

Summary of Cover

Owner Occupier Insurance

This document is a summary of the insurance cover provided by the Owner Occupier Insurance product and, as such, it does not contain the full terms and conditions of the product. This summary is provided to you for information purposes only and does not form part of your insurance contract. 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 property insurance (Buildings, Contents and Personal Possessions) has been arranged by RGA Underwriting Ltd and is underwritten by Novae Underwriting Limited. Family Legal Expenses insurance is provided by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance SA. RGA Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Novae Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Inter Partner Assistance SA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK.

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

WHAT IS THE HOME INSURANCE POLICY?

This 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**, and
- Legal Expenses

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

PERIOD OF INSURANCE

The insurance offered is a twelve month contract. The insurance may be renewed each year but renewal will be subject to the terms and conditions that apply at the time of renewal.

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.

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 schedule** will advise **you** of any special exclusions or limitations applying only to **you**. These are described on **your policy schedule** as Endorsements.

BUILDINGS

We provide cover for the structure of **your home** and its outbuildings.

For full details about **your** cover and the exclusions see SECTION 1 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

We will insure **your home** against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood, depending on postcode;
- **subsidence, heave** or **landslip**, depending on postcode;
- theft or attempted theft;
- escape of water and leakage of oil.

We also cover:

- **Accidental damage** to underground pipes or cables serving **your home**.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Up to 20% of the building sum insured amount for alternative accommodation costs if **you** have to temporarily move out of your home because of an insured event.
- The cost of tracing water or oil leaks inside the **home**, including damage caused while finding the leak, up to GBP 5,000.
- Replacing locks and keys to the external doors to **your home** if **your** keys are lost or stolen, up to GBP 750.

We also offer Optional Extended Accidental Damage Cover:

For an additional premium, **we** will also cover extended **accidental damage** such as putting **your** foot accidentally through a ceiling.

WHAT IS NOT COVERED:

- The **policy excess (as stated in the schedule)** for each claim, unless shown otherwise in your policy document.
- Storm or flood damage to fences, gates, hedges, cantilever carports, canopies and awnings, and to any felt roof where the felt is more than 10 years old.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, breakage of glass or sanitaryware or frost if **your home** will be unoccupied for more than 60 consecutive days.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended **accidental damage** cover.)

CONTENTS

We provide cover for **your contents**, including household goods and personal belongings in **your home**.

For full details about **your** cover and the exclusions, see SECTION 2 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

With our range of cover options, **you** may choose the **contents** sum insured suitable for **your** needs.

WHAT IS COVERED:

We will insure **your contents** against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- storm or flood (postcode dependent);
- theft or attempted theft;
- escape of water and leakage of oil.

We also cover:

- **Accidental damage to business equipment** such as computers, fax machines and photocopiers. **We** will cover them in total for up to GBP 5,000.
- Accidental breakage of mirrors and fixed glass in furniture.
- Alternative accommodation costs if **you** have to temporarily move out of **your home** because of an insured event, up to 20% of **your contents** sum insured.
- Personal **Money** up to GBP 500
- **Contents** in the garden, within **your home's** boundaries up to GBP 2,500.
- Replacing locks and keys to the external doors to **your home** if **your** keys are lost or stolen, up to GBP 750.
- Pedal cycles in **your home** up to GBP 500.
- Freezer contents up to GBP 250.

We also offer Optional Extended Accidental Damage Cover:

For an additional premium, **we** will also cover extended **accidental damage to your contents**.

WHAT IS NOT COVERED:

- A minimum **policy excess** of GBP 100 for each and every claim or, in the event of escape of water, an **excess** of GBP 250.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, leakage of oil, loss of oil and water, and loss or damage to **contents** in the garden if **your home** will be unoccupied for more than 60 consecutive days. There is no cover from the first day the **home** is not lived in.
- **Money** and pedal cycles stolen from **your home** unless it was entered by force and violence.
- **Accidental damage** to items designed and intended to be portable, or to hand held computer equipment and games. If covers required for these items, **you** can choose optional extended **accidental damage** or **personal possessions** cover.
- **Accidental damage** to mobile phones. However, they can be insured under the optional extended accidental damage or **Personal Possessions** sections.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
- Loss or damage caused by water escaping due to the failure or lack of grout and/or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental this would be insured under the optional extended **accidental damage** cover.)

PERSONAL POSSESSIONS

If **you** insure **your home's contents** with **us**, **you** can also choose optional cover for **your personal possessions** against loss or damage, both in and away from **your home**. Cover will apply anywhere in the UK.

