

POLICY SUMMARY

Please read carefully and retain



Home Insurance for Household UK



Intasure Home Insurance for Household UK

Policy Summary

ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your Household UK policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the Household UK 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 Household UK Insurance policy allows you to choose whether to be covered for home 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 Household UK insurance is underwritten by Channel Syndicate 2015 at Lloyd's:-

The Channel Managing Agency Limited

The Channel Managing Agency Limited, (Registered number: 08614385) is registered in England and Wales at 10 Lime St, London, EC3M 7AA.

The Insurer is 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.

Section 1 - BUILDINGS		Section 2 - CONTENTS
For full details about your cover and the exclusions see Section 1 of the Policy Wording		For full details about your cover and the exclusions see Section 2 of the Policy Wording
Buildings are defined as: The home and its decorations including: <ul style="list-style-type: none"> • Fixtures and fittings attached to the home • Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks, • Fixed solar panels on the main building which you own or for which you are legally responsible within the premises named in the schedule		Contents are defined as: <ul style="list-style-type: none"> • Your household goods, valuables and personal belongings, within the home • Tenants fixtures and fittings where you are the tenant which are your property or which you are legally responsible for
WHAT ARE YOU INSURED AGAINST?		
<ul style="list-style-type: none"> • Fire, Smoke, Lightning, Explosion or Earthquake • Aircraft and other Flying Devices or items dropped from them • Storm, Flood or Weight of Snow • Escape of Water from and frost damage to fixed water tanks, heating installations, apparatus or pipes 	<ul style="list-style-type: none"> • Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation • Subsidence or heave of the site upon which the buildings stand or landslip • Falling trees, branches, telegraph poles or lamp-posts 	<ul style="list-style-type: none"> • Theft or attempted theft • Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts • Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts • Collision or impact by any vehicle or animal
POLICY EXCESS		
Standard Excess - £100 Escape of Water Excess - £250 Subsidence, Landslip & Heave Excess - £1,000 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

- Accidental damage to fixed glass and glazing, sanitary ware and ceramic hobs all forming part of the buildings
- Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables serving the home and which you are legally responsible
- Loss of rent due to you or the costs of temporary accommodation limited to £50,000 following a claim
- Architect's, surveyor's, consulting engineers' and legal fees, the cost of removing debris and making safe the building and costs you have to pay in order to comply with any Government or local authority requirements
- Up to £750 in increased water meter charges following an escape of water claim
- Up to £500 towards replacing and fitting locks if you lose your keys anywhere in the world
- Anyone buying the home will have the benefit of buildings cover until the sale is completed or the insurance ends, whichever is sooner, excluding any loss or damage if the buildings are insured under another insurance
- Up to £1,000 for damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home
- Up to £2,500 to find the source of an escape of water or oil from any fixed water tanks, apparatus or pipes following loss or damage to the buildings
- Legal Liability as owner of the property up to £2,000,000

Section 2 - CONTENTS

- Accidental Damage to TV's, audio, video, games consoles, DVD players/recorders, radios, home computers and associated equipment, aerials, dishes and CCTV cameras located within the home
- Loss or damage to office equipment up to a maximum of £5,000 and £1,000 for stock
- Rent you have to pay or the costs of temporary accommodation for up to 20% of the contents sum insured following a claim
- Loss or damage to contents outside of the home but within the UK up to a maximum of 20% of the contents sum insured
- Loss or damage to contents belonging to visitors, up to a maximum of £250 for any one visitor excluding loss or damage to contents which are covered by any other insurance or contents belonging to a paying guest or lodger
- Fatal injury caused by outward and visible violence by burglars or by fire up to a maximum of £10,000 for each insured person
- Up to £500 to replace locks following theft or loss of keys anywhere in the world
- Increased metered water charges you have to pay following an escape of water up to £750 in any period of insurance. If you claim for such loss under buildings and contents we will not pay more than £750 in total
- Accidental Damage to mirrors and glass furniture
- Amounts you become legally liable to pay under a tenancy agreement up to 20% of the contents sum insured
- Your sum insured is automatically increased by £3,500 during the month in which you celebrate a birthday, wedding day or religious festival
- Up to £2,500 cover for contents whilst at college or university subject to a maximum single item limit of £500
- Up to £500 to replace electronic information you have bought and stored on equipment in your home that is lost or damaged by an insured event
- Up to £500 to replace the food in your Refrigerator or Freezer if it is spoiled or contaminated by a change in temperature or by refrigeration fumes
- Up to £1,000 for damage to the contents caused by forced access to deal with medical emergency or to prevent damage to the home. If you claim for such loss under buildings and contents we will not pay more than £1,000 in total
- Legal Liability as occupier of the home up to £2,000,000

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 anywhere in the United Kingdom
- Valuables or Personal Possessions away from the home
- 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.



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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 home is undergoing any structural repairs, alterations or extensions;
- You have paying guests or tenants;
- Your property is unoccupied or left regularly unattended for more than 30 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.

Section 2 - CONTENTS

There are restrictions on cover if:

- Your property is not sufficiently furnished for someone to live in;
- Your home is undergoing any structural repairs, alterations or extensions;
- You have paying guests or tenants;
- Your property is unoccupied or left regularly unattended for more than 30 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 contents in outbuildings
- £1,000 for contents which are kept within the premises but not in the home or outbuildings
- £1,500 for deeds and registered bonds
- £15,000 for valuables and personal belongings, with a single article limit of £10,000 and £5,000 for jewellery and watches
- £750 for domestic oil in fixed fuel tanks
- £500 for money and credit cards
- Pedal Cycles are covered up to £500 per cycle
- £500 for food in your freezer or refrigerator
- £500 for mobile phones
- £1,500 for portable computer equipment

EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 4 OF THIS INSURANCE

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- 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, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- Existing or Deliberate Damage
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Any reduction in market value of any property following its repair or reinstatement
- 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



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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.

