

Summary of Cover

HOME INSURANCE POLICY

This document is only a summary of **your** Policy and other key information about the insurance cover that **you** should read. It does not contain full details of the terms and conditions of the Policy which can be found in **your** Policy booklet. Please read the Policy booklet carefully when **you** receive it and keep it for **your** future reference.

If **you** have any questions about this Policy Summary, the Policy Booklet or the insurance cover generally, please contact **your** insurance adviser.

Who are the Insurers?

This Policy is provided by Pen Underwriting a trading name of OIM Underwriting Limited acting as agent on behalf of a select panel of UK leading Insurers. The insurer that is providing Your Pen Underwriting Home Insurance Policy can be found in **your** policy schedule. Legal Expenses is provided by Arc Legal Assistance on behalf of Inter Partner Assistance Ltd. Home Emergency Protection is provided by UK General Insurance Limited on behalf of Ageas Insurance Limited.

What is the Home Insurance Policy?

The Pen Underwriting Home Insurance Policy is a multi-section Home Insurance Policy. All sections are optional except that **you** must select **buildings** and, or **contents** cover. Sections are provided for:

- **Buildings** with an optional extension for **accidental damage**
- **Contents** with an optional extension for **accidental damage**
- **Personal possessions**
- Legal Expenses
- Home Emergency Protect

This Policy Summary outlines the benefits, features and any significant or unusual exclusions or limitations to the above insurance covers. **Your** policy **certificate** will show clearly what cover(s) **you** have selected.

CORE COVERS

For **your** cover to apply **you** must comply with the conditions of the Policy. These are explained in the Policy Conditions section at the back of the policy booklet. These conditions include, but are not limited to, taking reasonable precautions to prevent loss and limit damage as well as actions **you** must take as soon as **you** are aware of a possible claim. Each section of the Policy contains exclusions and **you** must also refer to the Policy Exclusions section of the Policy booklet to read the exclusions that apply to the entire Policy.

In addition to the standard exclusions and limitations **your** policy **certificate** will advise **you** of any special exclusions or limitations applying only to you. These are described on **your** policy **certificate** as Endorsements.

FEATURES AND BENEFITS OF THE HOME INSURANCE POLICY

- Legal Helpline – 24 hour advisory service for telephone advice on any private legal problem of concern to **you** or any member of **your** household.
- Domestic Helpline – helpline following an emergency in the **home** for which a tradesman's assistance is required. The helpline will source and deploy an approved tradesman to **your home**. **You** will be responsible for the tradesman's charges.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE HOME INSURANCE POLICY

Your Policy excludes

- The amount **you** will have to pay towards each separate claim (**your excess**). The details of **your excess** will be shown on **your** policy **certificate**.
- Limits apply for certain covers; the limits are shown on **your** policy **certificate** and in **your** Policy booklet.
- The cost of replacing or repairing any undamaged items which form part of a pair, set or suite.
- Damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Any loss or damage deliberately caused by you, or by any other person lawfully in **your home**.
- The amount of any claim payment may be affected if the **sum insured** for that item is less than the cost of replacing or repairing it

SECTION 1 - BUILDINGS

FEATURES AND BENEFITS OF THE BUILDINGS SECTION

Your buildings section includes the following significant features and benefits, which are explained in detail in **your** policy booklet.

- Loss or damage to the structure of **your home** including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood etc. Full details can be found in **your** policy booklet.
- Loss of rent and cost of alternative accommodation following an insured loss to a maximum of £50,000.
- Costs and expenses to trace and repair the source of damage following an accidental escape of water up to a maximum of £5,000.
- **Your** legal liability as owner of **your home**.
- Damage to gardens following an insured loss to a maximum of £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE BUILDINGS SECTION

See the Buildings Section of **your** policy booklet for details.

Your Policy excludes

- Certain losses or damage when **your home** is **unoccupied** for more than 30 consecutive days. See the Buildings Section of **your** policy booklet for details.
- Damage caused by wet or dry rot unless damage occurs as a direct result of a claim **we** have paid and repair has been carried out by **our** approved contractor.
- Loss or damage to **your buildings** from any cause not listed in the Policy booklet (but wider cover is available under the **accidental damage** extension).
- Legal liability as occupier of the **buildings** (unless **you** have selected **contents** cover).
- **Accidental damage** cover (unless **you** have selected the option to cover this).
- Glass cover (unless **you** have selected the optional extension to cover this).
- **Subsidence** damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Buildings Section of **your** policy booklet for details.

