

POLICY SUMMARY

Please read carefully and retain



Property Insurance for Homes & Holiday Homes Overseas



Intasure Homes & Holiday Homes Overseas Policy Summary

ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your Homes & Holiday Homes Overseas policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the Homes & Holiday Homes Overseas policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or, you can download from www.intasure.com

Our Homes & Holiday Homes Overseas insurance policy allows you to choose whether to be covered for buildings, contents and valuables and personal belongings (provided that you purchase contents cover). You can also purchase additional cover to tailor the policy to your needs.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See 'Cancellation rights' for more information. Policies are valid for a 12 month period from the inception date (as shown on your Schedule). You will need to periodically review the level of cover and sums insured as stated in your Schedule and Policy Wording to ensure that you have adequate protection throughout the year.

Please refer to your Schedule for details of your insurer and the cover selected.

ABOUT THE INSURER

The Homes & Holiday Homes Overseas insurance is underwritten by 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. You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Details of each insurer's proportionate liability will be provided upon request.



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Section 1 - BUILDINGS

For full details about your cover and the exclusions see Section 1 of the Policy Wording

Buildings are defined as:

Any permanent structure used for domestic purposes within the grounds of your home or holiday home including:

- Fixtures and fittings
- Lifts
- Domestic fixed fuel tanks; including gas, LPG and oil tanks
- Swimming pools/hot tubs/jacuzzis
- Outbuildings and permanent structures
- Gates, hedges, walls and fences
- Radio and television aerials, satellite dishes, their fittings and masts
- Wind turbines, fixed generators and solar panels (if specified on the Policy Schedule)
- Wells, lakes and rivers within the boundary of the property for liability cover only
- Paths and drives

all at the address shown in the Schedule and which belong to you or for which you are legally responsible.

Section 2 - CONTENTS

For full details about your cover and the exclusions see Section 2 of the Policy Wording

Contents are defined as:

- Household goods, carpets and personal property. Money and valuables all belonging to or the responsibility of you or your family contained in the home or holiday home or in the open within the boundaries of the land belonging to the home or holiday Home. Our liability in respect of valuables shall not exceed 20% of the contents sum insured in any one period of insurance.

WHAT ARE YOU INSURED AGAINST?

- Fire, explosion, lightning, earthquake or subterranean fire
- Smoke
- Riot, civil commotion, labour or political disturbances
- Malicious persons or vandals.
- Storm, flood, hail, weight of snow, avalanche.
- Escape of water, sewage or oil from any fixed heating or domestic water installation, washing machines or dishwashers
- Theft or attempted theft

- Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals
- Falling trees or branches (including the cost of removal up to £500), lamp posts or telegraph poles, causing damage to the buildings.
- Falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
- Electrical Power Surge

- Damage to underground services - Accidental damage to underground services to the home or holiday home for which you are legally responsible.
- Glass and sanitary fixtures - Accidental breakage of fixed glass, wash basins, splashbacks, pedestals, sinks, lavatory pans, shower screens, cisterns, bidets, baths and fitted ceramic hobs.
- Breakage of glass and mirrors - Accidental breakage of mirrors, glass tops to furniture and freestanding ceramic hobs and fixed glass in furniture in the home or holiday home.

POLICY EXCESS

Standard Excess - £250

Earthquake or Subterranean Fire Excess - £5,000

Theft or Attempted Theft of Solar Panels Excess - £500

Subsidence, Landslip & Heave Excess - £1,000

Students in University Accommodation Excess - £250

Unless stated otherwise in your Schedule.

Please be aware that if you have selected a voluntary excess this will be payable in addition to the standard excess.



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ADDITIONAL BENEFITS INCLUDED AS STANDARD

Section 1 - BUILDINGS

- Temporary accommodation or loss of hiring charges limited to £25,000. Loss of hiring charges due to pollution or oil spillage within a radius of one mile of the nearest beach or murder, suicide or notifiable disease or illness arising from or traceable to foreign or injurious matter in food or drink at the home or holiday home, limited to £1,000. The above are subject to bookings actually made and confirmed with you prior to the incident.
- Removal of debris and demolition costs limited to £10,000.
- Architects and surveyors fees / local authority requirements; their fees that you have to pay in order to reinstate the building due to destruction or damage caused by an insured peril; limited to £50,000.
- If you are selling the home or holiday home the purchaser will have the benefit of this section during the period between exchange of contracts and completion. Provided the home or holiday home is not insured elsewhere.
- Up to £1,500 for loss of metered water or domestic heating oil from fixed domestic water or heating installations situated in or on the home or holiday home (provided Section 2 – Contents is not in force).
- Up to £2,000 to find the source of an escape of water or oil from any fixed domestic water services or heating installations within the main building, including subsequent repairs to walls, floors or ceilings.
- Damage to your home or holiday home caused by forced access to attend a medical emergency or an event which could result in damage to the home or holiday home.
- Up to £1,000 toward the costs of preparing new Title Deeds for the building should they be lost or damaged.
- Up to £250 toward the cost of your managing agent fees for their services in relation to the handling of a claim on your behalf.
- Up to £300 for the cost of one return air ticket for you and up to £300 for a second return air ticket for a member of your family to the home or holiday home, plus necessarily incurred costs of temporary accommodation and/or expenses up to £400 due to the home or holiday home being uninhabitable due to an insured event. The total cost of any claim shall not exceed £1,000 in any period of insurance.
- Legal Liability as owner or occupier of the home or holiday home up to £5,000,000.

