

Summary of Cover

Owner Occupier Insurance

This document is a summary of the insurance cover provided by the Owner Occupier Insurance product and, as such, it does not contain the full terms and conditions of the product. This summary is provided to you for information purposes only and does not form part of your insurance contract. Please read the Policy booklet carefully when you receive it and keep it for your future reference.

If you have any questions about this Policy Summary, the Policy Booklet or the insurance cover generally, please contact your insurance adviser.

WHO ARE THE INSURERS?

This property insurance has been arranged by RGA Underwriting Limited and is underwritten by certain Underwriters at Lloyd's. RGA Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Lloyd's Underwriters are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Conduct Authority's register by visiting their website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

WHAT IS THE HOME INSURANCE POLICY?

This Home Insurance Policy is a multi-section Home Insurance Policy. All sections are optional except that you must select **buildings** and, or **contents** cover. Sections are provided for:

- **Buildings** with an optional extension for **accidental damage**
- **Contents** with an optional extension for **accidental damage**
- **Personal possessions**, and
- Legal Expenses

This **Policy** Summary outlines the benefits, features and any significant or unusual exclusions or limitations to the above insurance covers. **Your policy schedule** will show clearly what cover(s) **you** have selected.

CORE COVERS

For **your** cover to apply **you** must comply with the conditions of the **Policy**. These are explained in the **Policy** Conditions section at the back of the **policy** booklet. These conditions include, but are not limited to, taking reasonable precautions to prevent loss and limit damage as well as actions **You** must take as soon as **you** are aware of a possible claim. Each section of the **Policy** contains exclusions and **you** must also refer to the **Policy** Exclusions section of the **Policy** booklet to read the exclusions that apply to the entire **Policy**.

In addition to the standard exclusions and limitations **your policy schedule** will advise **you** of any special exclusions or limitations applying only to **you**. These are described on **your policy schedule** as Endorsements.

BUILDINGS

We provide cover for the structure of **your home** and its outbuildings.

For full details about **your** cover and the exclusions see SECTION 1 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

We will insure **your home** against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood
- **subsidence, heave or landslip**;
- theft or attempted theft;
- escape of water and leakage of oil.

We also cover:

- **Accidental damage** to underground pipes or cables serving **your home**.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Up to 20% of the building sum insured amount for alternative accommodation costs if **you** have to temporarily move out of **your home** because of an insured event.
- The cost of tracing water or oil leaks inside the **home**, including damage caused while finding the leak, up to GBP 5,000
- Replacing locks and keys to the external doors to **your home** if **your** keys are lost or stolen, up to GBP 750.

We also offer Optional Extended Accidental Damage Cover:

For an additional premium, **we** will also cover extended **accidental damage** such as putting **your** foot through a ceiling.

WHAT IS NOT COVERED:

- Storm or flood damage to fences, gates, hedges, cantilever carports, canopies and awnings, and to any felt roof where the felt is more than 10 years old.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, breakage of glass or sanitaryware or frost if **your home** will be unoccupied for more than 60 consecutive days. There is no cover from the first day the **home** is not lived in.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended **accidental damage** cover.)

The following exclusion applies to the Optional Extended Accidental Damage Cover:

Damage caused by water entering **your home** regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this **policy**.)

CONTENTS

We provide cover for **your contents**, including household goods and personal belongings in **your home**.

For full details about **your** cover and the exclusions, see SECTION 2 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

With our range of cover options, **you** may choose the **contents** sum insured suitable for **your** needs.

WHAT IS COVERED:

We will insure **your contents** against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood
- theft or attempted theft;
- escape of water and leakage of oil.
- **Accidental damage** to **business equipment** such as computers, fax machines and photocopiers. **We** will cover them in total for up to 10% of **your contents** sum insured and up to 5% for a single item, pair or set.
- Accidental breakage of mirrors and fixed glass in furniture.
- Alternative accommodation costs if **you** have to temporarily move out of **your home** because of an insured event, up to 20% of **your contents** sum insured.
- **Money** up to GBP 500
- **Contents** in the garden, within **your home's** boundaries up to GBP 2,500.
- Replacing locks and keys to the external doors to **your home** if **your** keys are lost or stolen, up to GBP 750.
- Personal **money** and pedal cycles in **your home** up to GBP 500.
- Freezer contents up to GBP 250.

