



## Summary of Cover

# HOME CARE

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

Ageas Insurance Limited provides this insurance.

Type of Insurance Household - Home Care

Period of Cover - 12 months

Law Applicable to the policy - In the absence of anything to the contrary the Law of England and Wales will apply

### SECTION 1 - BUILDINGS

#### SIGNIFICANT FEATURES AND BENEFITS

- Covers the structure of **your home** against loss or damage caused by fire, smoke, lightning, explosion, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.

##### Exclusions or Limitations

- Wet or dry rot;
- Loss or damage due to any gradually operating cause;
- Loss or damage after the **buildings** have been **unoccupied** for more than 60 consecutive days or left **unfurnished** is excluded;
- Malicious Acts, theft or attempted theft by you, **your** family, paying guests or tenants is excluded;
- Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded.

- Rent and Alternative Accommodation - if **your home** is uninhabitable as a result of loss or damage covered by this policy.

##### Exclusions or Limitations

- Maximum of 2 years rent **you** are responsible for paying or would have received until the **home** is habitable again.

- Architects and Surveyor's Fees, the cost of clearing the site and making the **building** safe.

- Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware.

- Underground Pipes and Cables – covers the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks.

##### Exclusions or Limitations

- Must be servicing the **home** and legally **your** responsibility;
- Up to £1,000 for breaking into and repairing an underground pipe where it is essential to clear a blockage;
- Damage to pitch fibre pipes as a result of pressure applied to them.

- Replacement of locks if **your** keys are stolen or lost.

##### Exclusions or Limitations

- Up to £1,000.

- Trace and Access – covers the reasonable costs incurred with **our** consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations.

##### Exclusions or Limitations

- Up to £5,000;
- Loss or damage to the heating or water system.

- Emergency Access – provides cover for damage to the **home** or garden caused by forced access by the fire, police or ambulance services as a result of an emergency.

- Public Liability.

##### Exclusions or Limitations

- Up to £2,000,000;
- The charging of any electric vehicle that is not situated within the boundary of the home.

- Excess** (Only one **excess** will apply for a combined policy if a **building** and **contents** claim is made).

##### Exclusions or Limitations

- £100 standard compulsory policy **excess** applies;
- £250 compulsory **excess** for escape of water applies;
- £1,000 compulsory **excess** for subsidence, heave and landslip applies.

### SECTION 2 - CONTENTS (WITHIN YOUR HOME)

#### SIGNIFICANT FEATURES AND BENEFITS

- Covers household goods, **valuables** and belongings including **money** up to £750 and **credit cards** up to £1,000 within **your home** against loss or damage caused by fire, smoke, explosion, lightning, theft, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, impact with the building, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.

##### Exclusions or Limitations

- Loss or damage after the **buildings** have been left **unoccupied** for more than 60 consecutive days or left **unfurnished** is excluded;
- Malicious Acts, theft or attempted theft by you, **your** family, paying guests or tenants is excluded;
- We** deduct an amount for wear and tear for clothing, household linen and **pedal cycles**;
- We** do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour.

- Valuables** limits within the Home.

##### Exclusions or Limitations

- Up to 40% of the **contents** sum insured
- Up to £2,500 per item unless specified
- The maximum amount **we** will pay following theft of jewellery or watches from the **home** is £5,000 unless stolen from a fixed locked safe.

- Temporary removal of **contents**, including **contents** in student accommodation.

##### Exclusions or Limitations

- Up to 20% of the **contents** sum insured;
- Up to £5,000 for **contents** in university halls of residence or student accommodation;
- £100 **excess** for **contents** in university halls of residence or student accommodation applies.

- Rent and Alternative Accommodation - if **your home** is uninhabitable as a result of loss or damage covered by this policy.

##### Exclusions or Limitations

- Maximum of up to 12 months rent **You** are responsible for paying as occupier until the **home** is habitable again.

- Deep Freezer **contents**.

##### Exclusions or Limitations

- We** will not pay for any loss if the freezer is more than 10 years old.
- Loss due to the deliberate act of the supply authority is excluded.

- Accidental damage cover for Mirrors and Glass.

##### Exclusions or Limitations

- Damage to ceramic hobs fixed to and forming part of the Home.

- Accidental damage cover for audio and audio visual equipment and computer equipment is included.

##### Exclusions or Limitations

- Damage to records, tapes, discs or computer software is excluded;
- Damage caused by cleaning, fitting repair, adjustment or dismantling of apparatus is excluded.

- Contents** in the garden.

##### Exclusions or Limitations

- Up to £1,000;
- Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers.

9. Replacement of locks if **your** keys are stolen or lost.

**Exclusions or Limitations**

- Up to £1,000.

10. Loss of oil and metered water.

**Exclusions or Limitations**

- Up to £1,500;
- Accidental Loss of metered water costs recovered from the responsible water authority.

11. Reinstatement of title deeds.

**Exclusions or Limitations**

- Up to £2,500.

12. Fatal accident.

**Exclusions or Limitations**

- Up to £5,000.

13. Household Removals – covers accidental damage to **contents** whilst in transit by Professional Removal Contractors from the **home** to **your** new permanent Home.

**Exclusions or Limitations**

- **Valuables** and **money**;
- Damage to articles of a brittle nature unless packed by professional packers.

14. Shopping in Transit – covers loss or damage to food or domestic purchases whilst being transported from the shops to **your** Home.

**Exclusions or Limitations**

- Up to £250;
- Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle.

15. Audio or Visual Downloads – covers loss or damage to legally downloaded audio or visual files.

**Exclusions or Limitations**

- Up to £2,500.

16. Weddings, birthdays and Christmas – the **contents** sum insured is temporarily increased for these occasions.

**Exclusions or Limitations**

- Any amount exceeding 10% of the **contents** limit.

