



longitude

key facts

# Welcome

I am delighted that you have chosen to trust Horizon (UW) Ltd to provide insurance for your home and personal possessions.

I take our responsibility extremely seriously and we have an experienced team of experts to ensure we are able to accommodate your lifestyle and associated insurance requirements.

Whilst I hope that you do not suffer a loss, I want you to know that we will do our utmost to ensure that any loss you suffer minimises any inconvenience to you. Our claims team is here to assist to enable your loss to be dealt with as quickly and efficiently as possible when you need us most.

The purpose of this document is to assist you with the understanding of this insurance by telling you of the significant features, benefits, limitations and exclusions. This document is designed to provide you with a summary of the full policy document and you should therefore still read the policy for a full description of the cover, terms, conditions and exclusions, including the meaning of certain words and phrases.

You should also refer to the information contained within the quotation schedule or policy schedule.

Policy documents are available from our website [www.horizonuw.co.uk](http://www.horizonuw.co.uk).

I am always looking to improve our offering to you so should you find any aspect of our service less than satisfactory, please do not hesitate to contact us.

Horizon (UW) Ltd - caring for your future...today.

A handwritten signature in black ink that reads "Wendy Travers". The signature is written in a cursive, flowing style with a large initial 'W' and 'T'.

Wendy Travers  
Underwriting Director  
Horizon (UW) Ltd

# Important information you need to know

## Name of insurer

Syndicate 4444 at Lloyd's, managed by Canopus Managing Agents Limited.

## Policy summary

The information provided in this summary is key information you should know but it does not provide full details of the cover, terms, conditions, excesses and exclusions. Full details are provided in the policy wording (a copy of which is available from our website [www.horizonuw.co.uk](http://www.horizonuw.co.uk)), which should be read together with your quotation schedule or policy schedule.

## Policy conditions

There are a number of conditions that apply to the whole of the policy cover. These include the following:

### Adequacy of sums insured

In order to ensure payment of any claim, your sums insured must be maintained at full value at all times. Details for the basis of establishing the sums insured are detailed in the policy wording.

### Concealment of fraud

If you or anyone acting on your behalf have intentionally concealed or misrepresented or deliberately falsely overstated any claim, or part thereof, or if you have not told us about or have misrepresented any information that we have requested from you in deciding to accept this insurance, this insurance will be treated as if it had never existed and we will not pay your claim.

### Duty of care

You must take all reasonable steps to

- prevent accidents, injury, illness, loss or damage
- safeguard your property ensuring that every item is afforded a level of care and protection commensurate with its value
- maintain your property in good condition and repair.

If you do not we will not be liable to pay any related claim.

### Fast track arbitration

For claim disputes where the value of the claim is less than £2,000,000, the dispute will be referred to arbitration under the ARIAS Fast Track Arbitration Rules (AFTAR). Further information is contained within the policy wording.

**Please refer to the policy wording for full details of all Policy Conditions.**

## Policy exclusions

There are a number of exclusions that apply to the whole of the policy cover. These include the following:

### Building works or heat processes

We will not pay for any loss, damage or liability caused by or resulting from building works or the application of heat processes where the estimated value of the building works exceeds £50,000 or you have entered into a contract that, in any way, limits or removes your legal rights against a building firm or contractor. Further details are provided in the policy wording.

### Defective design, materials or workmanship

We will not pay for any loss or damage caused by or resulting from defective design, the use of defective or unsuitable materials, defective workmanship or an inherent defect but resultant damage is covered unless another exclusion applies.

### Gradually occurring loss

We will not pay for any loss, damage or liability caused by or resulting from a gradually occurring loss including

- atmospheric or climatic conditions
- corrosion
- damp
- dry or wet rot
- exposure to light
- frost
- fungus
- infestation
- mould
- normal deterioration
- oxidation
- rust
- smoke
- vermin other than by squirrels
- warping
- wear and tear.

