

RESIDENTIAL POLICY SUMMARY

This is a summary only and does not contain the full terms of the insurance. There are conditions, limitations, exclusions and excesses within the policy wording, a copy of which will be provided upon completion of the contract. This Summary does not form part of your contract of Insurance

WHO ARE MY INSURERS?

The insurance is provided by Great Lakes Reinsurance (UK) PLC and Brit Syndicate 2987 at Lloyd's. A written authority allows **Kay International plc** to sign and issue your insurance certificate on behalf of underwriters.

DEMANDS & NEEDS

This product meets the demands and needs of those who wish to ensure that they are insured against physical loss or damage to a residential property, as shown on the schedule, and for which they have an insurable interest.

The Family Legal solutions meets the demands and needs of consumers wishing to be protected against legal or other expert costs that could arise from an employment, consumer or neighbour dispute, personal injury claim or HMR & C enquiry into their self assessment return.

This statement does not constitute advice or a personal recommendation of the product.

WHAT IS THE COVER PROVIDED MY INSURANCE?

The insurance has different sections from which you select the cover you require and pay the appropriate premium; your details are as attached. These sections are:

SECTION ONE AND TWO - BUILDINGS and CONTENTS

You are covered for loss or damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood or Weight of Snow, Escape of Water from and Frost Damage to fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed fuel oil tanks, apparatus or pipes, Accidental damage to oil pipes, underground water supply pipes and cables, Theft or attempted theft; Collision by any vehicle or animal Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage; Subsidence, Landslip or Heave, Falling Trees, Lamp-Posts or Telegraph Poles.

SECTION ONE - BUILDINGS

This section also covers you at no additional cost for:

Damage caused by falling aerials and satellite dishes, Breakage of fixed glass and solar panels, Smoke damage caused by any fault in any fixed domestic heating installation, Breakage of sanitary fixtures and ceramic hobs, Loss of Rent due to you and temporary accommodation costs (up to 10% of the sum insured for the buildings), Architects' and Surveyors' fees, debris removal and additional costs as a result of Local Authority requirements, Increased Domestic Metered Water Charges (up to £750) following an escape of water, Anyone buying your home until completion of sale

SIGNIFICANT EXCLUSIONS

Loss of damage while the buildings are not furnished enough to be normally lived in from escape of water from and frost damage to fixed water tanks, apparatus or pipes; escape of oil; theft or attempted theft; riot, violent disorder, strike, labour disturbance, civil commotion or malicious damage.

SECTION TWO - CONTENTS

This Section also covers you at no additional cost for:

Temporary removal to certain other premises in the United Kingdom, Accidental damage to televisions, audio and video equipment including radios, video recorders, home computers and satellite decoders, Accidental breakage of ceramic hobs, mirrors, fixed glass in furniture, and glass tops, Accidental breakage of fixed glass, double glazing and sanitary ware forming part of the building which you are legally responsible for as tenant and do not have other insurance for; Up to 12 months Rent you have to pay as occupier if the home cannot be lived in following loss or damage covered by this section (up to 10% of the sum insured for the contents), The cost of temporary alternative accommodation substantially the same as your existing accommodation following loss or damage covered by this section (up to 10% of the sum insured for the contents), Fatal injury to you or members of your family living with you caused by fire or burglars (up to £10,000 for each insured person), Replacement of locks following theft or loss of keys (up to £250); Increased domestic metered water charges following an escape of water (up to £750)

SIGNIFICANT EXCLUSIONS

CONTENTS do not include motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories; Any living creature; Any part of the **BUILDINGS**; Any property held or used for business purposes; Any property insured under any other insurance. Theft of goods from an unattended motor vehicle.

SECTION THREE - LEGAL LIABILITY TO THE PUBLIC

Cover included at no additional premium as property owner when Buildings are insured or as occupier when Contents are insured up to a limit of £2,000,000 in all

SECTION FOUR - ACCIDENTS TO DOMESTIC STAFF

Cover included at no additional premium but only covered when Contents are insured up to a limit of insurance £5,000,000

SECTION FIVE - VALUABLES AND PERSONAL POSSESSIONS

This section covers at an additional premium physical loss or damage from any cause to:

Gold, Silver and Gold and Silver-plated articles (but excluding Jewellery), Pictures and Paintings within the Home; Jewellery, Furs and Personal Possessions within agreed Territorial Limits

SIGNIFICANT EXCLUSIONS OR LIMITATIONS APPLICABLE TO SECTION FIVE

Damage caused by moth, vermin, wear and tear or any gradually operating cause; Damage from electrical or mechanical faults or breakdown; Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon; Damage to guns caused by rusting or bursting of barrels; Breakage of any sports equipment whilst in use; Any loss of or damage to contact, corneal or micro lenses; Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision; Mobile telephones or computer equipment unless otherwise stated

LIMITATIONS -

£1,000 for any one item unless otherwise stated

£2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

THE FOLLOWING EXTENSIONS ARE AVAILABLE ON PAYMENT OF AN ADDITIONAL PREMIUM

Accidental damage to **BUILDINGS** (Section One); Accidental damage to **CONTENTS** (Section Two); Contents of fridges/ freezers against spoilage due to change in temperature or refrigeration fumes (Section Six); Pedal cycles against theft and accidental damage anywhere in the United Kingdom (Section Seven); Loss of personal money and credit cards within agreed territorial limits (Section Eight).

SIGNIFICANT GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THE INSURANCE

Radioactive contamination and Nuclear Assemblies; War; Biological and Chemical Contamination; Electronic Data; Existing and Deliberate Damage; Diminution in value. For a full list of all warranties and exclusions please refer to the policy schedule and wording.

HOW LONG IS THE PERIOD OF INSURANCE?

The usual period is TWELVE (12) months but this may be varied to suit special circumstances. Details of your period of insurance are as attached.

CAN I ASK MY INSURER TO CANCEL THE INSURANCE AT ANY TIME?

You have the right to cancel the insurance within 14 days of the start of the period of insurance by notifying your broker who arranged this insurance. If you do not exercise this right to cancel the insurance will continue for the full period of TWELVE (12) months.

HOW DO I NOTIFY A CLAIM?

If you need to make a claim you should notify your broker as soon as possible giving full details of what has happened.

COMPLAINTS

If you have any questions or concerns about your insurance or the handling of a claim you should in the first instance contact your insurance broker. If you do not have an insurance broker, please contact **The Compliance Officer, Kay International plc, 9-13 Fenchurch Buildings, London EC3M 5HR.**

If your complaint cannot be resolved we will refer it to the Complaints Department at Great Lakes Reinsurance (UK) PLC, 30 Plantation House, Fenchurch Street, London EC3M 3AJ or Brit Syndicate 2987 via ARAG plc, 9 White Ladies Road, Clifton, Bristol BS8 1NN in respect of the Legal Expenses Section

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the certificate number appearing on the schedule should be quoted.

LAW APPLICABLE TO THIS INSURANCE CONTRACT

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

COMPENSATION

You may be entitled to compensation from the Financial Compensation scheme in the event that your insurer is unable to pay a claim.