

This document is summary of the insurance contract. Please see the policy document for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This insurance provides financial protection from a variety of risks and events that your home and your possessions may be exposed to.



What is insured?

When you buy the insurance, you may have options on which cover you require (such as buildings, contents and accidental damage extensions). The following describes the main cover provided under all the sections and the options you choose will dictate whether that cover is applicable. This will be clearly communicated to you on the policy schedule and the policy wording.

- ✓ **Contents**
Loss of and/or damage to contents by fire, smoke, vandalism, storm, flood, theft, water leaks and subsidence.
- ✓ **Contents accidental damage**
Accidental damage to the contents in the home such as spillages, dropped items and accidental collision.
- ✓ **Personal possessions**
Cover for loss or damage to items you normally carry and have with you when you are away from your home.
- ✓ **Buildings**
Loss of and/or damage to buildings by fire, smoke, vandalism, storm, flood, theft, water leaks and subsidence.
- ✓ **Buildings accidental damage**
Accidental damage to the buildings such as putting your foot through an attic floor or hammering a nail through a pipe when hanging a picture.
- ✓ **Occupiers, Personal and Employers Liability**
Cover for legal liability for accidental death, bodily injury, illness or disease to members of the public and your domestic employees.
- ✓ **Legal expenses**
Cover for employment and contract disputes, bodily injury, clinical negligence and Tax protection.
- ✓ **Home emergency**
Provides cover for emergency assistance in the event of your drains or plumbing becoming blocked, damaged or flooded, the failure of your main heating system and the failure of your gas or electricity supply.



What is not insured?

- ✗ There is no cover for wear and tear or any issues arising from a lack of maintenance under any part of this policy.
- ✗ There may be specific excesses which you must pay with certain claims. Your policy and schedule will clearly specify these scenarios.
- ✗ Certain loss or damage is excluded if your property is unoccupied for longer than the specified period as detailed in your policy.
- ✗ If an item is damaged or lost which is part of a set or suite we will only cover the damaged or lost item.
- ✗ There is no cover for damage by wet or dry rot under this policy.



Are there any restrictions on cover?

- ! You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in good condition.
- ! You must ensure that at all times the sums insured adequately represent the full value of the property insured.
- ! There is no cover for any loss of value following repair or replacement in the event of a claim.



What are my obligations?

- You must take care to answer any questions we ask accurately and completely in your application for this insurance policy.
- You must inform your insurance advisor as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must tell us as soon as reasonably possible of any event that you wish to make a claim for.



Where am I covered?

Your contents are covered within your home including outbuildings and garages and in the open within the boundaries of your home. Your policy wording and schedule will detail the limits and conditions applicable to the location where the contents are held.

Personal belongings cover provides full cover for the duration of your policy anywhere in the UK and up to 60 days anywhere else in the world.



When and how do I pay?

Depending on your choice of insurance broker you may have several options with regards to how you pay for your insurance (such as monthly or annually). The choices available to you will determine when you pay.



When does the cover start and end?

This policy is an annually renewable contract and starts from the date specified by you and ends 12 months from that date.



How do I cancel the contract?

You may cancel this contract at any time by contacting the insurance broker you purchased the policy with.