

## **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 insurers:-

### Legal & General Insurance Limited

Legal & General Insurance Limited (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA.

### ERGO Versicherung AG (UK Branch)

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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.

Legal & General Insurance Limited (Register number 202050) and ERGO Versicherung AG (Register number 602490).

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
- No inspection clauses
- Emergency travel and alternative accommodation.
- Loss of rent following a claim

## 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;
  - 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 policy excess for each claim. This policy excess applies to claims made on the buildings 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.

- No cover for damage caused by defective design, faulty workmanship or defective materials or gradually operating cause.
- No cover for malicious damage caused by persons lawfully in the Holiday Home.
- No cover under theft for loss or damage caused by you, your family or tenant/guest.
- Limit of £500 for loss or damage caused by falling trees, branches including the cost of removal.
- Limit of £1,000 any one occurrence and £3,000 in any period of insurance for damage caused by electrical power surges to fixtures and fittings.
- Limit of £1,000 in any one period of insurance for accidental breakage of glass and sanitary fixtures.
- Solar Panels - 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, and escape of water is excluded in respect of swimming pool / Hot tub / Jacuzzi covers, 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.



# Intasure Homes & Holiday Homes in the UK Policy Summary

## In addition cover is provided for:

- 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 hovercraft, watercraft and accessories attached thereto, outboard engines of any kind.

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

No cover is provided for theft or malicious damage caused by persons lawfully in the home.

Limit of £2,500 for theft from outbuildings.

Limit of £500 for pedal cycles for loss or damage caused by theft.

Limit of £1,000 for spoilage to freezer/refrigerator contents caused by accidental failure of the freezer/refrigerator

## 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.

## 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.

## 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. 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.

## 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:

- Family Legal Expenses Helpline call: +44 (0)344 770 1040  
*(for existing Legal Expenses claims call: +44 (0)344 770 9000)*
- Keycare call: +44 (0)345 075 6188

## HOW TO MAKE A COMPLAINT

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:



# Intasure Homes & Holiday Homes in the UK Policy Summary

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 Pen Complaints 3rd Floor Spectrum Building 55 Blythswood Street Glasgow G2 7AT Tel - 0141 285 3539 <a href="mailto:pencomplaints@penunderwriting.com">pencomplaints@penunderwriting.com</a>

If you remain dissatisfied, you may have the right to 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)

## COMPENSATION

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. 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.

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

Tel: 0800 678 1100

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 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.

### 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.