For full details about **your** cover and the exclusions see SECTION 3 of the **policy** booklet that **we** will send **you** when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

You can choose from two categories of cover:

1. Personal Property

We will cover loss or damage to clothing, personal belongings and **valuables** that **you** normally wear or carry. **We** will provide cover up to GBP 5,000 for each article, pair or set, up to the sum insured. **You** will have to specify any items **you** use for business, because **we** do not automatically cover them.

2. Specified Articles

We will cover loss or damage to specific single articles, pairs or sets, up to the sum insured.

WHAT IS NOT COVERED:

- A **policy excess** of GBP 100 for each claim, unless shown otherwise in documents.
- Any amount over GBP 1,000 for theft or disappearance of property from unattended vehicles.
- The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identified area or to a specific part and it is not possible to match replacements.

We will automatically adjust the sums insured in line with inflation except for personal **money**. However, some items such as jewellery, increase or decrease in value at a different rate, so it is a good idea to have them professionally valued regularly.

CANCELLATION

Your Rights

This insurance has a cooling-off period of fourteen (14) days from either:

- The date **you** receive this insurance documentation; or
- The start of the **period of insurance**

Whichever is later.

If this insurance is cancelled then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside the cooling-off period, there will be an additional charge, as stated in the **schedule**, to cover the administrative cost of providing the insurance. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** no refund for the unexpired portion of the premium will be given. To cancel please contact:

Discount Insurance, The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA
Tel: 020 8847 8000 / 0800 294 4522
E-mail: info@discountinsurance.co.uk

Novae Underwriting Limited can cancel the cover they provide under this insurance by giving **you** 30 days' notice in writing. They will only do this for a valid reason. Examples of valid reasons include but are not limited to:

- Non payment of premium
- Non-cooperation or failure to supply any documentation required. If you provided incorrect information in relation to this insurance cover

If Novae Underwriting Limited cancel this cover **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered.

CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the RGA claims line on **020 8587 1071**. Claims must be submitted as soon as possible and within 30 days of the incident.

FAMILY LEGAL EXPENSES

If **you** insure **your buildings** or **contents** with **us**, **you** can also choose to take out cover for the costs and expenses of certain UK legal proceedings.

For full details about **your** cover and the exclusions see SECTION 6 of the **policy** booklet that **we** will send you when **your** cover starts. If **you** want a copy before then, please ask **us**.

WHAT IS COVERED:

You will be covered for the costs of pursuing legal proceedings arising from:

- Death of or personal injury to **you** or **your** immediate family.
- Buying or hiring goods or services for **your** own personal use.
- Any infringement of **your** legal rights from owning or occupying **your home**.
- A breach of **your** employment contract.

You will be covered for the costs of defending legal proceedings arising from:

- A motoring prosecution brought against **you**.
- The sale of privately owned goods by **you**.

We will also pay **your** costs in connection with a formal enquiry by HM Revenue & Customs into **your** private tax affairs.

Claims will be handled for us by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

WHAT IS NOT COVERED:

We do not cover legal proceedings arising from:

- Divorce, dissolution of registered civil partnerships and matrimonial matters.
- The ownership or occupation of **your home** in the first 180 days of **your policy**.
- A breach of **your** contract of employment in the first 90 days of **your policy**.

We will also ask **you** to pay a **policy excess** of GBP 50 against any claim under this 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.F Legal Helpline 24/7.	All
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.	Property Infringement

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

Property Damage

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

Consumer Defence

SIGNIFICANT EXCLUSIONS OR LIMITATIONS:

Exclusions and Limitations	Policy Section
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.	All

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.	Consumer Pursuit
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 .	Personal Injury
The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.	Property Infringement
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.	Property Damage
At least £250 plus VAT must be in dispute.	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

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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.

RGA Underwriting Ltd and Novae Underwriting Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if RGA Underwriting Ltd or Novae Underwriting Limited are unable to meet their obligations under this contract of insurance. If you were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further information about the scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk.

MAKING YOURSELF HEARD

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** wish to make a complaint regarding **your buildings, contents or personal possessions** insurance, **you** can do so at any time by referring the matter to either the insurer, Novae Underwriting Limited, or the complaints team at Lloyd's. Contact details as follows:

Novae Underwriting Limited, 21 Lombard Street, London, EC3V 9AH
Tel: 020 7050 9000, E-mail: complaints@novae.com

Complaints, Lloyd's, One Lime Street, London, EC3M 7HA
Tel: 020 7327 5693, Fax: 020 7327 5225
E-mail: complants@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk.

Making a complaint does not affect **your** right to take legal action.

For further details about this cover, please refer to your agent or contact the Quoteline on freephone **0800 294 4522**