17. Visitors **personal effects** whilst in **your** Home.

**Exclusions or Limitations**

- Up to £2,500.

18. Office equipment and office furniture used by **you** or **your family** for clerical business or professional purposes whilst in **your** Home.

**Exclusions or Limitations**

- Up to £5,000.

19. Personal Liability – covers **you** against liability for damage or injury caused to a third party.

**Exclusions or Limitations**

- Up to £2,000,000;
- Loss arising from the carrying out of any profession, business or employment is excluded;
- Liability arising from any mechanically assisted vehicles is excluded;
- Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the home.

20. Legal liability arising from accidents to Domestic Employees.

**Exclusions or Limitations**

- Up to £10,000,000;
- Liability arising from any business or Profession is excluded.

21. **Excess** (Only one **excess** will apply for a combined policy if a **buildings** and **contents** claim is made).

**Exclusions or Limitations**

- Standard £100 compulsory policy **excess** applies;
- £250 compulsory **excess** for escape of water applies.

For further details please refer to Policy Section 2 - Contents and policy certificate.

## SECTION 3 - EXTRA PROTECTION (FOR COVER OUTSIDE THE HOME)

### SIGNIFICANT FEATURES AND BENEFITS

1. Covers **your personal effects** outside **your home** within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy certificate.

**Exclusions or Limitations**

- £1,500 single article limit;
- £750 personal **money** limit;
- £1,000 **credit cards** limit;
- Excludes loss or damage to sports equipment whilst in use;
- Excludes theft of unattended **pedal cycles** unless in a locked **building** or attached by a security device to a permanently fixed structure;
- Excludes equipment used for winter and water sports and camping;
- Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit;
- Excludes loss or damage caused by domestic pets.

2. **Excess.**

**Exclusions or Limitations**

- Standard compulsory £100 policy **excess** applies.

For further details please refer to Policy Section 3 - Extra Protection and policy certificate.

## SECTION 4 - FAMILY LEGAL EXPENSES

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
1. Legal Expenses of up to £50,000 per claim are covered.	All
Legal Helpline 24/7.	
2. Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services.	Consumer Pursuit
3. Legal costs to pursue: Personal injury claims against the responsible person / organisation.	Personal Injury
4. Legal costs to pursue: Actions for nuisance or trespass relating to the home.	Property Infringement
5. Legal costs to pursue: Actions against parties causing physical damage to the home.	Property Damage
6. 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
1. <b>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.</b>	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.

2. At least £250 plus VAT must be in dispute.	Consumer Pursuit
3. There is no cover for claims arising from an allegation of clinical or medical negligence or claims involving a motor <b>vehicle</b> owned or driven by <b>you</b> .	Personal Injury
4. The nuisance or trespass must have occurred at least 180 days after this cover or equivalent continuous cover started.	Property Infringement
5. 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
6. 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**.

**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/](http://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:

- Advise you on what action to take to protect yourself and your home;
- 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
- 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:

<b>Electricity supply</b>	Complete failure or breakdown of the electricity supply system within your home
<b>Primary heating system</b>	Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system
<b>Plumbing and drainage</b>	Failure of, or damage to the plumbing or drainage system which result in water damage inside your home
<b>Uninhabitable accommodation cover</b>	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
<b>Security and glazing</b>	Failure of, or damage not caused by you to, outside locks, doors or windows which means that your home is no longer secure
<b>Vermin</b>	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)
<b>Roof</b>	Damage to the roof of your home caused by storm or fallen trees or branches

**WHAT IS NOT COVERED**

- 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.
- Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
- 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.
- Any inherent or recurring manufacturer's design fault or defect.
- Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
- Any costs incurred due to boiler or system noise and/or where no fault is found.
- Any intermittent faults.
- 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.
- Costs that have not first been notified through the correct helpline and carried out by the authorised service agent/contractor.
- Any costs in excess of the limits of cover. You are responsible for agreeing and settling these directly with the contractor.
- Any claim or event where the property/home has remained unoccupied for more than 30 days.
- Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.
- Claims arising as a result of wear and tear,
- Boilers which exceed the age limit of the policy.
- 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](mailto: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](mailto: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 4 567. 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](http://www.fscs.org.uk) or by phoning 0207 892 7300.

## GENERAL EXCLUSIONS (APPLYING TO THE WHOLE POLICY)

### SIGNIFICANT FEATURES AND BENEFITS

The policy excludes loss, damage, injury or liability arising from or relating to:

- Nuclear or radioactive incidents;
- Acts of war;
- Property obtained by deception;
- Pollution;
- Computer viruses or date recognition failures;
- Biological, chemical or nuclear **terrorism**;
- Wear and Tear or any gradually operating cause;
- Reduction in market value or costs not directly associated with the loss.

For further details please refer to General Policy Exclusions Section

**We** hope that **you** will be happy with **your** insurance policy. If, having examined it, **you** decide not to proceed, **you** have 14 days from the date **you** received **your** policy document to cancel the policy. To do this **you** should contact the intermediary or organisation that sold **you your** policy.

Providing **you** have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, **we** will refund any premium **you** have paid.

If **you** wish to make a claim, please telephone 0370 2403093

## How to complain

**We** are committed to treating **our** customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone 0800 161 5195 or email [claims.director@ageas.co.uk](mailto:claims.director@ageas.co.uk).

For complaints about policy administration and documents, please phone 0161 834 9888 or email [underwritingcustomerservice@ageas.co.uk](mailto:underwritingcustomerservice@ageas.co.uk).

If **you** are not happy with **our** final decision, **you** may be able to pass **your** complaint to the Financial Ombudsman Service.

More information is available from **us** or the Ombudsman.

## Financial Services Compensation Scheme

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0207 741 4100.

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](http://www.discountinsurance.co.uk)