**Please refer to the policy wording for full details of all Policy Exclusions.**

# Important information you need to know

## Buildings

### Significant features and benefits

Damage to your home and outbuildings by fire, flood, storm, subsidence and other causes

Environmental building materials following a partial loss

Additional living expenses following damage to your home

Finding and accessing a leak

Garden restoration

Fly tipping and trespass

### Significant or unusual exclusions or limitations

- The first part of any claim (excess) – full details of all excesses applying are shown on your schedule
- Storm damage to fences, hedges and gates is excluded
- Theft is excluded if the property is let or occupied by tenants or paying guests unless force is used to gain entry or exit
- Between £500 to £2,500 depending on the cost of the claim
- Up to 3 years
- Up to the buildings sum insured for internal leaks
- Up to £15,000 per claim for external leaks
- Up to 5% of the buildings sum insured
- Up to £1,500 per plant, tree or shrub
- Damage to paddocks or woodland is excluded
- Up to £2,500

## Contents

### Significant features and benefits

Loss or damage to the contents of your home and your personal possessions anywhere in the world

### Significant or unusual exclusions or limitations

- The first part of any claim (excess) – full details of all excesses applying are shown on your schedule
  - Theft is excluded if the property is let or occupied by tenants or paying guests unless force is used to gain entry or exit
  - Theft is excluded from an unattended vehicle unless the vehicle is locked and all personal possessions and valuables are hidden from sight in a locked boot, glove box or other locked storage compartment
  - Theft of students' possessions is excluded whilst at halls of residence or other temporary accommodation unless force is used to gain entry or exit
  - Certain types of contents have an inner policy limit – these are as follows:
    - Jewellery and watches - £5,000
    - Guns - £5,000
    - Fine art and antiques - £5,000
    - Dinghies, rowing boats, sailboards and surfboards - £5,000 per craft
    - Trailers/non-motorised horseboxes - £5,000 per trailer
    - Quad bikes and model or toy vehicles - £5,000 per machine
    - Students possessions - £15,000 per person
    - Parents and grandparents in residential care - £15,000 per person
    - Business contents - £20,000
    - Outdoor items - £25,000
- These limits (except jewellery and watches, guns, fine art and antiques) can be increased on request and more specific cover for jewellery, watches, guns and fine art and antiques is available under the Valuables section.

# Important information you need to know

## Contents

### Significant features and benefits

New acquisitions

New acquisitions – gifts

Unassisted living expenses

Replacement locks and keys if your own are damaged, lost or stolen

Marquees

Personal digital downloads

Personal digital data and records

Money

Memorial stones

### Significant or unusual exclusions or limitations

- Up to 20% of the contents sum insured
- Up to 20% of the contents sum insured
- One month before and one month after the event
- Up to £25,000
- Up to £25,000
- Cover is excluded for any loss or damage insured elsewhere
- Bespoke computer operating systems/software is excluded
- Up to £2,500 worldwide or £5,000 if kept in a locked safe at the home
- Cover is excluded for theft of money from an unattended vehicle
- Up to £5,000
- Cover is excluded for any loss or damage insured elsewhere

## Valuables

### Significant features and benefits

Loss or damage to your valuables anywhere in the world

Temporary removal of valuables kept in a bank

Fine art and antiques in storage

### Significant or unusual exclusions or limitations

- The first part of any claim (excess) – full details of all excesses applying are shown on your schedule
- Individual items must be specified on your schedule when the value is
  - £10,000 for jewellery, watches and guns
  - £20,000 for fine art and antiques
- Theft is excluded if the property is let or occupied by tenants or paying guests unless force is used to gain entry or exit
- Theft is excluded from an unattended vehicle unless the vehicle is locked and all personal possessions and valuables are hidden from sight in a locked boot, glove box or other locked storage compartment
- Theft of students' possessions is excluded whilst at halls of residence or other temporary accommodation unless force is used to gain entry or exit
- Theft of jewellery and watches whilst contained in baggage or in transit outside of your control is limited to £5,000
- Theft of jewellery and watches from an unattended vehicle is limited to £10,000
- Theft of valuables (other than jewellery and watches) from an unattended vehicle is limited to £15,000
- Up to £25,000
- Up to 30 days in any one period of insurance
- Up to 10% of the sum insured
- Cover is excluded if the items are insured elsewhere

# Important information you need to know

## Lifestyle

### Significant features and benefits

Cover for the following unforeseen events:

- Stalking – physical
- Stalking – cyber
- Aggravated burglary
- Aggravated assault
- Fatal injury

The benefits available vary by event but may include:

- Home security improvements
- Temporary relocation expenses
- Additional security expenses
- Psychiatric expenses
- Removal expenses
- Reward

Please refer to the policy for full details of which benefits apply to which events and for how much

Other covers available under this section include

- Golfer's extension

### Significant or unusual exclusions or limitations

- Cover is excluded for a country or territory on the Foreign and Commonwealth Office Travel Warnings List
- Up to £10,000
- Up to £10,000
- Up to £10,000
- Up to £7,500 per person, maximum £15,000 per claim
- Up to £10,000
- Up to £5,000

## Liability – property owner

This cover only applies if you have a buildings sum insured for the relevant property shown on your schedule.

