



BUILDINGS AND CONTENTS

This is a summary of the cover your insurance provides. For full terms and conditions of the policy, please refer to your policy booklet. We will be happy to provide an extra copy on request. You can choose whether to be covered for home contents, buildings or both. You may also add further benefits to provide cover to suit your needs. Please check your quotation or policy schedule for the full details of your insurance. Information on additional cover is detailed in the tables that follow. Please also check your quotation or policy schedule for details of your excess. In certain circumstances, the excess may vary from the amount stated on your policy schedule - the tables that follow have all the details. Once your cover starts and you receive your policy documents you will still have time to cancel your insurance. See 'Your right to cancel' section overleaf for more information.

Who is the insurer?

Your home insurance is underwritten by Lloyds TSB General Insurance Limited. Policies are issued as annual contracts that you can renew every year, subject to the terms and conditions that apply at your renewal date.

Buildings insurance

If you have selected buildings insurance the following will automatically be included:

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>STANDARD BUILDINGS COVER</p> <p>Covers the structure of your home against loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, escape of water from fixed water or fixed heating systems, theft or attempted theft, vandalism, riot and civil commotion, subsidence, or impact.</p>	<p>The excess shown in your schedule. Certain loss or damage where the home is left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else. The excess for subsidence claims is £1,000. Malicious damage or vandalism caused by you, your family, guests or tenants. Storm or flood damage to fences and gates, wear and tear or damage caused by insects, wet or dry rot or vermin. Escape of water from guttering. Undamaged items from a matching set.</p>	<p>Section 1 – Your buildings cover. General exceptions.</p>
<p>STANDARD ACCIDENTAL DAMAGE</p> <p>Covers accidental breakage to ceramic hobs in fixed appliances, sanitary ware, fixed glass and accidental damage to services.</p>	<p>The excess shown in your schedule. Damage if your home is unoccupied for more than 60 consecutive days, unfurnished for more than 30 consecutive days. Wear and tear or damage caused by insects, wet or dry rot, vermin, scratching or blocked drains or pipes. Undamaged items from a matching set.</p>	<p>Section 1 – Your buildings cover. General exceptions.</p>
<p>PROPERTY OWNERS LIABILITY</p> <p>Arising solely as owner of the buildings of your home or under the Defective Property Premises Act 1972.</p>	<p>Trade, professional or business liability. Maximum limit of £1,000,000. Legal liability arising from accidental death, bodily injury or illness to you, your family or your domestic employees. Legal liability arising from any business profession or employment of you or your family. Legal liability arising from the ownership, possession or use by or on behalf of you or your family of any mechanically propelled or assisted vehicles, caravans, boats or lifts.</p>	<p>Section 1 – Property owners liability. General exceptions.</p>
<p>ALTERNATIVE ACCOMMODATION</p> <p>Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance.</p>	<p>Limit is 20% of building sum insured/loss limit shown in your schedule.</p>	<p>Section 1 – Your buildings cover. General exceptions.</p>

You may add the following cover to your buildings insurance.

Check your personal quotation or policy schedule to confirm whether this is included:

<p>ACCIDENTAL DAMAGE OPTION</p>	<p>The excess shown in your schedule. Damage if your home is lent, let or sublet to somebody else. Damage caused by structural work or demolition. Wear and tear or damage caused by chewing, scratching, tearing or fouling by any domestic pets. Damage caused by insects or vermin. Wet or dry rot. Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy (you are still covered for storm, flood and escape of water from fixed domestic installations). Undamaged items from a matching set.</p>	<p>Section 1 – Buildings Accidental Damage Option. General exceptions.</p>
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Contents Insurance

If you have selected contents insurance, the following will automatically be included:

