

## **POLICY SUMMARY**

Please read carefully and retain



# **Property Insurance for** Non-standard Buildings in the United Kingdom and Overseas



# Intasure Property Insurance for Non-standard Buildings in the United Kingdom and Overseas

## Policy Summary

### ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your non-standard buildings in the United Kingdom and overseas policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the Non-standard Buildings in the United Kingdom and 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](http://www.intasure.com)

Our Non-standard Buildings in the United Kingdom and Overseas Insurance policy allows you to choose whether to be covered for the Unit and contents (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' information' 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 Non-standard Buildings in the United Kingdom and Overseas 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](http://www.fca.org.uk) or by calling them on 0800 111 6768.

### Section 1 - STANDARD COVER

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

<p>Unit is defined as:</p> <p>The Unit and its decorations including:</p> <ul style="list-style-type: none"> <li>• fixtures and fittings attached to the Unit,</li> <li>• Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,</li> <li>• Solar panels permanently attached to the main private dwelling</li> </ul> <p>which you own or for which you are legally responsible within the premises named in the schedule.</p>	<p>Contents is defined as:</p> <p>Household goods, personal possessions and clothing in the unit which belongs to you, or your family, or for which you are legally responsible.</p> <p>Contents do not include articles of gold, silver or other precious metal, jewellery, furs, watches, cameras and other photographic equipment, binoculars, spectacles, contact or corneal lenses, motor vehicles, motor cycles, trailers, watercraft and or outboard engines, or any accessories to these items, watersports clothing and equipment, fishing tackle, golfing equipment, bicycles, pets and livestock, landlords' fixtures and fittings, securities, certificates, money, stamps, credit cards, cheques and documents of any kind.</p>
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### WHAT ARE YOU INSURED AGAINST

<ul style="list-style-type: none"> <li>• Fire, Smoke, Explosion, Lightning, thunderbolt, Earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them.</li> <li>• Storm or Flood</li> <li>• Theft or attempted theft.</li> <li>• Escape of water or oil from any fixed domestic water or heating installation, or Water freezing in any fixed domestic water or heating installation.</li> </ul>	<ul style="list-style-type: none"> <li>• Impact or damage by any vehicle or animal.</li> <li>• Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts.</li> <li>• Malicious acts or vandalism.</li> <li>• Falling trees, telegraph poles or lampposts or any parts of them.</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidence, heave or landslip of the land or pitch on which Your Unit stands and for which You are legally responsible.</li> <li>• Accidental Damage – Basic Cover</li> <li>• Loss of keys</li> </ul>
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### POLICY EXCESS

Standard Excess - £150

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.

### ADDITIONAL BENEFITS INCLUDED AS STANDARD

#### Section 1 - STANDARD COVER and OTHER SECTIONS

- **Section 1** - Basic Cover - Accidental breakage of fixed glass in windows, doors, fanlights, skylights of your Unit and accidental damage to sanitary fixtures, ceramic hobs in fixed appliances.
- **Section 1** - Accidental damage to underground service pipes and cables for which you are responsible.
- **Section 2** - Reasonable costs for alternative accommodation and pitch fees you are liable to pay for the period the Unit cannot be occupied following loss or damage by an insured peril under Section 1 of the Policy rendering the unit uninhabitable.
- **Section 3** - Legal Liability as owner of the Unit up to the amount specified in the schedule.
- **Section 4** – Personal Accident – cover for you or your family for physical injuries (death, loss of use of one or more limbs, sight, permanent disablement; caused solely and directly by an accident whilst on holiday at your unit or while working on your unit during the period of insurance.
- **Section 5** – Emergency Travel – Up to £300 for one return air or rail ticket to the insured Unit for you and up to £300 for a second return ticket for a member of your family, plus the necessarily incurred costs of temporary accommodation and/or expenses up to £400 in the event of the Unit being uninhabitable due to an insured event under Sections 1 and 2 of the policy.

### 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 Enhanced Accidental Damage cover
- Increased liability cover to £5,000,000
- 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.

### 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 - STANDARD COVER

There are restrictions on cover if:

- Your unit is left unattended and unlocked;
- There is any loss arising from damage caused by pets, moth or vermin;
- There is loss or damage suffered if a storm causes your unit to fall over or become dislodged unless it is securely:
  - storm anchored at all four corners of the chassis or
  - attached to a floatation device approved by us and fitted in accordance with the manufacturer's instructions so that it can float freely above the water in the event of flood.
- Loss or damage is caused by demolition, alteration or repair to your unit.

