and business money anywhere within the United Kingdom, the Isle of Man and the Channel Islands and anywhere in the world for up to 45 consecutive days – please refer to policy wording for full details of cover available.

Section 4 – Student's Possessions

- Loss or damage caused by fire, lightning, explosion, earthquake, smoke, riot, malicious acts, storm, flood, escape of water or oil from a fixed installation, subsidence, theft, external impact to the building.
- Alternative accommodation or rent payable up to 15% of the student's possessions sum insured.
- Public liability up to the sum insured shown on your policy schedule.

Section 5 – Home Breakdown

- Cost of call out fee and repairs following loss or damage to the property by an insured event – please refer to policy wording for full details of cover.

Section 6 – Personal Accident

- Up to the sum insured on your policy schedule in the event of death, permanent loss or use of a limb(s) or eye(s) or permanent total disablement caused by an accident, assault or fire in your home, assault in the street or an accident whilst travelling as a fare paying passenger on a train bus or licensed taxi occurring within the United Kingdom, the Isle of Man and the Channel Islands.

Optional Section 7 – Caravan Cover

- Accidental loss of or damage to the caravan and its fixtures and fittings anywhere within the United Kingdom, the Isle of Man and the Channel Islands and anywhere within the European Area (see full definitions within the policy wording) for up to 60 days per year – please refer to policy wording for full details of cover available.
- Alternative accommodation costs if the caravan becomes uninhabitable whilst you are away from home due to loss or damage covered by this section of the policy up to £200 in total.
- Legal liability arising from the ownership or use of the caravan up to the sum insured shown on your policy schedule.

Optional Section 8 – Watercraft Cover

- Accidental loss or damage to the watercraft and its fixtures and fittings whilst in the United Kingdom, the Isle of Man or the Channel Islands and their territorial waters plus anywhere within the European Area (see full definitions within the policy wording) including territorial waters for up to 30 consecutive days.
- Salvage costs up to £500.
- Reasonable costs incurred to prevent a loss to the watercraft up to £500.
- Legal liability arising from the ownership or use of the watercraft up to the limit shown on the policy schedule.

Section 9 – Family Legal Protection

Family Legal Protection can provide you with legal costs and expenses up to £100,000 per claim for:

- Employment Disputes – to pursue and defend your legal rights in a dispute arising from your contract of employment.
- Contract Disputes – to pursue and defend a claim for the sale or purchase of personal goods including your home. The amount in dispute must be more than £100 and the contract must have been made after the policy cover started.
- Injury – to pursue claims for accidental death or physical injury.
- Clinical Negligence - to pursue and defend a claim resulting from a single negligent act of surgery, clinical or medical procedure.
- Property Protection – to pursue claims following damage to your personal possessions, including your home, costing more than £100; and to pursue claims for nuisance and trespass, but you will have to pay the first £250 of each claim.
- Tax Protection – to represent you throughout an investigation by HM Revenue & Customs relating to your self assessment tax return.
- Jury Service and Court Attendance – to pay your salary or wage if you are called to serve on a jury or attend any court or tribunal and your salary or wage is not recoverable from the court or your employer.
- Legal Defence – to defend criminal prosecutions (including motor) and actions for unlawful discrimination or breaches of the Data Protection Act arising from your normal duties as an employee.
- Identity Theft - to restore identity and credit status following identity theft including to pursue and defend a claim.
- Motor Uninsured Loss Recovery – to negotiate to recover your uninsured losses and costs following an event which causes damage to your vehicle or to personal property in it.
- 24 Hour Legal Advice Helpline – provides legal advice on any personal legal problems subject to the laws of UK and EU.
- Territorial Limits – Legal Defence, Employment Disputes, Property Protection and Tax Protection apply to the UK, the Channel Islands and the Isle of Man.