Optional benefits you can choose to add to the Buildings Section

- **Accidental damage** to **buildings** – including the cost of repairing **accidental damage** to fixed glass and double glazing, solar panels, **sanitary ware** and ceramic hobs forming part of the **buildings**.

SECTION 2 - CONTENTS

FEATURES AND BENEFITS OF THE CONTENTS SECTION.

Your Contents Section includes the following significant features and benefits, which are explained in detail in **your** policy booklet.

- **Contents** in garages and outbuildings up to a maximum of £2,500 if caused by theft.
- **Contents** whilst temporarily removed up to a maximum of £10,000.
- Office equipment up to a maximum of £5,000.
- Property in the open up to a maximum of £1,000 within the boundaries of the **home**.
- Deterioration of frozen food up to a maximum of £1,000.
- Replacement of locks following accidental loss or theft of keys, up to a maximum of £500.
- Loss of rent and cost of alternative accommodation following an insured loss up to a maximum of £25,000.
- Occupiers' and Personal Liability up to a maximum of £2,000,000 any one incident.
- Employers' Liability up to a maximum of £10,000,000 any one incident.
- Fatal Injury up to £5,000.
- Personal **money** up to £500.
- Unauthorised use of **credit cards** up to £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE CONTENTS SECTION.

See the Contents Section of **your** policy booklet for details.

Your Policy excludes

- Certain losses or damage when **your home** is **unoccupied** for more than 30 consecutive days. See the Contents Section of **your** policy booklet for details.
- Loss or damage by escape of water if caused by the failure or lack of grout or sealant.
- Loss or damage to **your contents** by any cause not listed in the Policy booklet (but wider cover is available under the **accidental damage** option and the **personal possessions** section).
- Aircraft, caravans, motorised vehicles, boats, boards and craft designed to be used on or in water other than those only propelled by oars or paddles, or pedestrian controlled toys or models.
- **Subsidence** damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Contents Section of **your** Policy booklet for details.
- **Your** legal liability as owner of the **home** (unless **you** have selected **buildings** cover).
- **Accidental damage** cover (unless **you** have selected the optional extension to cover this).
- Glass cover (unless **you** have selected the optional extension to cover this).

Optional benefits you can choose to add to the Contents Section

- **Accidental damage** to **contents** – this covers **accidental damage** to the **contents** within **your home** including the cost of repairing **accidental damage** to audio visual equipment, mirrors and fixed glass.

SECTION 3 -PERSONAL POSSESSIONS SECTION

FEATURES AND BENEFITS OF THE PERSONAL POSSESSIONS SECTION

Your personal possessions section includes the following significant features and benefits, which are explained in detail in **your** Policy booklet.

- This gives wider cover than is otherwise available under the Contents Section for **your personal possessions, money and credit cards**. Cover is provided for accidental loss or damage including losses away from **your home** anywhere in the world.
- Cover for loss or damage to **your** pedal cycles anywhere in the world up to a maximum of £500.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE PERSONAL POSSESSIONS SECTION

See the Personal Possessions Section of **your** Policy booklet for details

Your Policy excludes

- Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards, contact lenses, hearing aids, dental appliances and computer equipment.
- Loss or damage to sports equipment whilst in use.
- Certain restrictions apply to theft from an unattended vehicle, including a maximum payment per claim. See the Personal Possessions Section of **your** policy booklet for details.
- Loss or damage for any amount over £2,000 for any one item (including articles forming a pair or set).
- Theft or attempted theft to cycles unless the cycle was locked to an immovable object or kept in a locked building.

Optional benefits you can choose to add to the Personal Possessions Section

- Additional pedal cycle cover for specified cycles with a higher value.

FURTHER INFORMATION

How long does my home insurance cover me for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on **your** policy **certificate**) and for any period for which **you** renew the policy, as long as **you** continue to pay **your** premium.

