

## **POLICY SUMMARY**

Please read carefully and retain



### **Property Insurance for Homes & Holiday Homes in the UK**



# Intasure Homes & Holiday Homes in the UK Policy Summary

## WHAT IS A POLICY SUMMARY?

This document provides key information about the Homes & Holiday Homes in the UK. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Homes and Holiday Homes in the 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](http://www.intasure.com).

**Policy name:** Homes & Holiday Homes in the UK

**Type of insurance:** Buildings and Contents Insurance

**Underwritten by:** This insurance is underwritten by a consortium of the following leading UK insurers:-

### Ageas Insurance Limited

Ageas Insurance Limited (Registered number: 354568) is registered at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

### Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (Registered number: 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both insurers 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](http://www.fca.org.uk) or by calling them on 0800 111 6768.

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

## SIGNIFICANT FEATURES AND BENEFITS

The Homes & Holiday Homes in the UK policy is specifically designed for people with a home or holiday home in the UK.

### Broader Cover

#### Key benefits include:

- Public liability (£5,000,000) cover
- Employers' liability (£5,000,000) cover
- Optional accidental damage
- No inspection clauses
- Emergency travel, should you need to travel abroad to mitigate the outcome of a claim, and alternative accommodation.
- Loss of rent following a claim
- A sensible approach to security requirements

## QUESTIONS AND 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 contact:

The Managing Director  
Intasure  
AMP House

Dingwall Road  
Croydon CR0 2LX  
United Kingdom  
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:

Policy related complaints	Claims related complaints
Customer Care Line 3 Atlantic Quay 20 York Street Glasgow G2 8JH Tel: 0141 285 3539 Email: <a href="mailto:pencomplaints@penunderwriting.com">pencomplaints@penunderwriting.com</a>	Customer Care Line Ryan Direct Group Quay Point Lakeside Boulevard Doncaster DN4 5PL Tel: 0344 854 2072 Email: <a href="mailto:customer.relations@ryandirectgroup.co.uk">customer.relations@ryandirectgroup.co.uk</a>

If you remain dissatisfied, 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:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Tel: 0800 023 4567 (for landline users)  
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.

## BUILDINGS SECTIONS

See Section 1 of the policy booklet for details.

## BUILDINGS

### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, earthquake, flood, theft, etc. – see policy booklet.

### In addition cover is provided for:

Any permanent structure used for domestic purposes within the ground 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;



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- 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.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS/LIMITATIONS

You will normally have to pay the initial £250 for each claim. This policy excess applies to claims made on the buildings and contents section of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you. For Holiday Homes there is a single article limit for contents of £3,000 and for a main residence abroad £10,000.

#### Solar Panels

- No accidental damage cover is provided
- Theft cover is excluded unless the solar panels are securely mounted or fixed to the building in a non accessible position
- Theft excess is £500.

#### Swimming Pool/Hot Tub/Jacuzzi

Storm, flood, accidental damage and escape of water is excluded in respect of swimming pool/hot tub/jacuzzi covers, filtration plant, heaters and pumps.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

### CONTENTS SECTION

See Section 2 of policy booklet for details.

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, earthquake, flood, theft etc. – see policy booklet.

#### In addition cover is provided for:

- Optional accidental damage
- Contents temporarily removed from the home
- Contents in outbuildings
- Garden ornaments and furniture
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic fuel and metered water
- Pedal cycles
- Your liability as occupier, employer, tenant and in a personal capacity

### SIGNIFICANT AND UNUSUAL EXCLUSION OR LIMITATIONS

No cover is provided for boats, boards or water craft of any kind.

No cover is provided for items used for business or professional purposes.

Theft or malicious damage caused by persons lawfully in the home. No cover is

provided for theft or malicious damage caused by persons lawfully in the home.

### DURATION OF CONTRACT

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

### YOUR INSURANCE QUOTATION

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Homes and Holiday Homes in the UK policy wording. If you would like a copy of the full policy wording, please contact us.

Intasure is authorized and regulated by the Financial Conduct Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

### ENDORSEMENTS

Endorsements are variations or additions to the terms of the Policy. A full list of endorsements can be found in the Policy Wording. Please refer to your quotation or Policy Schedule to establish which endorsements apply.

The following endorsements only apply if shown on the Policy Schedule:

#### HH907

##### Security Endorsement (Standard)

Whenever the Home or Holiday Home is left unattended or unoccupied **we** will not pay for loss or damage unless:

#### Exit doors

The final exit door is fitted with and has in operation a:

- mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system

#### Doors

All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with and have in operation either:

- a mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system **or**
- security bolts fitted top and bottom

#### Patio doors

Sliding patio doors are fitted with and have in operation either:

- key-operated sliding door locks top and bottom **or**
- deadlock or catches securing into the frame operated by an internal handle **or**
- any internal patio door lock, or key operated lock mounted internally on the central rails.

#### Windows

All ground floor, basement and accessible upper floor windows are fitted with and have in operation:

- lever operated window locks **or**
- catches **or**
- shutters **or**
- metal grilles embedded into the wall



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### HH913

#### **Subsidence, Landslip and Heave**

Your policy is extended to include damage caused by subsidence or heave of the site on which the **Buildings** stand, or landslip.