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>STANDARD CONTENTS COVER</p> <p>Covers the contents of your home against loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, escape of water from fixed water or fixed heating systems, theft or attempted theft, vandalism, riot and civil commotion, subsidence or impact.</p>	<p>The excess shown in your schedule. Certain loss or damage where the home is left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else. High risk items - maximum limit as shown in your schedule. (High risk items are items attractive to thieves such as jewellery and televisions). Undamaged items from a matching set or suite. Escape of water from guttering and rainwater downpipes. Outbuildings - maximum theft claim is £2,000. Contents in the open - maximum claim £1,000. Wear and tear or damage caused by chewing, scratching, tearing or fouling by any domestic pets. Damage caused by insects or vermin. Wet or dry rot. You may be required to use sturdy locks on your doors and windows (only applies if stated on your quotation or policy schedule).</p>	<p>Section 2 – Your Contents Cover. General exceptions.</p>
<p>STANDARD ACCIDENTAL DAMAGE</p> <p>Covers accidental damage to televisions, video and audio installations, computer equipment and breakage of glass in furniture.</p>	<p>The excess shown in your schedule. Damage whilst the home is left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else. High risk items - maximum limit as shown in your schedule. Undamaged items from a matching set. Wear and tear or damage caused by chewing, scratching, tearing or fouling by any domestic pets, insects or vermin. Wet or dry rot. Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy. (You are still covered for storm, flood and escape of water from fixed domestic installations).</p>	<p>Section 2 – Your Contents Cover. General exceptions.</p>
<p>LEGAL LIABILITIES</p> <p>Covers you against liability for accidental damage or accidental injury caused to a third party other than a member of your household.</p>	<p>Trade, professional or business liability. Liability arising from the use of motorised or mechanically powered vehicles. Limit of £1,000,000 personal liability and £10,000,000 employers liability for domestic staff.</p>	<p>Section 2 – Legal Liabilities Cover. General exceptions.</p>
<p>ALTERNATIVE ACCOMMODATION</p> <p>Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance.</p>	<p>Limit is 20% of contents sum insured.</p>	<p>Section 2 – Your Contents Cover. General exceptions.</p>
<p>FREEZER CONTENTS</p> <p>Covers frozen food spoiled due to accidental changes in temperature of freezer or accidental leakage of refrigerant.</p>	<p>Excess shown in your schedule; limit of £250; spoiled food if electricity is deliberately cut off by the supply company; where the freezer is more than 15 years old; spoiled food whilst the home is left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days.</p>	<p>Section 2 – Freezer contents. General exceptions.</p>

You may add the following to your contents insurance. Check your personal quotation or policy schedule to confirm whether these are included:

<p>ACCIDENTAL DAMAGE OPTION</p> <p>Covers accidental damage to the contents in your home.</p>	<p>The excess shown in your schedule. High risk items - maximum limit as shown in your schedule. Undamaged items from a matching set. Wear and tear or damage caused by chewing, scratching, tearing or fouling by any domestic pets, insects or vermin. Wet or dry rot. Damage if your home is lent, let or sublet to somebody else, or left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days; mechanical or electrical breakdown; clothing, contact lenses and spoiled food. Accidental damage or loss outside the home. Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy (you are still covered for storm, flood and escape of water from fixed domestic installations).</p>	<p>Section 2 - Contents accidental damage option General exceptions.</p>
<p>PERSONAL POSSESSIONS, MONEY AND CREDIT CARDS</p> <p>Covers your personal possessions in and away from the home up to the limit shown in your policy schedule/personal quotation (including up to 60 days abroad in any one period of insurance).</p>	<p>The excess shown in your schedule. Undamaged items from a matching set. Business and professional items; non portable computer equipment; sports equipment whilst in use; limit of £500 for cash/credit cards; limit of £1,000 for theft from unattended vehicles; mechanical/electrical breakdown; wear and tear or damage caused by pets, insects, wet or dry rot or vermin. Pedal cycles and their accessories.</p>	<p>Section 3 - Personal possessions, money and credit cards. General exceptions.</p>
<p>SPECIFIED ITEMS</p> <p>Theft or accidental loss of, or accidental damage to, specified items shown in your schedule, belonging to you or your family.</p>	<p>The excess shown in your schedule. Loss or damage caused by:</p> <ul style="list-style-type: none"> - mechanical or electrical breakdown or derangement or adjustment or repair to any machine or misuse - official confiscation or detention - chewing, scratching, tearing or fouling by any domestic pets - deception. 	<p>Section 4 - Specified items. General exceptions.</p>
<p>PEDAL CYCLES</p> <p>Covers pedal cycles at home and away from the home (including up to 60 days abroad).</p>	<p>The excess shown in your schedule. Limit of £500 per cycle - Maximum limit as shown in your schedule; does not cover theft from a public place if not securely locked to a permanently fixed structure. Wear and tear.</p>	<p>Section 5 - Pedal cycles. General exceptions.</p>

Administration Charges

A charge of £15 may be applied if you change your policy details or cover. No charges will be applied during the cooling off period.