We also offer Optional Extended Accidental Damage Cover:

For an additional premium, **we** will also cover extended **accidental damage** to **your contents**.

WHAT IS NOT COVERED:

- A minimum **policy excess** of GBP 100 for each and every claim or, in the event of escape of water, an **excess** of GBP 250.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, loss of oil and water, and loss or damage to **contents** in the garden if **your home** will be unoccupied for more than 60 consecutive days. There is no cover from the first day the **home** is not lived in.
- **Money** and pedal cycles stolen from **your home** unless it was entered by force and violence.
- **Accidental damage** to items designed and intended to be portable, or to hand held computer equipment and games. If cover is required for these items, **you** can choose optional extended **accidental damage** or **personal possessions** cover.
- **Accidental damage** to mobile phones. However, they can be insured under the optional **Personal Possessions** section.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended **accidental damage** cover.)

The following exclusions apply to the Optional Extended Accidental Damage Cover:

Damage caused by water entering **your home** regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this **policy**.)

PERSONAL POSSESSIONS

If **you** insure **your home's contents** with **us**, **you** can also choose optional cover for **your personal possessions** against loss or damage, both in and away from **your home**. Cover will apply anywhere in the UK and for up to 60 days in any insurance year for the rest of the world.

For full details about **your** cover and the exclusions see SECTION 3 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

You can choose from four categories of cover:

1. Personal Property

We will cover loss or damage to clothing, personal belongings and **valuables** that **you** normally wear or carry. **We** will provide cover up to GBP 5,000 for each article, pair or set, up to the sum insured. **You** will have to specify any items **you** use for business, because **we** do not automatically cover them.

2. Specified Article

We will cover loss or damage to specific single articles, pairs or sets, up to the sum insured.

WHAT IS NOT COVERED:

- A **policy excess** of GBP 100 for each claim.
- Wear and tear or damage that happens gradually over a period of time.
- Any amount over GBP 1,000 for losses from unattended vehicles.
- Theft from an unattended vehicle unless it is securely locked and the property is hidden in a glove compartment, locked luggage compartment or locked boot.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identified area or to a specific part and it is not possible to match replacements.

We will automatically adjust the sums insured in line with inflation except for personal **money**. However, some items such as jewellery, increase or decrease in value at a different rate, so it is a good idea to have them professionally valued regularly.

FAMILY LEGAL PROTECTION

If **you** insure **your buildings** or **contents** with **us**, **you** can also choose to take out cover for the costs and expenses of certain UK legal proceedings.

For full details about **your** cover and the exclusions see SECTION 4 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

You will be covered for the costs of pursuing legal proceedings arising from:

- Death of or personal injury to **you** or **your** immediate family.
- Buying or hiring goods or services for **your** own personal use.
- Any infringement of **your** legal rights from owning or occupying **your home**.
- A breach of **your** employment contract.

You will be covered for the costs of defending legal proceedings arising from:

- A motoring prosecution brought against **you**.
- The sale of privately owned goods by **you**.

We will also pay **your** costs in connection with a formal enquiry by HM Revenue & Customs into **your** private tax affairs.

Claims will be handled for **us** by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

WHAT IS NOT COVERED:

We do not cover legal proceedings arising from:

- Divorce, dissolution of registered civil partnerships and matrimonial matters.
- The ownership or occupation of **your home** in the first 180 days of **your policy**.
- A breach of **your** contract of employment in the first 90 days of **your policy**.

We will also ask **you** to pay a **policy excess** of GBP 50 against any claim under this section.