Cancellation

We hope **you** are completely delighted with **your** policy; however if **you** decide **you** do wish to cancel it, please contact **us** immediately. This will need to be done in writing to either info@rentguard.co.uk or 27 Great West Road, Brentford, London, TW8 9BW. **You** have 14 days from the inception date of **your** policy, or from the day when **you** first receive **your** documents to decide if this product meets **your** needs. If **you** choose to cancel this policy within this period, and no claims have been made, **we** will issue a refund, charging only for time on cover. Cancellations made after 14 days of the inception date will be subject to a cancellation fee of up to £35 plus a pro-rata premium for time on cover. For example, if **you** pay £200 for a policy and cancel it half-way through the term **you** will be entitled to a refund of £100 for the unexpired portion of the policy less the cancellation fee of £35 (total refund in this instance would be £65). Please note any administration fees charged are non-refundable if cancelled after the 14 day cooling off period.

We (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 14 days' notice to **your** last known address. **You** may be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered.

How to make a claim under Section 1,2 and 3

If **you** need to make a claim under any section of you policy except Family Legal Expenses, please contact us straight away by calling the number shown on your policy schedule and have **your** policy number to hand when calling.

If **you** need to make a claim under the Family Legal Expenses section or have a legal problem that may lead to a claim, **you** should telephone the legal advice line on 0344 770 1040. When speaking to the advisor please quote: "Discount Insurance, Family Legal Expenses"

Please also refer to Policy Condition (2) Claims under the Policy Conditions section at the back of **your** policy booklet for full details of **your** duties and how **we** deal with any claim.

Legal helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **you** or any member of **your** household.

Specialist lawyers are at hand to help you. If **you** need a lawyer to act for **you** and **your** problem is covered under this insurance, the helpline will ask **you** to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively they will send a claim form to you. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement.

Simply telephone 0344 770 1040. When speaking to the advisor please quote: "Discount Insurance, Family Legal Expenses".

For **our** joint protection telephone calls may be recorded and/ or monitored.

Domestic helpline

Use the helpline following an emergency in the **home** for which a tradesman's assistance is required.

The helpline will source and deploy an approved tradesman to **your home**. **You** will be responsible for the tradesman's charges.

Where appropriate **we** may substitute deployment of a tradesman with the provision of technical advice over the telephone giving **you** the means to rectify the problem yourself.

Simply telephone 0344 770 3105 and select Option 2 – Domestic Helpline. When speaking to the advisor please quote: "Pen Underwriting Domestic Helpline"

What to do if you have a complaint

Our goal is to provide excellent service to all **our** customers, but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** would expect **we** welcome **your** feedback and **we** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

In the event that **you** wish to make a complaint please contact **your** insurance adviser unless **your** complaint is about the Family Legal Expenses cover when **you** should contact:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel 0344 770 9000
Email claims@arclegal.co.uk

If **you** remain unhappy with the final decision **you** receive from **us** **you** may be entitled to refer to the Financial Ombudsman Service (FOS) who are an independent body.

Following the complaint procedure does not affect **your** right to take **legal action**.

Compensation Scheme

Pen Underwriting, the **insurer(s)** for which it acts as agent (shown in **your** policy **certificate**), and Arc Legal Assistance Ltd are all covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations, **you** may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of **your** claim.

Our Regulatory Status

Pen Underwriting is authorised and regulated by the Financial Conduct Authority.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority.

SECTION 4 - FAMILY LEGAL EXPENSES SECTION

Some important facts about **your** Family Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides.

Your legal expenses cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to **you**, **your** spouse and other family members who permanently reside with **you** at the property covered.

SIGNIFICANT FEATURES AND BENEFITS

Cover offered	Policy section
Legal Expenses of up to £50,000 per claim are covered.	All
Legal Helpline 24/7.	
Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services.	Consumer Pursuit
Legal costs to pursue: Personal injury claims against the responsible person / organisation.	Personal Injury

Legal costs to pursue:
Actions for nuisance or trespass relating to the home.

Legal costs to pursue:
Actions against parties causing physical damage to the home.

Legal costs to defend:
Contract claims brought by a person to whom private goods have been sold.

Property Infringement

Property Damage

Consumer Defence

COMPENSATION

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Exclusions and Limitations

This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.

It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.

For full details of policy exclusions please refer to the policy wording.

In summary there is no cover for:

- Claims which arise, or where proceedings are brought outside of the United Kingdom
- Costs incurred without our prior consent
- Claims arising from a dispute between persons insured under this policy
- Costs covered by another insurance policy
- Fines or penalties

You will be responsible for the first £250 of legal expenses for any claim under the Property Infringement policy section.