A charge of £10 may be applied if you request duplicate documents.

Your right to cancel

If, having examined your policy documentation, you decide not to proceed, you may cancel this insurance within the first 14 days. This 14 days starts on the day you receive the policy documentation, or the day you enter into this contract of insurance, whichever is the later. On receipt of your notice to cancel and the return of the schedule, any premiums you have already paid will be refunded to you unless you have made or registered a claim. To cancel please write to Assurant Intermediary Ltd, "Cancellations department" Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT or call 0844 248 7880. If you do not cancel within the first 14 days the policy will remain in force in accordance with the policy terms and conditions.

Please note that any cancellation made after the cooling off period may be subject to an administration charge of £20.

How to make a claim

If you wish to make a claim on your policy, all you need to do is call our Claims Helpline on 0845 603 4087. We will record your details and advise you what you need to do next.

Complaints Procedure

We will always make every effort to meet the high standards we have set, but if you ever feel we have fallen short of what you expect then for: Policy Sales and Policy Terms and Conditions – please contact our Customer Service Manager on 0844 248 7880 or write to Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT.

- Policy Claims – please contact our Customer Claims Manager on 0845 603 4087 or write to: Direct Group Ltd, Direct House, PO Box 800, Halifax, HX1 9ET.
- Your complaint will be acknowledged within 5 working days.
- We aim to resolve complaints within 20 working days.

Once an assessment and full investigations of your complaint has been made, we will respond with a decision. Most complaints can be resolved quickly, but occasionally more detailed enquiries may be required. If this is likely we will contact you with an update and give you an expected date of response. If you remain unhappy with the decision you can follow the following routes, for complaints relating to:

- The sale of your policy write to the Operations Director, Assurant Intermediary Ltd, Customer Services Dept, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT.
- Your policy Terms and Conditions write to the Head of Customer Care, Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB.
- Claims handling and administration write to the Operations Director, Direct Group Ltd, Direct House, PO Box 800, Halifax HX1 9ET.

If you are still not satisfied, you may refer this matter to the Financial Ombudsman Service (FOS). The FOS can be contacted on 0845 080 1800 or at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. If you do take these actions, this will not affect your legal rights.

Compensation

The insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if the insurer cannot meet its obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 020 7892 7300.

Renewing your policy

At least 21 days before each policy renewal date, you will receive details of the premiums and terms and conditions that will apply for the following year. If you pay by Direct Debit, your policy will automatically renew unless you cancel the payment instruction. For payment by cheque, you must submit further payments if you wish to renew the policy.

Premiums

Premiums include insurance premium tax at the current rate.

Termination of the contracts

You may cancel the contract by giving us notice in writing and returning your schedule. We may cancel this policy by giving you at least seven days notice at your last known address. In the event the policy is cancelled by either party, you may receive a partial refund, provided that no claim has been made during the current period of insurance.

The law and language applicable to the policy

The law of England and Wales will apply unless it says differently anywhere in the policy schedule. The language used in this policy and any communications relating to it will be in English.

About the companies providing your insurance

Details of your home insurers are shown below. All of the insurers are authorised and regulated by the Financial Services Authority (FSA) and their main business is insurance.

- Assurant Intermediary Ltd Home Insurance is underwritten by Lloyds TSB General Insurance Limited. Registered in England No. 204373, 25 Gresham Street, London EC2V 7HN. FSA No. 202091.
- 24-hour Emergency Helpline is provided by Direct Group Ltd. Registered in England No. 02461657. Direct House, 4 Sidings Court, Doncaster, South Yorkshire DN4 5NU. FSA No. 0044536.

Assurant Intermediary Ltd is the appointed agent of the underwriter for the purposes of administering premium collections & premium refunds under this policy.

Telephone call costs, call recording and call monitoring

Calls to 0845 numbers are charged at local rate from UK landlines. This charge may differ if calling from a mobile. Please note that telephone calls may be recorded and/or monitored.

Alternative formats

The information within this booklet is available in alternative formats such as Braille, cassette tape or large print. Please contact us on 0844 248 7880 if you wish to receive it in one of these formats and we will be happy to help.

For further information please contact:

Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York, YO30 4XT

T: 0844 248 7871 E: policyadmin-asi@assurant.com