Section 2 - CONTENTS

- Loss or damage to contents temporarily removed from the home or holiday home but within the country in which the home or holiday home is situated. Up to a maximum of 20% of the contents sum insured whilst in any trade building for the purpose of alterations, cleaning or processing, or in any furniture depository.
- Additional costs of alternative accommodation not exceeding 10% of the contents sum insured if the buildings are rendered uninhabitable.
- Up to 15% of the contents sum insured for sums you are legally liable to pay as tenant for damage to the buildings.
- Up to £750 to replace a lock or mechanism of any external door, alarm system or domestic safe following theft or loss of keys.
- Up to £1,500 for loss of metered water or domestic heating oil from fixed domestic water or heating installations situated in or on the home or holiday home.
- Up to £1,500 in any one period of insurance for replacing or repairing your garden furniture, unfixed statues or barbeque equipment due to loss or damage caused by an insured peril (loss or damage by storm, flood or theft is not covered).
- Up to £500 for loss or damage to pedal cycles and their accessories (insured worldwide) caused by theft or attempted theft.
- Up to £1,000 to replace the food in your Refrigerator or Freezer if it is spoiled due to accidental failure of the freezer/ refrigerator; contaminated by refrigerator fumes or, accidental failure of the electricity or gas supply.
- Loss of personal money up to £250 in any one period of insurance.
- Up to £1,000 toward the costs of preparing new Title Deeds for the building should they be lost or damaged.
- Up to £300 for the cost of one return air ticket for you and up to £300 for a second return air ticket for a member of your family to the home or holiday home, plus necessarily incurred costs of temporary accommodation and/or expenses up to £400 due to the home or holiday home being uninhabitable due to an insured event. The total cost of any claim shall not exceed £1,000 in any period of insurance.
- Legal Liability as owner or occupier of the home or holiday home up to £5,000,000.

ADDITIONAL COVER

You may add the following optional extensions to cover available on request for an additional premium. Please check your Quotation or Policy Schedule to confirm whether this is included

- Additional Accidental Damage cover
- Theft and accidental damage to Pedal Cycles
- Valuables or Personal Possessions
- Legal Expenses (Provided by Arc Legal Assistance Ltd) - this optional element of cover can be cancelled if you no longer require it, without affecting your main policy cover.
- Key cover (Provided by Keycare Limited) - this optional cover can be cancelled if you no longer require it, without affecting your main policy cover.



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SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS

This is a summary only - you must read this in conjunction with the Policy Document for full details, as well as your Schedule for specific terms and conditions

Section 1 - BUILDINGS

- There are restrictions on cover if:
- Your property is not sufficiently furnished for someone to live in;
- Your property is unoccupied or left regularly unattended for more than 60 consecutive days.

If you have a pet, loss or damage caused by them is not covered under this policy.

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.

For each of the following categories, the limits shown will apply:

- £500 for loss or damage to buildings by falling trees (including the cost of removal), lamp posts or telegraph poles
- £1,000 any one occurrence for electrical power surges and no more than £3,000 in any period of insurance
- £1,000 for glass and sanitary fixtures in any one period of insurance
- £25,000 for temporary accommodation or loss of hiring charges; and £1,000 for loss of hiring charges due to:
 - pollution or oil spillage within a radius of one mile of the nearest beach;
 - murder, suicide or notifiable disease or illness arising from foreign or injurious matter in food or drink at the home or holiday home.
- £10,000 for removal of debris and demolition costs
- £50,000 for architects and surveyors fees/local authority requirements
- £1,500 for loss of metered water and oil (providing cover under Section 2 - Contents is not also in operation at the same time)
- £2,000 to find the source of an escape of water or oil
- £1,000 for replacement of title deeds
- £250 for managing agent fees

Section 2 - CONTENTS

- There are restrictions on cover if:
- Your property is not sufficiently furnished for someone to live in;
- Your property is unoccupied or left regularly unattended for more than 60 consecutive days.

If you have a pet, loss or damage caused by them is not covered under this policy.

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.

For each of the following categories, the limits shown will apply:

- £2,500 for loss of contents from outbuildings and garages
- £500 for the cost of removal of falling trees, branches, lamp posts or telegraph poles
- £1,500 for falling receiving aerials, their fittings or masts, solar panels, satellite dishes and fittings (in any period of insurance)
- £1,000 any one occurrence and no more than £3,000 in any period of insurance for electrical power surges
- £1,000 for accidental breakage of glass and mirrors in any one period of insurance
- £750 for loss or theft of keys
- £1,500 for loss of metered water and domestic heating oil from fixed domestic water or heating installations in any one period of insurance
- £1,500 for garden ornaments and furniture in any one period of insurance
- £500 for pedal cycles and their accessories (unless otherwise shown in your Schedule)
- £1,000 for freezer/refrigerator contents
- £250 for personal money
- £1,000 for replacement of title deeds
- £3,000 for any single item of contents in the holiday home unless otherwise shown on the schedule
- £10,000 for any single item of contents in the home, unless otherwise shown in the schedule.