Loss Recovery Insurance

- Negotiation of the best possible settlement under the terms of the policy
- Access to telephone assistance for any claim falling within the policy excess
- Personal attendance by the Scheme's appointed expert as soon as possible to ascertain the extent of the claim and to liaise between the Policyholder and the Insurers
- Meetings with Insurers or their Loss Adjusters to agree the scope of the claim
- Negotiating interim settlements and organisation of alternative temporary accommodation where necessary
- Preparation of itemised schedules of valuables for submission to Insurers (Expert independent valuations or opinions, if required, will be obtained at your own expense).
- Coordination of builders, surveyors, decorators etc as required
- Cover operates following a claim as long as cover is provided for the loss and accepted by your Insurer

Home Insurance – continued

- You must notify us of a loss within 15 days of its occurrence and an itemised claim must not be submitted to the insurers without the prior approval of the scheme administrators

Significant or unusual Exclusions or Limitations:

- The standard excess is £50 (£1,000 for subsidence, heave or landslip)
- Any increased excess amounts you have agreed to pay will be shown on your policy schedule.
- Watercraft and motor vehicles of any kind and any liability arising from them.
Cover may be in place where cover is extended under section 8 – Watercraft, your policy schedule will show if you have selected this option.
- Property used in connection with any trade, business or occupation – Cover may be in place where cover is extended under section 3 – Business items at home, your policy schedule will show if you have selected this option.

General Exclusions:

- Loss or damage caused by war, civil unrest/riot, confiscation, sonic bangs, radioactive contamination, confiscation or detention by customs or other authorities, reduction in market value, pollution and contamination.
- Loss or damage following an act of Terrorism

Exclusions under Section 2 – Contents Cover:

- Any damage caused by any living creature or domestic pet greater than £1,000

Exclusions under Section 2a – Extended Personal Items Cover:

- Theft from an unattended vehicle unless entry to or exit from the vehicle is forced and the item is in the locked boot or the glove compartment and the personal items cannot be seen up to £1,000.
- Loss or damage to pedal cycles left unattended outside the home unless securely padlocked to an immovable object.

Exclusions under Section 3 – Business Items at Home:

- Liability arising from negligent advice, professional misconduct or supply of products.
- Any damage caused by any living animal or domestic pet greater than £1,000

Exclusions under Section 3 – Increased Cost of Working Option:

- Any additional cost which you incur, after you make a voluntary arrangement with your creditors or become subject to an administration order.

Exclusions under Sections 1, 2, 3 and 4:

- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) for 45 consecutive days (7 days if student accommodation) or more, by malicious persons, escape of water or oil, theft or accidental loss of oil and metered water.

Exclusions under Section 5 – Home Breakdown:

- Costs arising from or in connection with defects which existed prior to the start of cover.

Exclusions under Section 6 – Personal Accident Cover:

- Death or injury in connection with any trade or occupation.
- Any person aged under 16 or over 70 years at the time of the accident.

Exclusions under Section 7 – Caravan Cover:

- Loss or damage caused by the use of portable heating appliances.
- Damage by wind or storm to any awning.

Exclusions under Section 8 – Watercraft Cover:

- Any loss or damage caused while the watercraft is let for hire or reward.
- Scratching or bruising whilst the watercraft is in transit by road.
- Damage to sails whilst racing.
- The full cost of repair or replacement of sails, masts, running or standing rigging unless the damage or loss results from the damage or loss of the hull – Please refer to the details in the policy wording for full details.

Exclusions under Section 9 – Family Legal Protection

- Legal costs incurred without or prior to the consent of DAS
- Claims reported more than 180 days after the insured incident.
- Civil claims which do not have a reasonable prospects of success.

Exclusions under Loss Recovery Insurance

- Household Insurance claims under the policy excess of £5,000
- Personal injury claims
- Liability claims
- Commercial property claims
- Subsidence claims
- Losses incurred outside mainland UK
- Third party claims and uninsured losses

Duration

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at anytime. If you decide you do not wish to have this insurance cover, please return all your policy documents within 14 days. We will refund you with any premium paid provided no claims have been made.

Claim Notification

To make a claim contact 01438 739739 to request a claim form.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the Managing Director of Towergate MIA. Please refer to your policy booklet for details of the complaints procedure. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Chief Executive of the Insurers as detailed on your policy schedule.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service (FOS). Referral to the FOS will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

The insurers are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Also available

- Motor and travel
- Property owners
- Surgery Practice
- Locum/Overheads
- Professional indemnity
- Practice computers
- Hospices and charities
- We can also arrange insurance for many other areas
– please contact us for further information

Call Towergate MIA on 01438 739739

Lines open Monday to Friday 8.00am to 6.00pm

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Towergate MIA is a trading name of Towergate Underwriting Group Limited

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