We will not pay for:

- (a) The first £1,000 of any claim (unless higher excess specified)
- (b) Damage resulting from coastal or river erosion
- (c) Damage resulting from defective design, faulty workmanship or the use of defective materials
- (d) Damage resulting from demolition, alteration or repair to the **Buildings**
- (e) Damage resulting from the bedding down of new structures or settlement of made-up ground
- (f) Damage resulting from the movement of solid floors unless the foundations beneath the external walls of **Your Home** or **Holiday Home** are damaged at the same time
- (g) Damage to paths, drives, terraces, patios, walls, gates, fences, **Swimming Pools / Hot Tubs / Jacuzzis** and tennis courts unless the foundations beneath the external walls of the **Home** or **Holiday Home** are damaged by the same cause, and at the same time
- (h) Diminution of market value.

### HH916

#### **Stillage Clause**

It is a condition precedent to our liability that in respect of items stored or contained in the basement area or underground garage of the premises that they are stored at least 15cm off the floor and any exposed water pipes in the basement area or underground garage are suitably lagged. The lagged requirement does not apply to Brazil, Cape Verde, Croatia, Cyprus, Egypt, Gibraltar, Greece, Italy, Malta, Monaco, Montenegro, Morocco, Portugal, South Africa, Spain, Thailand, Tunisia, Turkey, UAE.

### HH926

#### **Optional - Accidental Damage Cover (Insured and Family)**

The policy is extended to provide optional accidental damage cover under Section 1 - Buildings and Section 2 - Contents. The Cover is subject to the policy standard excess.

### HH931

#### **Optional - Accidental Damage Cover (Tenants /Guests)**

Section 1 - Buildings Optional Accidental Damage Cover and Section 2 - Contents Optional Accidental Damage Cover has been extended to include Accidental Damage caused by Tenants/Guests. The Cover is subject to the policy standard excess.

### HH940

#### **Winter Warranty**

In respect of Peril 6, escape of water claims, in the buildings and contents sections:

- (a) We will not be liable for loss or damage unless
  - (i) For the period December to February inclusive the water supply is turned off at the mains and all fixed water tanks and pipes are drained (except central heating systems) should the property be uninhabited (not lived in) for more than 48 hours.  
  
OR
  - (ii) For the period December to February inclusive the **Home** or **Holiday Home** is maintained at a minimum temperature of 59 degrees F (15 degrees C) at all times.
- (b) For the period of December to February inclusive we will not cover the first £500 of any burst pipe or escape of water claim where the property has been uninhabited (not lived in) for more than 48 hours.

# Intasure Homes & Holiday Homes in the UK

## Terms of Business

### The Financial Conduct Authority

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

### Whose Products do we offer?

We only offer products from a single insurer for holiday home insurance. We also offer products from a single insurer for any optional add-on products.

### Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

### What will you have to pay for our services?

For our services in providing this product we charge an annual administration fee of up to £35.

The £35 charge is for the provision of our services including all policy documentation, claims handling and renewal invitation.

There will be a uniform transaction charge of 2.5% of the total premium paid and on any additional adjustments made throughout the year (this transaction charge does not apply to any policy paid via direct debit).

### No additional charges are made throughout the year for any additional documentation

A 30 day cancellation period is applicable to this policy from the day after receipt of the documentation.

### Returned Premiums

These can arise after an insurance risk is reduced or the policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration/transaction fees as above. We will not issue a return premium fee if it is less than £10.

### 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. Our FCA registration number is 311786.

Intasure Homes & Holiday Homes in the UK, is underwritten by a consortium of the following leading UK insurers:-

#### Ageas Insurance Limited

Ageas Insurance Limited (Registered number: 354568) is registered at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

#### Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (Registered number: 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both insurers 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](http://www.fca.org.uk) or by calling them on 0800 111 6768.

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

Our permitted business is to provide an underwriting

and claims service, arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

### 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)

### 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

### Information and changes we need to know about

You must take all reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

Please tell us within 14 days of becoming aware of any changes to the information you provided when applying for this insurance. Please contact us if you require a copy of your Statement of Fact or your schedule.

You must also tell us within 14 days of becoming aware:

- of any intended alterations, extension or renovation to the buildings. You do not need to tell us about internal alterations to the buildings.
- of any change that may result in an amendment to the amounts insured or the limits that are shown in your schedule,
- of any change to the use of the home e.g. if the buildings are to become let, sub-let, or used for business purposes (other than occasional clerical work)
- of any change to the occupancy of the buildings e.g. if the buildings are to become your permanent residence
- that any member of your household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If you are in any doubt, please contact your us.

When we are notified of a change, we will tell you whether this affects your policy. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your

policy. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within the policy.

### Important Notice:

Please note that if the information provided by you is not complete and accurate, we may:-

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

### Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards, debit cards or monthly installments from bank accounts (full details are available upon request).

### Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 30 days' notice in writing to your last known address

In the event of terminating an insurance policy, any return premium will be calculated subject to any claims payments during the policy year and administration/transaction fees as set out above.

Policy Cancellation – your right to cancel following the inception of the contract.

You have a legal right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the inception of the contract.

The cancellation period is 30 days from the day after you receive this information, following the inception of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of the administration/transaction fees with a pro rata amount being charged for the time that the property was on risk. You will need to provide us with a written request to cancel before the expiry of the 30 days to the following address:

Intasure  
AMP House  
Dingwall Road  
Croydon  
Surrey CR0 2LX

# Intasure Homes & Holiday Homes in the UK

## Terms of Business

### **Governing Law**

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

### **Language Used**

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

### **Confidentiality and Data Protection**

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

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

We may pass information about you to credit reference agencies for the purposes of arranging payments by installments, and may also pass to them details of your payment record with us.

### **Your Policy**

Should you mislay your policy booklet a replacement will be issued upon request.