This insurance does not cover:

- Accidental damage to swimming pools, hot tubs, Jacuzzis or their covers; portable computers, mobile phones, spectacles, contact lenses, corneal lenses, dentures, dental related items, hearing aids or musical instruments;
- Accidental loss or damage to personal effects and valuables.



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EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 5 OF THIS INSURANCE

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Loss, destruction or damage caused directly by pressure waves from aircraft, aerial devices travelling at sonic or supersonic speeds
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power
- Loss/damage caused to the property and any contents as a direct result of any dispute of any ownership of the property
- Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life
- Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials

HOW WE SETTLE YOUR CLAIM

Section 1 - BUILDINGS

If your claim for loss or damage is covered under Section 1, we will pay the full cost of repair as long as:

- The buildings were in a good state of repair immediately prior to the loss or damage, and
- The sum insured is enough to pay for full cost of rebuilding the buildings in their present form and the damage has been repaired or loss has been reinstated.

Section 2 - CONTENTS

If you claim for loss or damage to the contents, we will repair, replace or pay for any article covered under Section 2 contents.





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FAMILY LEGAL PROTECTION (OPTIONAL)

This section of the policy is optional and is provided by Arc Legal Assistance Limited

(this element of cover can be cancelled if you no longer require it, without affecting your main policy cover).

For full details about your cover and the exclusions, see this section of the Policy Wording. Your Schedule states if this section is in force

Significant Features and Benefits

Significant Exclusions and Limitations

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| The insurer will pay legal costs & expenses up to the limit of indemnity, including the cost of appeals for claims reported during the period of insurance for the following Insured Events. | The claim is always more likely than not to be successful and is reported immediately after the insured first becomes aware of the circumstances that could give rise to a claim occurring. The insured always agrees to use the appointed advisor nominated by us, prior to the issue of proceedings or in any claim through the small claims court. |
| A PROPERTY - We will cover a dispute relating to your holiday home following: a) a public or private nuisance or trespass b) an event which causes or could cause physical damage to your holiday home or any contents within. | The first £250 of any claim under nuisance or trespass. |
| B CONTRACT - We will cover a dispute arising out of an agreement or alleged agreement which you have entered into. | Any claim relating to: <ul style="list-style-type: none">• goods or services which exceed £5,000 in value• loans and mortgages• an employment contract• a settlement due under an insurance policy |
| C LEGAL DEFENCE - We will cover defence of a criminal prosecution brought against you in a court of criminal jurisdiction arising from letting out your holiday home for leisure purposes. | |
| D TAX - We will cover a formal aspect or full enquiry into your personal tax affairs. | Any claim relating to: <ul style="list-style-type: none">• an investigation by the Specialist Investigations (S) branch of HM Revenue & Customs• tax returns where HM Revenue & Customs levy a penalty or claim interest or which contain negligent misstatements, or where you fail to disclose income relating to your holiday home.• where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to your financial arrangements.• any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland. |



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CANCELLATION

You have the right to cancel the insurance Policy **30 days** from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents upon the day following the date it was emailed/posted to you.

Once cover has commenced **outside the 30 day period**, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice in writing to you at your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

HOW TO MAKE A CLAIM

To register a claim on your property insurance and obtain a claim form please contact Intasure on **0345 111 0672**. OR

- Online - Log on to your Intasure portal.

For any of the optional covers you may have selected:

- Family Legal Protection call: +44 (0)344 770 9000
- Family Legal Advice call: +44 (0)344 770 1040
- Keycare +44(0)345 075 6188

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your home and holiday home 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 contact:

The Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX. Tel: +44 (0)208 274 6777

If you are not satisfied and wish to make a complaint, then you may contact the insurer's complaints team at:

Complaints
The Channel Managing Agency Limited
10 Lime Street
London
EC3M 7AA

In the event that you remain dissatisfied with us, then you may refer the matter to the Complaints team at Lloyd's:

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN. Tel No: 020 7327 5693 Fax No: 020 7327 5225
E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints

In the event that Insurers are unable to resolve the complaint to your satisfaction, you may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer a complaint to the Financial Ombudsman Service.





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Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced

In all communications the policy/certificate number appearing in the schedule should be quoted.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Compensation Scheme.

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk

Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer products from a single insurer for home or holiday home insurance.

We also offer products from a single insurer for any optional add-on products.

3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above. We will not issue a return premium fee if it is less than £10.

5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Tel: 0208 274 6777

Email: complaints@intasure.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Website: www.fscs.org.uk

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100

8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.