



## **ABOUT THIS DOCUMENT**

Please note that this cover summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## **INSURER**

Certain Underwriters at Lloyd's, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## **TYPE OF INSURANCE AND COVER**

You can choose from buildings and/or contents insurance and may add further options to suit your needs. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

## **Cover specific features and benefits**

### **Section one: Buildings**

- Buildings insurance with optional accidental damage cover.
- Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation.
- Up to £1,000 for loss of metered water caused by an insured event.
- Covers loss or damage caused by a member of the emergency services breaking into the home.
- Accidental damage to underground cables, pipes and tanks serving your home.
- Accidental breakage of fixed glass and fixed sanitary fittings.
- Up to £5,000 for tracing and accessing leaks.
- Up to £2 million for property owners liability.
- Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

### **Section two: Contents**

Contents insurance with optional accidental damage cover

#### **In the home:**

- Up to £500 for money.
- Up to £5,000 for stamp, coin, medals and other collections.
- Up to £1,000 for pedal cycles in total.
- Up to 30% of the contents sum insured for valuables (but not more than £3,000 for any one item, pair or set).
- Up to £1,000 for guests' clothing and personal belongings.
- Up to £5,000 for business equipment belonging to you.
- Up to £5,000 for theft or attempted theft from garages or outbuildings.
- Up to 20% of the contents sum insured for loss of rent, alternative accommodation or rent you pay.
- Up to £1,000 for loss of metered water caused by an insured event.
- Up to 20% of the contents sum insured for contents temporarily removed from the home, except for theft or attempted theft from garages or outbuildings when the limit is £5,000.

#### **Other contents:**

- Up to £1,000 for contents in the open but within the boundaries of the home.
- Wedding gifts - contents sum insured increased by 10% for 14 days before and 14 days after a family wedding.



- Religious festivals, birthday and wedding anniversary gifts - contents sum insured increased by 10% for 7 days before and 7 days after a religious festival, family birthday or wedding anniversary.
- Up to £500 for replacement locks and keys if your keys are lost or stolen.
- £5,000 compensation for death in the home caused by specified insured events for persons aged 16 or over.
- Up to £2,000 for tenants greenhouses and sheds
- Up to £3,000 for students contents temporarily moved to a school boarding house, college or university halls of residence.
- Up to £2 million personal liability and liability as occupier of your home.
- Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).
- Up to £100,000 for unpaid damages awarded to you.

### **Section three: Personal Items (optional cover)**

Cover available for accidental loss, damage or theft to unspecified or specified valuables, clothing, personal belongings, money, and cycles, whilst anywhere in the world.

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)**

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document.

#### **Section one: Buildings**

- The first £100 of every claim other than claims for escape of water or oil where the excess will be £250 and for subsidence, heave or landslip where the excess will be £1,000 (or as shown in the schedule).
- The first £150 for every claim under the optional accidental damage cover
- Excludes cover for loss or damage to pitch fibre pipes due to pressure from weight of soil or delamination

#### **Section two: Contents**

- The first £100 of every claim other than claims for escape of water or oil where the excess will be £250 (or as specified by endorsement)
- The first £150 of every claim under the optional accidental damage cover.

#### **Section three: Personal Items**

- The first £100 of every claim (or as specified by endorsement).
- **Any loss or theft not reported to the Police within 24 hours of discovery.**

### **PERIOD OF INSURANCE**

The insurance offered is a twelve month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

### **CANCELLATION**

You may cancel the insurance at any time by sending us written notice. The charges that will apply are detailed in the General Conditions section of the insurance document.

### **Your right to change your mind**

If you are not satisfied with the cover provided by this insurance, please return the documents to your insurance adviser within 14 days of receiving them. As long as **you** have not made a claim, **we** will return any premium **you** have paid.



#### **HOW TO CLAIM**

If a claim or possible claim occurs, you must report it to us as soon as possible. Please contact **us** on **0344 893 1058**.

#### **COMPLAINTS**

We aim to offer a first class service. However, If **you** need to complain, please contact Andrew Copeland Insurance Consultants Ltd, 230-234 Portland Road, London SE25 4SL. Tel: **020 8656 2544** or email [complaints@acopeland.com](mailto:complaints@acopeland.com).

If you are not satisfied with the way a complaint has been dealt with, you should refer your case to the Policyholder & Market Assistance Department at Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

You can also refer your complaint to The Financial Ombudsman Service (FOS), South Quay Plaza II, 183 Marsh Wall, London E14 9SR.

These procedures do not affect your right to take legal action.

#### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

#### **LAW APPLYING TO THE INSURANCE**

Unless we have agreed otherwise with you, English law will apply to this insurance.