

Home Insurance

Introduction

Our Home insurance policy is designed to provide you with a wide range of standard cover when insuring the buildings and contents of your home, personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards. You may insure the buildings or contents or both, but whatever option you choose the policy will automatically provide family legal expenses cover and the use of helplines for a broad range of advice and information. Extended cover for personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards whilst away from the home is only available if the contents section has been taken out.

This document includes a general summary of the insurance provided by our home policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Our policies run for a period of 12 months. Before expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period.

Home policy summary

Buildings

Significant features and benefits

Buildings

Property insured as buildings consists of domestic outbuildings and garages, permanent landlord's fixtures and fittings, tennis courts, swimming pools, ornamental ponds and fountains, terraces, patios, paths, walls, gates, fences, hedges and fixed tanks providing fuel to the home.

The standard perils

Buildings are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

Liability

Your legal liability as owner of the buildings of the home and its land, to a limit of indemnity of £2,000,000 plus legal costs and expenses.

Additional cover for buildings which is automatically included

- Accidental breakage of fixed glass, ceramic hobs and sanitary ware and accidental damage to underground services, septic tanks and drain inspection covers to the home.
- Loss of rent and the costs of temporary accommodation are covered up to 25% of the buildings sum insured.
- Costs of architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss.
- Up to £5,000 for the cost of tracing and accessing the source of leaking oil or water.
- Damage as a result of emergency forced access to the home to deal with a medical emergency or to prevent damage to the buildings.
- Up to £1,000 for the cost of restoring your garden and clearing underground services caused by the emergency services.

Optional extra benefit

You have the option to extend the standard perils described above to include damage by any accidental means.

Sum insured

Before a quotation for buildings insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost of rebuilding, as new, the building of the home plus an allowance for architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss. If you require assistance in assessing the correct sum insured for your buildings, your insurance intermediary can provide guidelines as issued by the Association of British Insurers (see www.abi.org.uk), or you could seek advice from a professional valuer. Sums insured are index linked to protect against inflation.

Basis of settlement

Provided that at the time of the loss or damage the sum insured is not less than the replacement cost and the buildings are in a good state of repair, we will, at our option, pay either the cost of repair or the replacement cost.

The replacement cost is the cost of rebuilding the buildings in the same size, style, materials and condition as new.

If the sum insured is less than the replacement cost, we will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, we will only pay for one half of the amount lost or damaged.

If the buildings are not in good repair, or if repair or replacement is not carried out, we will, at our option pay

1. the cost of repair or replacement, less a reduction for wear and depreciation; or
2. for reduction in market value caused by the loss or damage.

Significant and unusual exclusions or limitations

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to buildings, which are similar to those applied by other insurers. We would particularly draw your attention to the following.

- Unless you have been advised to the contrary, you will have to pay the first £50 of each claim (other than nil in respect of damage as a result of emergency forced access to the home) increasing to £1,000 in respect of subsidence, heave and landslip.
- If, for more than 60 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, malicious persons or vandals, accidental breakage or accidental damage will not be provided.
- Your liability as occupier of the home is not insured, but this is provided under the contents section.
- Your buildings are not covered against loss or damage by any event not listed in the standard perils unless you have chosen to take out the accidental damage option mentioned above.

Contents

Significant features and benefits

Contents

Property insured as contents consists of household goods, personal property, money, valuables, tenant's interior decorations, fixtures and fittings, satellite dishes, receiving aerials and their fittings and masts.

Contents shall not include property primarily held for professional or business purposes, electrically or mechanically powered vehicles, (other than domestic gardening machines), aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers, trailer tents and their parts and accessories, any living creature or property more specifically insured by this or any other policy.

The standard perils

Contents are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

Liability

Your legal liability as occupier of the home, for your activities anywhere in the world up to a limit of indemnity of £2,000,000 plus costs and expenses, increased to a limit of £10,000,000 plus costs and expenses for liability as an employer of domestic servants at the home.

Additional cover for contents

- Accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture; accidental damage to television, audio, video and computer equipment, satellite dishes, CCTV cameras, receiving aerials and their fittings and masts.
- Accidental loss of or damage to contents while in transit to another permanent home.
- Damage as a result of emergency forced access to the home.
- Automatic increase of 10% of the contents sum insured during December and up to £5,000 for damage to gifts in the home relating to a birthday, wedding, anniversary or religious celebration of a member of your family for one month before and one month after the event.
- £10,000 fatal accident benefit.
- Up to 25% of the contents sum insured for loss of rent and the costs of temporary accommodation.
- Up to 20% of the contents sum insured in respect of your liability as a tenant for damage to the buildings of the home.
- Up to 15% of the contents sum insured for property whilst temporarily removed from the home, but within the British Isles.
- Up to £5,000 or 10% of the contents sum insured (whichever is the lesser) for business contents.
- Up to £2,500 for contents temporarily at an educational establishment.
- Up to £2,500 for loss of metered water or oil following accidental damage to water and heating installations at the home.
- Up to £500 for spoilage of food caused by malfunction of the freezer.
- Up to £500 for loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the home.
- Up to £1,000 for loss of or damage to personal property belonging to your visitors or domestic employees whilst in your home.