Section 5 - EMERGENCY PROPERTY ASSISTANCE

This section of the policy is included as standard and is provided by Arc Legal Assistance Limited

For full details about your cover and the exclusions, see Section 5 of the Policy Wording. Your Schedule states if this section is in force

Significant Features & Benefits

The insurer will pay emergency costs up to the limit of indemnity for claims reported during the period of insurance for the Insured Events shown below.

Significant Exclusions and Limitations

The claim must be reported to us immediately after you first become aware of the property emergency. You always agree to use the contractor nominated by us.

1 MAIN HEATING SYSTEM - The total failure or complete breakdown of the main heating system in the property.

Limit of Indemnity
The maximum payable per claim is £500.

Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions.

LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60kWh.

2 PLUMBING & DRAINAGE - The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the property or its contents.

Blockage of supply or waste pipes due to freezing weather conditions.

3 PROPERTY SECURITY - Damage to or failure of external doors, windows or locks which compromises the security of the property.

4 TOILET UNIT - Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the property.

5 DOMESTIC POWER SUPPLY - The failure of the property's domestic electricity or gas supply.

The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.

6 LOST KEYS - The loss of the only available keys, if you cannot replace them, to gain access to the property.

Damage caused by gaining access to the property.

7 VERMIN INFESTATION - Vermin causing damage inside the property or a health risk to your tenant(s).

8 ALTERNATIVE ACCOMMODATION COSTS - Your tenant(s) overnight accommodation costs including transport there following a property emergency which makes the property unsafe, insecure or uncomfortable to stay in overnight.

Your tenant will have to settle the charges for accommodation and the insurer will reimburse the payment on our acceptance of your claim.



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SIGNIFICANT EXCLUSIONS THAT APPLY ONLY TO SECTION 5 - EMERGENCY PROPERTY ASSISTANCE

Any claim

- where costs have been incurred before we accept a claim
- where the Insured Event happens within the first 48 hours of cover if you purchase this policy at a different date from any other related insurance policy
- where there is no one at the property when the contractor arrives
- involving a pre-existing problem
- arising from defect, damage or failure caused by modification, attempted repair to all or any part of your property resulting in damage to that or another part of your property or, failure to comply with recognised industry standards.
- for making permanent repairs once the emergency situation has been resolved
- for damage that is caused by finding the cause of your claim and making the repair arising out of the failure to maintain any system or equipment or the replacement of parts that gradually sustain wear and tear over time
- relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks
- Your Property being left unoccupied for more than 30 days consecutively unless you usually let out your Property and are actively seeking a tenant
- covered by a manufacturer's, supplier's or installer's warranty.

Section 6 - FAMILY LEGAL SOLUTIONS (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 Section 6 of the Policy Wording. Your Schedule states if this section is in force

Significant Features and Benefits

Significant Exclusions and Limitations

<p>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.</p>	<p>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.</p>
<p>1 EMPLOYMENT - We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights.</p>	<p>Any claim solely relating to personal injury.</p>
<p>2 CONTRACT - We will cover a dispute arising out of an agreement or alleged agreement which you have entered into.</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • the letting, leasing or licensing of land or buildings where the insured acts as the landlord • loans, mortgages, endowments, pensions, or any other financial or investment product • your business, venture for gain, profession or employment • a contract involving a motor vehicle • a settlement due under an insurance policy • construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT.
<p>3 PROPERTY - We will cover a dispute relating to material property following:</p> <ol style="list-style-type: none"> an event which causes or could cause physical damage to material property including your principal home a public or private nuisance or trespass. 	<p>The first £250 of each and every claim relating to public or private nuisance or trespass.</p>
<p>4 PERSONAL INJURY - We will cover an event causing you or any member of your family personal injury.</p>	<p>Any dispute relating to defending a claim other than defending a counter claim.</p>



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<p>5 TAX - We will cover a formal aspect or full enquiry into your personal tax affairs.</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none">• an investigation by the Specialist Investigations Branch of HM Revenue and Customs• an investigation under the Civil Investigation of Fraud procedure• the submission of returns or accounts where the HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements• a tax avoidance or tax efficient scheme• a business or venture for gain of the insured.
<p>6 LEGAL DEFENCE - We will cover work related prosecutions relating to:</p> <ul style="list-style-type: none">• Health & Safety or the Data Protection Act• civil proceedings against the insured for unlawful discrimination. <p>We will cover the legal costs to defend a motoring prosecution or investigation or disciplinary hearing brought by any trade association, professional or regulatory body against the insured.</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none">• driving without motor insurance or a valid driving licence• a parking offence.
<p>7 IDENTITY THEFT - We will cover a dispute arising from the use of personal information without the insured's permission to commit fraud or other crimes.</p>	<p>Any claim relating to any money claimed, goods, choses in action, or other property or equivalent costs obtained as a result of the identity theft.</p>



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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 by letter 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:

- Identity Theft call: +44 (0)344 770 1040
- Family Legal Solutions call: +44 (0)344 770 9000
- Family Legal Advice call: +44 (0)344 770 1040

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your 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:

The Channel Syndicate
10 Lime Street
London
EC3M 7AA
Tel: +44 (0)20 3535 5070
E-mail: Complaints@channel2015.com

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
One Lime Street
London EC3M 7HA
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



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

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