FAMILY LEGAL EXPENSES

Some important facts about **your** Family Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides.

Your legal expenses cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to **you**, **your** spouse and other family members who permanently reside with **you** at the property covered.

SIGNIFICANT FEATURES AND BENEFITS:

Cover offered	Policy section
Legal Expenses of up to £50,000 per claim are covered.	All
Legal Helpline 24/7.	
Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services.	Consumer Pursuit
Legal costs to pursue: Personal injury claims against the responsible person / organisation.	Personal Injury
Legal costs to pursue: Actions for nuisance or trespass relating to the home.	Property Infringement
Legal costs to pursue: Actions against parties causing physical damage to the home.	Property Damage
Legal costs to defend: Contract claims brought by a person to whom private goods have been sold.	Consumer Defence

SIGNIFICANT EXCLUSIONS OR LIMITATIONS:

Exclusions and Limitations	Policy Section
This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.	All

It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.

For full details of policy exclusions please refer to the policy wording.

In summary there is no cover for:

- Claims which arise, or where proceedings are brought outside of the United Kingdom
- Costs incurred without **our** prior consent
- Claims arising from a dispute between persons insured under this policy
- Costs covered by another insurance policy
- Fines or penalties

You will be responsible for the first £250 of legal expenses for any claim under the Property Infringement policy section.

Legal Helpline 24/7.

At least £250 plus VAT must be in dispute.	Consumer Pursuit
There is no cover for claims arising from an allegation of clinical or medical negligence or claims involving a motor vehicle owned or driven by you .	Personal Injury
The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.	Property Infringement
There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	Property Damage
At least £250 plus VAT must be in dispute.	Consumer Defence

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation **you** may cancel this policy if it does not meet **your** needs. Subject to **your** insurance advisor receiving **your** written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by **you** and will be cancelled from inception.

To make a claim under Section 4

As soon as **you** have a legal problem that **you** may require assistance with under this insurance **you** should telephone the legal advice line on **03447701040** and quote **City Landlord Insurance Family Legal Expenses**.

Complaints

If **you** are unhappy with the service that has been provided, **you** should contact **us** at the address below. If **you** cannot settle **your** complaint with **us**, **you** may be entitled to refer it to the Financial Ombudsman Service. For full details of **our** complaints procedure and how to contact the Financial Ombudsman Service please see **our** policy document.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD

Tel: 0344 770 9000

Email: enquiries@arclegal.co.uk

COMPENSATION

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd

HOME EMERGENCY PROTECTION

This policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Your Policy is arranged by Business & Domestic Insurance Services, a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Address: Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register/ or by contacting them on 0800 111 6768.

WHAT IS COVERED:

In the event of an emergency occurring in your home, we will:

- Advise you on what action to take to protect yourself and your home;
- Send one of our authorised service agents/contractors to your home or arrange a convenient time for an authorised service agent/contractor to attend and
- Cover the cost of providing emergency assistance detailed under the "What we will pay" section of your Policy

This cover is only provided if the emergency happens during the period of cover and it is caused by one or more of the following:

Electricity supply	Complete failure or breakdown of the electricity supply system within your home
Primary heating system	Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system
Plumbing and drainage	Failure of, or damage to the plumbing or drainage system which result in water damage inside your home

Uninhabitable accommodation cover	If no-one can live in your home as a result of an emergency, the helpline will pay all your reasonable costs in getting basic accommodation for one night, as long as the helpline approves it beforehand.
Security and glazing	Failure of, or damage not caused by you to, outside locks, doors or windows which means that your home is no longer secure
Vermin	If you need to remove rats, mice, cockroaches, and wasps or bees nests from your home (this does not apply to animals and insects already in your home before you took out cover)
Roof	Damage to the roof of your home caused by storm or fallen trees or branches

WHAT IS NOT COVERED:

- Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
- Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
- Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor's guarantees or warranties or insured parts covered through non compliance with the manufacturer's operating instructions.
- Any inherent or recurring manufacturer's design fault or defect.
- Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
- Any costs incurred due to boiler or system noise and/or where no fault is found.
- Any intermittent faults.
- No claim will be paid if it results from any of the following:
 - Damage or failure outside the boundary of the home.
 - Deliberate disconnection, withholding, or interruption of mains services to the home.
 - Loss or damage resulting from a wilful act.
 - Any costs arising as a result of failure to service the boiler/system or in accordance with the manufacturer's instructions.
 - Damage resulting from lack of proper maintenance/incorrect installation.
 - Shared pipe work leading to or from other properties.
- Costs that have not first been notified through the correct helpline and carried out by the authorised service agent/contractor.
- Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
- Any claim or event where the property/home has remained unoccupied for more than 30 days.
- Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
- Claims arising as a result of wear and tear,
- Boilers which exceed the age limit of the policy.
- Accidental damage to glass or replacement glass.

This insurance is not an equipment maintenance contract, household building or contents policy. It complements your household insurance policies, providing services and benefits which are not usually available under such policies.

How to claim under Section 5

REQUESTING ASSISTANCE

First check the circumstances are covered within the terms of this Policy and under the product you have purchased. Having done this telephone us stating your policy number, on:

0344 573 7912

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON: 0800 111 999

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

In the first instant contact:

Business & Domestic Insurance Services
 Building A
 Venture House
 Arlington Square
 Bracknell
 Berkshire
 RG12 1WA
 Telephone: +44 (0) 1344 706015
 Fax: +44 (0) 1344 668437
 Email: info@businessanddomestic.co.uk
 If your complaint about the policy cannot be resolved by the end of the next working day Business & Domestic Insurance Services will pass it to:

Customer Relations Department
 UK General Insurance Limited
 Cast House
 Old Mill Business Park
 Gibraltar Island Road
 Leeds
 LS10 1RJ
 Telephone number: 0345 218 2685
 Email: customerrelations@ukgeneral.co.uk

In the unlikely event that the complaint is still not resolved to your satisfaction, you may refer to the Financial Ombudsman Service whose address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone number 0800 0234 567. Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Referral to the Ombudsman will not affect your right to take legal action against us. None of the above affects any right of legal action you may have.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0207 892 7300.

CANCELLATION

Your Rights

You may cancel this **policy** during the 14 days from receipt of the **policy** documents (new business) or the renewal date by giving notice in writing during this period to **your** insurance adviser at the address shown in their correspondence or by contacting RGA.

There is no refund of premium in the event of a total loss claim. However in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

In the event of a total loss, if **you** are paying by instalments, **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation outside the Statutory Cancellation Period

Your Rights

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a period of 14 days, from inception, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after 14 days of the start date will be subject to cancellation fee of up to £35. We will also retain a pro-rata premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the policy less the cancellation fee of £35 (total refund in this instance would be £65).

Please note any administration fees charged for policy set up are nonrefundable if cancelled after the 14 days cooling off period.

CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the RGA claims line on **020 8587 1071**. Claims must be submitted within 30 days of the incident.

MAKING YOURSELF HEARD

Any complaint **you** may have should in the first instance be addressed to **your** insurance adviser, then claim office or helpline as applicable. If **you** are not satisfied with the way in which **your** complaint has been dealt with, **you** should write to RGA Customer Services department.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- Your** business has a turnover of less than GBP 1,000,000;

- Referral to the Financial Ombudsman 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)

RGA is 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 GBP 2,000 and 90% of any amount above the threshold.

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

FINANCIAL CONDUCT AUTHORITY REGULATION

RGA Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Lloyd's Underwriters are authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. This can be checked on the FCA's register by visiting their website at www.fca.org.uk or by contacting them on 0800 111 6768.

For further details about this cover, please refer to your agent, or contact the Quoteline on **0800 294 4546**, giving agent name and/or number