

EUROPLAN

FOR INSURANCE OF PROPERTY IN EUROPE

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request.

INSURER

This insurance is underwritten by Certain Underwriters at Lloyd's.

SIGNIFICANT FEATURES AND BENEFITS

This insurance provides the following coverage:

Household insurance cover.

This insurance only relates to those sections of the insurance which you request and we agree to insure.

Buildings: As defined in the policy pages 11-15 and specified in the schedule

Contents: As defined in the policy pages 16-21 and specified in the schedule

Public Liability: As defined in the policy page 22-23 and specified in the schedule

Accidents to Domestic Staff: As defined in the policy page 24 and specified in the schedule

Buildings and **Contents** are covered for loss or damage caused by:-

- Fire, Smoke Damage, Lightning or Explosion
- Aircraft and other Flying Devices
- Storm, Flood, Hail
- Weight of Snow, Avalanche
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Metered Water
- Accidental damage to oil pipes, underground water/gas supply pipes and underground electricity cables
- Theft or attempted theft
- Impact by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees
- Earthquake
- Loss of Rent (up to 10%)
- Accidental Damage to fixed glass when property not let
- Alternative Accommodation if buildings are rendered uninhabitable
- Contents whilst temporarily removed from the premises
- Electrical Power Surge
- Domestic Freezer Contents
- Loss/Theft of Keys

EUROPLAN

FOR INSURANCE OF PROPERTY IN EUROPE

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

Section one Buildings

- Subsidence or Heave of the site or Landslip maximum payable £200,000

Section two Contents

Unless otherwise agreed by us, the following exclusions apply to contents:-

- money over £250
- deeds and registered bonds and other personal documents
- stamps or coins forming part of a collection
- jewellery and watches over £1,000 unless specified
- pedal cycles over £500 unless specified
- sport equipment over £2,500 unless specified
- domestic oil in fixed fuel oil tanks
- motor vehicles (other than garden machinery as agreed), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- computer software

Policy Excess

- The standard policy excess is £100.
- For claims resulting from Subsidence, Landslip, Heave the excess is £2,500 (this increases to £5,000 or 2.5% of the Building Sum Insured whichever is the greater for properties in Italy).
- For claims resulting from Earthquake the excess is £2,500 (this increases to £5,000 for properties or 2.5% of the Building Sum Insured whichever is the greater for properties in Italy and Greece).
- For claims resulting from Escape of Water, Weight of Snow and Avalanche the excess is £250.
- Claims in respect of private Swimming Pools the excess is £250.
- Any specific excesses that may be applied in addition will be advised to you on your schedule.

Tell us about any changes in occupancy of the home

You must tell (the insurance broker who sold you this insurance) of any changes to the use of the home as a permanent private residence. Letting the home to someone else, or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

Tell us about any changes to the home

You must tell your broker before you start any conversions, extensions or other structural work to the buildings. When we receive this notice, we have the option to change the conditions of this insurance.

Unoccupancy Condition

In the event that the property is left unoccupied for 21 consecutive days or more:

- Cover is excluded for valuables, jewellery, furs, gold, silver, gold and silver plated articles and watches.
- Theft and attempted theft is limited to following violent and/or forcible entry.
- Damage caused by escape of water is excluded unless the water supply has been turned off at the point of supply to the buildings

EUROPLAN

FOR INSURANCE OF PROPERTY IN EUROPE

How We Settle Your Claim

- Buildings-** We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.
- Contents-** Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of a total loss or destruction of any article, we will pay the cost of replacing the article as new. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.
- Personal Possessions-** We will at our option either repair replace or pay for any article lost or damaged.

PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

COOLING OFF PERIOD

You may cancel this insurance within 14 days of you buying this insurance or the day on which you received the insurance documents whichever is latter. We will provide a full refund of the premium paid. We can decide not to refund any premium if you have made a claim on this insurance.

CLAIMS

If you believe that you have a claim under this insurance, you should notify Adjusting Associates LLP, Unit 2, Sovereign Court, Sterling Drive, Llantrisant, CF72 8YX Tel: 01443 229513

COMPLAINTS

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

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.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's. The contact details are:

Complaints, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225;

E-mail: complaints@Lloyds.com.

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

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, or, in any event, after a period of eight weeks from making **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

Making a complaint does not affect **your** right to take legal action.



EUROPLAN

FOR INSURANCE OF PROPERTY IN EUROPE

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

LAW APPLICABLE TO THE INSURANCE

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