Legal Helpline 24/7.

At least £250 plus VAT must be in dispute.

There is no cover for claims arising from an allegation of clinical or medical negligence or claims involving a motor vehicle owned or driven by you.

The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.

There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

At least £250 plus VAT must be in dispute.

Policy section

All

Consumer Pursuit

Personal Injury

Property Infringement

Property Damage

Consumer Defence

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim under Section 4

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on 03447701040 and quote **Discount Insurance Family Legal Expenses**.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD

Tel: 0344 770 9000

Email: enquiries@arclegal.co.uk

SECTION 5 - HOME EMERGENCY PROTECT SECTION

This policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Your Policy is arranged by Business & Domestic Insurance Services, a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Address: Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register/ or by contacting them on 0800 111 6768.

WHAT IS COVERED

In the event of an emergency occurring in your home, we will:

- a) Advise you on what action to take to protect yourself and your home;
- b) Send one of our authorised service agents/contractors to your home or arrange a convenient time for an authorised service agent/contractor to attend and
- c) Cover the cost of providing emergency assistance detailed under the "What we will pay" section of your Policy

This cover is only provided if the emergency happens during the period of cover and it is caused by one or more of the following:

Electricity supply	Complete failure or breakdown of the electricity supply system within your home
Primary heating system	Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system
Plumbing and drainage	Failure of, or damage to the plumbing or drainage system which result in water damage inside your home
Uninhabitable accommodation cover	If no-one can live in your home as a result of an emergency, the helpline will pay all your reasonable costs in getting basic accommodation for one night, as long as the helpline approves it beforehand
Security and glazing	Failure of, or damage not caused by you to, outside locks, doors or windows which means that your home is no longer secure
Vermin	If you need to remove rats, mice, cockroaches, and wasps or bees nests from your home (this does not apply to animals and insects already in your home before you took out cover)
Roof	Damage to the roof of your home caused by storm or fallen trees or branches

WHAT IS NOT COVERED

1. Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
2. Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
3. Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor's guarantees or warranties or insured parts covered through non compliance with the manufacturer's operating instructions.
4. Any inherent or recurring manufacturer's design fault or defect.
5. Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
6. Any costs incurred due to boiler or system noise and/or where no fault is found.
7. Any intermittent faults.
8. No claim will be paid if it results from any of the following:
 - Damage or failure outside the boundary of the home.

- Deliberate disconnection, withholding, or interruption of mains services to the home.
 - Loss or damage resulting from a wilful act.
 - Any costs arising as a result of failure to service the boiler/system or in accordance with the manufacturer's instructions.
 - Damage resulting from lack of proper maintenance/incorrect installation.
 - Shared pipe work leading to or from other properties.
9. Costs that have not first been notified through the correct helpline and carried out by the authorised service agent/contractor.
 10. Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
 11. Any claim or event where the property/home has remained unoccupied for more than 30 days.
 12. Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
 13. Claims arising as a result of wear and tear,
 14. Boilers which exceed the age limit of the policy.
 15. Accidental damage to glass or replacement glass.

This insurance is not an equipment maintenance contract, household building or contents policy. It complements your household insurance policies, providing services and benefits which are not usually available under such policies.

How to claim under Section 5

REQUESTING ASSISTANCE

First check the circumstances are covered within the terms of this Policy and under the product you have purchased. Having done this telephone us stating your policy number, on:

0344 573 7912

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON: 0800 111 999

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

In the first instant contact:

Business & Domestic Insurance Services
Building A
Venture House
Arlington Square
Bracknell
Berkshire
RG12 1WA

Telephone: +44 (0) 1344 706015

Fax: +44 (0) 1344 668437

Email: info@businessanddomestic.co.uk

If your complaint about the policy cannot be resolved by the end of the next working day Business & Domestic Insurance Services will pass it to:

Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Telephone number: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

In the unlikely event that the complaint is still not resolved to your satisfaction, you may refer to the Financial Ombudsman Service whose address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone number 0800 023 4567. Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Referral to the Ombudsman will not affect your right to take legal action against us. None of the above affects any right of legal action you may have.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0207 892 7300.

For further details about this cover, please contact the Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.
Alternatively you can buy online at **www.discountinsurance.co.uk**