Optional extra benefit

You have the option to extend the standard perils described above to include damage by any accidental means.

Sum insured

Before a quotation for contents insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost to replace, as new, all of the contents of the home, less a deduction for wear, tear and depreciation only in respect of clothing or household linen. You should delete from your contents sum insured any property you wish to insure under the Personal Possessions cover. Sums insured are index linked to protect against inflation.

Basis of settlement

Provided that at the time of loss or damage the sum insured is not less than the full replacement cost, we will, at our option

1. replace the item(s) as new;
2. pay the cost of repair for items which can be economically repaired; or
3. pay the full replacement cost.

The full replacement cost is the cost of replacing all contents as new, less an amount for wear, tear and depreciation on clothing and household linen.

If the sum insured is less than the full replacement cost, we will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, we will only pay for one half of the amount lost or damaged.

Limits contained in the policy

The policy contains the following limits to the sum insured, which may be increased on request.

- Valuables - up to one third of the contents sum insured or £5,000 whichever is the greater.
- up to £1,500 for any single item.
- Contents in the open within the boundaries of the land belonging to your home up to £1,000.
- Contents in an outbuilding (other than a garage) up to £5,000.
- Money up to £500 and £1,000 in respect of loss following fraudulent use of your credit cards.
- Deeds, bonds and other personal documents up to £1,000 in total.

Significant and unusual exclusions or limitations

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to contents, which are similar to those applied by other insurers. We would particularly draw your attention to the following.

- Unless you have been advised to the contrary, you will have to pay the first £50 of each claim (other than nil in respect of damage as a result of emergency forced access to the home and the fatal accident benefit).
- If, for more than 60 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage or loss of metered water or heating oil will not be provided.
- Accidental damage to mobile phones, video cameras, pagers and portable computer equipment is excluded under the Contents section (but wider cover is available under the Personal Possessions section).
- Malicious damage, accidental damage and theft caused by persons lawfully in your home or when the home is lent, let or sublet is excluded.
- Cover is not provided in respect of pedal cycles away from the home (but wider cover is available under the Personal Possessions section).
- Your contents are not covered against loss or damage by any event not listed in the standard perils unless you have chosen to take out the accidental damage option mentioned above.

Personal possessions

Significant features and benefits

Clothing and personal effects

Property insured as clothing and personal effects consists of personal property which is normally worn or carried on or about the person, including jewellery, watches, binoculars and photographic, sports and musical equipment.

We have two items for clothing and personal effects - unspecified and specified.

- Unspecified has a single item limit of £1,500 or 20% of the amount insured, whichever is the lesser.
- Any item worth more than 20% of the amount insured must be insured as a specified item, together with all items valued over £1,500 and property consisting of skis, snowboards, water skis, sub aqua equipment, riding tack, hearing aids, mobile telephones and car audio and camping equipment.

Pedal cycles and personal money and loss by unauthorised use of credit cards can also be insured.

The cover

Accidental loss of or damage to property while in the home, anywhere in the British Isles and up to 90 days elsewhere in the world during the period of insurance.

Sum insured

Before a quotation for personal possessions can be calculated, you will be requested to provide a sum insured in respect of clothing and personal effects and pedal cycles. In respect of clothing and personal effects, the sum insured should be based on the maximum value of all articles that are away from the home at any one time, with all members of the family, such as during holidays. The value of each item should be its replacement cost less a deduction for wear and tear in respect of clothing only. In respect of pedal cycles, the sum insured should be the replacement cost of each pedal cycle.

In respect of personal money and loss by the unauthorised use of credit cards, you may choose a limit of up to £500.

Basis of settlement

We will, at our option

1. replace the item(s) as new (except for clothing where a deduction for wear, tear and depreciation will be made);
2. pay the cost of repair for items which can be economically repaired; or
3. pay the cost of replacement as new (except for clothing where a deduction for wear, tear and depreciation will be made).

Where you have not chosen to repair or replace an item, we will make a deduction for wear tear and depreciation.

Significant and unusual exclusions or limitations

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to personal possessions, which are similar to those applied by other insurers. We would particularly draw your attention to the following.

- Unless you have been advised to the contrary, you will have to pay the first part of most claims (the excess). Unless stated in the schedule, you will pay the first £50 of each claim.
- Cover excludes theft from an unattended vehicle, unless entry to the vehicle has been gained by forcible and violent means and the property was removed from a concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle.
- Cover is not provided for deeds, bonds or other personal documents, contact or corneal lenses.

Pedal cycles are excluded from this section unless specifically insured.

Pedal cycles

The cover

The section covers loss of or damage to your pedal cycles away from your home and anywhere in the world up to 90 days.

Significant and unusual exclusions or limitations

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to pedal cycles, which are similar to those applied by other insurers. We would particularly draw your attention to the following.

- Use of the pedal cycle(s) for racing is excluded.
- Accessories are excluded unless the cycle is lost or damaged at the same time.
- Theft of the cycle is excluded unless it is stolen from a building or securely locked to an immovable object.