### Significant features and benefits

Third party bodily injury or illness or property damage

Defective Premises Act

Reversal of damages

### Significant or unusual exclusions or limitations

- Up to £5,000,000
- Cover is excluded in respect of any trade, business or professional activity
- Up to £5,000,000
- Cover is excluded for the costs to put right any defects in the building
- Up to £2,000,000

## Liability – personal and public

This cover only applies if you have a contents sum insured shown on your schedule.

### Significant features and benefits

Third party bodily injury or illness or property damage

Accidents to domestic employees

Tenant's liability

Part time business at the home

Part time business away from the home (for baby-sitting, caddying, gardening and leaflet or newspaper distribution only)

### Significant or unusual exclusions or limitations

- Up to £5,000,000 except incidents involving quad bikes and model or toy vehicles where cover is limited to £2,000,000
- Cover is excluded in respect of any trade, business or professional activity except as allowed for below
- Up to £10,000,000
- Up to £1,000,000
- Cover is excluded if the buildings are unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days
- Up to £5,000,000 but cover is excluded if the gross annual revenue exceeds £10,000 per year
- Up to £5,000,000 but cover is excluded if the gross annual revenue exceeds £10,000 per year

# Important information you need to know

## Legal protection

### Significant features and benefits

Provides cover for

- Identity theft protection
- Legal defence
- Jury service
- Employment disputes
- Disputes with domestic employees
- Contract disputes
- Property
- Planning appeals
- Tax
- Personal injury
- Clinical negligence

This section is administered by ARAG plc

### Significant or unusual exclusions or limitations

- Up to £75,000 per incident except for planning appeals, which is limited to £5,000
- Cover is excluded for
  - claims without a reasonable chance of winning
  - some small claims
  - pre-existing disputes

## Home emergency service

### Significant features and benefits

Provides cover for urgent assistance in respect of

- Roof damage
- Plumbing and drainage
- Main heating system
- Toilet unit
- Domestic power supply
- Home security
- Lost keys
- Vermin infestation

and associated alternative accommodation costs

This section is administered by ARAG plc

### Significant or unusual exclusions or limitations

- Up to £750 per incident
- Cover is excluded for damage caused by wear and tear

## How long your policy will run

Your policy will normally run for 12 months although the duration of the policy may be altered upon request – your policy schedule will show the period on which the policy premium has been calculated. Your policy expires at midnight on the last day of the period of insurance.

The policy is renewable on an annual basis or if the duration of your policy is amended to a period different from the standard 12 month period, the last day of the amended period of insurance.

## Making a claim – loss or damage

Upon the discovery of an event that may give rise to a claim under the policy, please contact your insurance intermediary or report the event directly to us using the telephone number provided below, which is manned 24 hours, 7 days a week (this number can also be found on the inside front cover of the policy document and on our website at [www.horizonuw.co.uk](http://www.horizonuw.co.uk)). If you believe that a crime has been committed, you must report this to the police and request a crime reference number.

**T: 0345 894 2911**

**E: [claims@horizonuw.co.uk](mailto:claims@horizonuw.co.uk)**

You should refer to your policy schedule and the policy document for details of what is covered and what is not covered and for details of how your claim will be settled. If you have any questions please contact your insurance intermediary.

# Important information you need to know

## Making a claim – legal protection

You can call for telephone legal advice under EU law, advice about UK tax law, or to obtain help if you are the victim of identity theft.

To report a claim please telephone **0117 917 1698** between 9.00am and 5.00pm Monday to Friday (other than Bank Holidays). Please do not contact this number for anything other than Legal Protection claims. Your details will be taken and a claim form will be sent to you to complete and return. Alternatively, you can find further details at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims).

**Under no circumstances should you instruct your own lawyer or accountant as their costs will not be paid and it could stop your claim from being covered.**

On receipt of your fully completed claim form, your circumstances will be assessed to check that your claim is covered by the policy. Help can only be provided to you if it is more likely than not that your claim will be successful. When your claim is accepted, a lawyer will be arranged to contact you. If it appears that your dispute can be resolved through mediation and the other side agrees to this, the necessary arrangements will be made. Where mediation is not suitable, the lawyer will try to resolve your dispute immediately. Matters cannot always be resolved quickly if the other side is slow to co-operate or a legal timetable is decided by the courts.