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

- £500 single item limit unless specifically identified on your schedule.
- £250 limit for loss of keys in respect of any one occasion.

#### OTHER SECTIONS

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

- 10% of the total sum insured on your Unit for any one claim under Section 2 – Loss of Use.
- £1,000 limit in any period of insurance under Section 5 – Emergency Travel.



# Intasure Property Insurance for Non-standard Buildings in the United Kingdom and Overseas

## Policy Summary

### EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 5 OF THIS INSURANCE

- Loss or damage if your unit is being used for trade or business purposes, used as a permanent residence, not properly sited on the Site identified in your schedule of insurance.
- Loss or damage to any property, or any legal liability, or any cost or expense of whatever nature, directly or indirectly caused by, or contributed to, or arising from:-
  - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
  - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss, damage to any property, or any cost or expense of whatever nature arising directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/ or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- Loss or damage or legal liability directly or indirectly arising from the unit being loaned, leased or hired to any other person other than your family unless agreed by us in writing.

### HOW WE SETTLE YOUR CLAIM

#### Section 1 - STANDARD COVER - Unit

#### Section 1 - STANDARD COVER - Contents

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

- The unit was 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 unit in its present form and the damage has been repaired or loss has been reinstated.

If you claim for loss or damage to the contents, we will repair, replace or pay for any article covered under Section 1.



# Intasure Property Insurance for Static Homes in the United Kingdom and Overseas

## Policy Summary

### 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.

This policy is only available to UK residents with a UK correspondence address.

#### Significant Features and Benefits

#### Significant Exclusions and Limitations

<p>The insurer will pay legal costs &amp; 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.</p> <p>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><b>1 PERSONAL INJURY</b> - We will cover an event causing you personal injury.</p>	<p>Any dispute relating to defending a claim other than defending a counter claim.</p>
<p><b>2 CONTRACT</b> - 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"> <li>• the letting, leasing or licensing of land or buildings where the insured acts as the landlord</li> <li>• loans, mortgages, endowments, pensions, or any other financial or investment product</li> <li>• your business, venture for gain, profession or employment</li> <li>• a contract involving a motor vehicle</li> <li>• a settlement due under an insurance policy</li> <li>• construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT.</li> </ul>
<p><b>3 EMPLOYMENT</b> - We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights provided that in respect of any claim falling under the jurisdiction of an employment tribunal the Insured agrees to use the professional advisor appointed by Arc.</p>	<p>Any dispute solely relating to personal injury.</p>
<p><b>4 PROPERTY</b> - We will cover a dispute relating to material property following:</p> <p>a) an event which causes or could cause physical damage to material property including your Unit.</p> <p>b) a public or private nuisance or trespass.</p>	<p>The first £250 of each and every claim relating to public or private nuisance or trespass.</p>
<p><b>5 TAX</b> - 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"> <li>• an investigation by the Specialist Investigations Branch of HM Revenue and Customs</li> <li>• an investigation under the Civil Investigation of Fraud procedure</li> <li>• the submission of returns or accounts where the HM Revenue &amp; Customs levy a penalty or claim for interest or which contain negligent misstatements</li> <li>• a tax avoidance or tax efficient scheme</li> <li>• a business or venture for gain of the insured.</li> </ul>
<p><b>6 LEGAL DEFENCE</b> - We will cover work related prosecutions relating to:</p> <ul style="list-style-type: none"> <li>• Health &amp; Safety or the Data Protection Act</li> <li>• Civil proceedings against the insured under legislation for unlawful discrimination.</li> <li>• 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.</li> </ul>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> <li>• driving without motor insurance or a valid driving licence</li> <li>• a parking offence.</li> </ul>



# Intasure Property Insurance for Non-standard Buildings in the United Kingdom and Overseas

## Policy Summary

### 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 Protection call: +44 (0)344 770 1040  
*(for existing Legal Protection claims call +44 (0)344 770 9000)*
- Key care call: +44 (0)345 075 6188

### 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 at any time you have a complaint about the insurance or services that we provide for you, then you should contact:

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

In the event that you remain dissatisfied with our response 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](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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.

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.





# **Intasure Property Insurance for Non-standard Buildings in the United Kingdom**

## **Policy Summary**

### **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](http://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 non-standard buildings 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.

### 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](http://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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://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](http://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.