Family legal expenses

Significant features and benefits

This section covers the cost of legal action arising from

1. your death or personal injury caused by a specific and unforeseen event
2. disputes arising out of customer contracts entered into by you for the purposes of buying, selling or hiring goods or services
3. disputes arising out of your property at the home
4. your contract of employment
5. your prosecution in a criminal court or in a civil court arising from your employment
6. an examination into your personal tax affairs by HM Revenue & Customs

There is also cover in respect of your loss of salary or wages for time off work to attend any tribunal or hearing arising from legal action insured under this section.

Significant and unusual exclusions or limitations

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to family legal expenses, which are similar to those applied by other insurers. We would particularly draw your attention to the following.

Claims arising from or involving the following are excluded.

1. Any trade, profession or business.
2. Ownership or use of a mechanically propelled vehicle.
3. Libel or slander.
4. A matter you were aware of before taking out this policy.
5. Disputes with your landlord or disputes where you are a landlord.
6. Disputes against us.
7. Legal expenses not agreed by us.
8. Bankruptcy.
9. Divorce, matrimonial, cohabitation, maintenance or custody orders.
10. Injuries arising from clinical, medical or dental negligence.
11. Fines and penalties which you are ordered to pay by a court or other authority.

Helplines

This section provides a 24 hour telephone helpline to assist you with the following.

1. Domestic emergencies (such as a fire or flood at your home).
2. Medical information and counseling.
3. Legal and tax advice.

The assistance and advice offered by the helpline is free, but you will be responsible for the fees and charges incurred from any service that they have referred you to. However, it may be possible to claim for the cost of using a referral involving a domestic emergency if it is caused by an event insured by the policy,

Significant and unusual exclusions or limitations

All fees and charges payable to persons providing you with assistance as a result of using the helplines are excluded.

General

Acceptance

Any quotation provided for this insurance is subject to your satisfactory completion of a proposal, a copy of which will be provided on request.

Notification of claims

If you need to notify us of a claim, or of any circumstances or incident that may cause a claim, you should contact your insurance intermediary.

Alternatively, you may contact Amlin UK at Amlin House, Parkway, Chelmsford, Essex CM2 0UR.

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

Language

The policy and associated documentation and all information relating to this insurance sent to you shall be in English.

Insurer

This home insurance is underwritten by Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin UK Limited.

The domestic and legal helplines are provided by MSL Legal Expenses Ltd.

Cancellation

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period.

You may cancel the policy at any time and we will allow a refund of premium paid in accordance with our short period rates in force at the time of cancellation. No return of premium paid will be allowed if a claim has occurred during the same insurance period.

We may cancel this insurance by sending 30 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

Compensation scheme rights

Amlin Underwriting Limited are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Amlin Underwriting Limited cannot pay a claim to **you** under this contract. If **you** are entitled to compensation under the scheme, how much compensation **you** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU and on their website at www.fscs.org.uk).

Complaints procedure

Amlin's aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times Amlin are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling a claim you should, in the first instance, contact Amlin or your broker where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights.

Amlin's contact details are:

A: Amlin Complaints, Amlin Underwriting Limited, St Helen's, 1 Undershaft, London EC3A 8ND

E: complaints@amlin.com **P:** +44 (0) 20 7746 1300 **F:** +44 (0) 20 7746 1001

If your complaint cannot be resolved by the Complaints Department within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

A: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

E: complaints@lloyds.com **P:** +44 (0) 20 7327 5693 **F:** +44 (0) 20 7327 5225

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint or if you have not received a written final response within eight weeks from the date Amlin received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge.

The Financial Ombudsman Service contact details are:

A: The Financial Ombudsman Service, Exchange Tower, London , E14 9SR

P: 0800 0234567 (Mobile) 0300 1239123 (Outside UK) +44 (0) 20 7964 0500 **F:** +44 (0) 20 7964 1001

W: www.financial-ombudsman.org.uk **E:** complaint.info@financial-ombudsman.org.uk

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six months of the date of our final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees

Protecting against intruders

We recommend that your home is fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). You will be requested on the proposal to state the extent of security at your home. In certain postcodes, for higher sums insured or for other reasons we may require the recommended minimum level of security to be installed. An acceptable alternative to the security shown below may be considered, but we must give our consent in writing.

- **Final exit door** – A 5 lever mortice or rim deadlock to British Standard 3621.
- **Metal framed sliding doors** – The manufacturer's key operated deadlocks or security bolts or any key operated device fitted by a qualified locksmith.
- **Other external doors** – The same as for the final exit door or by two key operated mortice or surface mounted security bolts fitted vertically top and bottom and with removable keys.
- **Windows** – All opening windows, fanlights and skylights at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes by a key operated window lock with removable keys, except any opening windows protected by securely fixed solid steel bars, grilles, expanded metal or weld mesh.
- **Louvre doors and windows** – Panes should be secured to their frames by adhesive to prevent removal.
- **Burglar alarms** – These should be carefully installed and we will require details of the installation and maintenance agreement.