## Making a claim – home emergency service

If you have an unforeseen emergency in your home, please telephone **0344 571 5185** as soon as possible and within 48 hours of becoming aware of the problem, providing your name, address, postcode and the nature of the problem.

Your details will be recorded and a decision will be made on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this insurance, a member of the emergency contractor network will be instructed. Please note that poor weather conditions or remote locations may affect normal standards of service.

**It is important you do not call out your own contractors as their costs will not be paid and it could stop your claim being covered.**

If the problem is not covered by the policy assistance may still be available but at your own cost. This may also be an event covered by the buildings, contents and/or valuables sections of the policy and you will be advised accordingly. You must report any major emergency, which could result in injury or serious damage to your home, to the emergency services or the company that supplies the service.

## What to do if you are not satisfied with our service

We are proud of our commitment to provide you with a quality service, built on a foundation of expert knowledge and experience, and we will assist you at all times to ensure that your needs are handled smoothly and efficiently.

### Home insurance

If you feel that our service at any time falls below the standard you would expect and you have cause for complaint please contact Horizon at the address below.

### Complaints Officer

#### Horizon (UW) Limited

Clarendon House, Clarence Street, Cheltenham, GL50 3PL

T: 01242 505670

E: [admin@horizonuw.co.uk](mailto:admin@horizonuw.co.uk)

Your complaint will be acknowledged in writing within two working days and Horizon will provide a response letter within two weeks.

Should you remain dissatisfied please contact Lloyd's at the address below.

### Complaints

#### Lloyd's

Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

T: 0207 327 5693

E: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint – How We Can Help', which is available from Lloyd's website at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) or from the address above.

Lloyd's will review your case and issue a final response letter to you within eight weeks from the date of first contact with Horizon.



# Important information you need to know

## What to do if you are not satisfied with our service (cont'd.)

### Legal protection or home emergency service

If you have cause for complaint under the Legal Protection or Home Emergency Service sections of this policy, please write to the Managing Director at the address above or, alternatively, write direct to ARAG plc at the address below.

#### **Managing Director**

##### **ARAG plc**

9 Whiteladies Road, Clifton, Bristol, BS8 1NN

T: 0117 917 1561

E: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's at the address below.

#### **Complaints**

##### **Lloyd's**

Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

T: 0207 327 5693

E: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint – How We Can Help', which is available from Lloyd's website at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) or from the address above.

## Financial Ombudsman Service

If Horizon, ARAG or Lloyd's are unable to resolve your complaint to your satisfaction within 8 weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the Financial Ombudsman Service (FOS) to formerly review your case. If you wish the FOS to review your case, you must contact the service within six months from the receipt of the final response letter at the following address:

#### **Financial Ombudsman Service**

Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR

T: **0800 023 4567** – free for people calling from a 'fixed line' (for example, a landline at home)

**0300 123 9123** – free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent service in the United Kingdom for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

This is a free and impartial service and will not affect your legal rights.

## Financial Services Compensation Scheme

As Sompo Canopus, ARAG plc and Brit Syndicate 2987 are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if the insurer(s) is unable to meet its obligation(s) 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. Further information about compensation scheme arrangements is available from the FSCS.

#### **Financial Services Compensation Scheme**

10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

T: 0800 678 1100 – freephone

0207 741 4100

[www.fscs.org.uk](http://www.fscs.org.uk)

# Important information you need to know

## Your cancellation rights

### If you wish to cancel this policy:

If you find this policy does not meet your requirements, you may cancel this policy within the first 15 days of you buying this insurance or within 15 days of when you receive the policy documents, whichever is later. We will provide a full refund of the premium paid if you have not made a claim on this policy. If you have made a claim we can decide not to refund any premium.

If you wish to cancel after this period, you may cancel this policy by giving your insurance intermediary 30 days notice in writing. Any return premium due to you will depend on how long this policy has been in force. We can decide not to refund any premium if you have made a claim on this policy.

### If we wish to cancel this policy:

We may cancel this contract of insurance by giving you 30 days notice in writing. Any return premium due to you will depend on how long this policy has been in force.

We will only cancel this policy or any part of it for a valid reason or if there are serious grounds to do so, such as:

- Where your insurance intermediary has been unable to collect a premium payment. In this case they will contact you in writing requesting payment by a specific date. If they do not receive the payment by this date, they will issue a cancellation letter. Your policy will be cancelled if payment is not received by the end of the cancellation notice period.
- Non-cooperation or failure to supply any information or documentation we request.
- Your use of threatening or abusive behaviour or language.
- Your failure to take reasonable care of the property insured.

Any premium due to you will be calculated on a proportional daily rate basis depending on how long this policy has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take reasonable care to provide complete and accurate answers to the questions we ask you.

If we establish that you deliberately or recklessly provided us with incorrect information we will treat this policy as if it never existed and decline all claims.

If we establish that you were careless in providing us with the information we have relied upon in accepting this policy and setting its terms and premium we may

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid – we will only do this if we provided you with insurance cover that we would not otherwise have offered
- amend the terms of your policy – we may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness
- charge you more for your policy or reduce the amount we pay on a claim in the proportion that the premium you have paid bears to the premium we would have charged you
- cancel your policy in accordance with the cancellation condition.

We or your insurance intermediary will write to you if we

- intend to treat this policy as if it never existed
- need to amend the terms of your policy
- require you to pay more for your insurance.

## Other important information you need to know

### Company registration and regulation

Horizon (UW) Limited is registered in England and Wales under company number 09259292 at The Mill House, Boundary Road, Loudwater, High Wycombe, HP10 9QN. It is authorised and regulated by the Financial Conduct Authority. Horizon (UW) Limited is an agent of Sompo Canopus and obtains its authority under a binding agreement signed and lodged between the two companies.

Underwritten by Lloyd's Syndicate 4444, managed by Canopus Managing Agents Limited. Sompo Canopus is a brand name for Canopus Managing Agents Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority (Financial Services Register number 204847). Registered in England and Wales under company number 0154453 at Gallery 9, One Lime Street, London, EC3M 7HA.

Brit Syndicate Limited is registered in England and Wales under company number 0824611 at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. It is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.

ARAG plc is registered in England and Wales under company number 02585818 at 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. It is authorised and regulated by the Financial Conduct Authority.

Please visit the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Renewing your policy

Each renewal of your policy represents a new period of insurance. We will tell you, via your insurance intermediary, the policy premium, terms and conditions applying to the new period of insurance a minimum of 21 days prior to the renewal date of the policy.

If you report a claim after we have calculated your renewal premium, terms and conditions, that occurred during the current period of insurance, we may review the renewal premium and terms previously offered to you.

The new period of insurance will be shown on your renewal policy schedule.

If we have made changes to the policy wording during the preceding period of insurance, we will inform you of these changes in writing at the same time as we invite renewal for the new period of insurance.

Should you wish to make changes to your policy please tell us, via your insurance intermediary, prior to the renewal date. Following notification of a change, we reserve the right to alter the conditions, exclusions and/or terms of this insurance, to charge an additional premium or, as a last resort, to cancel the policy.

### Automatic renewal of your policy

Policies that have been paid in the preceding year with our direct debit option will be automatically renewed unless you tell us otherwise. If your payment arrangements have previously been made to your insurance intermediary, you should ensure that payment for the new period of insurance is made to your insurance intermediary prior to the renewal date to ensure that cover continues without a break.

### Law and language applying to your policy

The law of England and Wales will apply to this policy unless:

- at the commencement date of the policy, you are a resident of Scotland, Northern Ireland, the Isle of Man or the Channel Islands, in which case the law applicable in that territory will apply
- some other law is reached by written agreement between you and us.

If there is a dispute, this will be dealt with in the courts of England and Wales or one of the territories listed above if you are a resident at the commencement date of the policy.

The language used in this policy wording and any communications relating to it will be English.

### Telephone recording

Telephone calls will be recorded as a precaution should future reference be required and also for training and/or monitoring purposes. However, should your insurance intermediary call us to provide us with your bank details, the recording will be paused to ensure your bank details are not recorded.

# longitude key facts

## **Horizon (UW) Limited**

Clarendon House  
Clarence Street  
Cheltenham  
Gloucestershire  
GL50 3PL

01242 505 670

[www.horizonuw.co.uk](http://www.horizonuw.co.uk)

Horizon (UW) Limited is registered in England and Wales under company number 09259292 at The Mill House, Boundary Road, Loudwater, High Wycombe, HP10 9QN and is authorised and regulated by the Financial Conduct Authority, registration 715633.

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