

## Summary of Cover

# Property Owners Insurance

This document is a summary of the insurance cover provided by the Property Owners 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 has been arranged by RGA Underwriting Ltd and is underwritten by Catlin Insurance Company (UK) Ltd. RGA Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Catlin Insurance Company (UK) Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No.204848). This can be checked on the Financial Conduct Authority's register by visiting their website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

### WHAT IS THE PROPERTY OWNERS INSURANCE POLICY?

This **Property Owners Insurance policy** is suitable for home owners and residential landlords. All sections are optional except that **you** must select **Buildings** and/or *either* **Landlords Contents** or **Home Owners Contents** cover. Sections are provided for:

- **Buildings** with an optional extension for **accidental damage**
- **Landlords Contents** with an option for **accidental damage**
- **Home Owners Contents** with an option for **accidental damage**
- **Personal possessions**
- Legal liability to the public
- Legal liability to domestic staff
- Family 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.

### 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 property** 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 property** against loss or damage from many causes, including but not limited to:

- fire, smoke, explosion, lightning or earthquake;
- malicious acts or vandalism;
- or flood;
- **subsidence, heave or landslip**;
- theft or attempted theft;
- escape of water and leakage of oil;
- leakage of oil from and fixed oil fired heating installation;
- falling trees and branches;
- falling aerial fittings or masts.

### We also cover:

- **Accidental damage** to underground pipes or cables serving **your property**.
- Accidental breakage of fixed glass and fixed sanitaryware.
- Up to 20% of the **building** sum insured for loss of rent and/or alternative accommodation costs if **you** have to temporarily move out of **your property** because of an insured event.
- The cost of tracing water or oil leaks inside the **property**, including damage caused while finding the leak, up to GBP 5,000 for any one event or up to GBP 25,000 for any single period of insurance.
- Replacing locks and keys to the external doors to **your property** if **your** keys are lost or stolen, up to GBP 750.
- Damage caused by emergency services if they have to make a forced entry to the **property**, up to GBP 1,000.

### We also offer Optional Extended Accidental Damage Cover:

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

### WHAT IS NOT COVERED:

- 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.
- Maintenance, wear and tear or damage that happens gradually over a period of time such as damp or rot.
- Loss or damage caused by malicious acts, vandalism, theft, escape of water, frost, leakage of oil and breakage of glass or sanitaryware if **your property** will be unoccupied for more than 60 consecutive days. There is no cover from the first day the **property** is not lived in.
- 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.)

**The following exclusion applies to the Optional Extended Accidental Damage Cover:**

Damage caused by water entering **your property** regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this **policy**.)

**CONTENTS**

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

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** should choose the contents sum insured suitable for **your** needs.

**WHAT IS COVERED:**

Depending upon whether **you** have chosen **landlords contents** or **homeowners contents**, **we** will insure **your** contents against loss or damage from many causes, including but not limited to:

	<b>Landlords Contents</b>	<b>Home Owners Contents</b>
Fire, smoke, explosion, lightening or earthquake;	✓	✓
Malicious acts or vandalism;	✓	✓
Storm or flood;	✓	✓
Theft or attempted theft;	✓	✓
Escape of water and leakage of oil;	✓	✓
<b>Accidental damage to business equipment;</b>	X	✓
Accidental breakage of mirrors and fixed glass in furniture;	✓	✓
Loss of Rent;	Up to 20% of the <b>landlords contents</b> sum insured.	X
Alternative accommodation during period <b>property</b> is made uninhabitable;	Up to 20% of the <b>landlords contents</b> sum insured.	Up to 20% of the <b>home owners contents</b> sum insured.
Contents removed from <b>your property</b> for up to 90 consecutive days;	15% of sum insured up to GBP 7,000.	15% of sum insured up to GBP 7,000.
Contents while attending full time education;	X	Up to GBP 5,000.
Contents in the garden;	Up to GBP 500	Up to GBP 2,500
Replacing locks and keys;	Up to GBP 750	Up to GBP 750
Loss of oil or metered water;	Up to GBP 1,000	Up to GBP 2,000
Money;	X	Up to GBP 500
Mobile telephones;	X	Up to GBP 750
Freezer contents;	X	Up to GBP 250
Reinstatement of documents;	X	Up to GBP 2,500
Visitors personal effects;	X	Up to GBP 300

**We also offer Optional Extended Accidental Damage Cover:**

For an additional premium, we will also cover extended accidental damage to **Landlords Contents** and **Home Owners 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 property** will be unoccupied for more than 60 consecutive days.
- **Money** and pedal cycles stolen from **your property** 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 cover is required for these items, **property** owners can choose optional extended **accidental damage** or **personal possessions** cover.
- **Accidental damage** to mobile phones. However, they can be insured under the optional **Personal Possessions** section.
- 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.)

**The following exclusions apply to the Optional Extended Accidental Damage Cover:**

Damage caused by water entering **your property** regardless of how this happened. (Damage caused by escape of water, storm and flood is insured as standard in this **policy**.)

**PERSONAL POSSESSIONS**

If **you** insure **Home Owners Contents** with **us**, **you** can also choose optional cover for **your personal possessions** against loss or damage, both in and away from **your property**. Cover will apply anywhere in the UK and for up to 60 days in any insurance year for the rest of the world.

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:**

**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 unless stated otherwise. **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.
- Wear and tear or damage that happens gradually over a period of time.
- Any amount over GBP 1,000 for losses from unattended vehicles.
- Theft from an unattended vehicle unless it is securely locked and the **property** is hidden in a glove compartment, locked luggage compartment or locked boot.
- 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.

## LEGAL LIABILITY TO THE PUBLIC

### WHAT IS COVERED:

We will cover **you** as owner or occupier for:

- Up to GBP 2,000,000 for any amounts **you** become legally liable to pay as damages for bodily injury or damage to **property**.
- Amounts up to GBP 250,000 that **you** have been awarded by a court in the UK and which still remain outstanding three months after the award.
- Any amount up to GBP 2,000,000 that **you** become legally liable to pay under Section 3 of the Defective Premises Act (1972) in connection with any **property** previously owned and occupied by **you**.

For full details about **your** cover and exclusions see SECTION 4 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 NOT COVERED:

- Bodily injury to **you** or any other person engaged in **your** service.
- Any liability in connection with any profession, occupation, business or employment.
- Any liability arising out of **your** ownership or use of a motorised vehicle.
- Any liability arising out of **your** ownership of any land or **building** that is not within the **property**.

## LEGAL LIABILITY TO DOMESTIC STAFF

If **you** have chosen to include employers liability within **your** insurance cover then we will pay for amounts up to GBP 5,000,000 that **you** become legally liable to pay for bodily injury by accident to **your** domestic staff.

**We** will not pay for any injury arising from any vehicle outside the premises.

## 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 **property** owners 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

Legal Expenses of up to GBP 50,000 per claim are covered.

Legal Helpline 24/7.

#### Legal costs to pursue:

Contract claims against a person / organisation providing defective goods or services.

#### Legal costs to pursue:

Personal injury claims against the responsible person / organisation.

#### Legal costs to pursue:

Actions for nuisance or trespass relating to the **property**.

#### Legal costs to pursue:

Actions against parties causing physical damage to the **property**.

#### Legal costs to defend:

Contract claims brought by a person to whom private goods have been sold.

#### Policy section

All

Consumer Pursuit

Personal Injury

Property Infringement

Property Damage

Consumer Defence

## 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 GBP 250 of legal expenses for any claim under the Property Infringement policy section.**

Legal Helpline 24/7.

At least GBP 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 GBP 250 plus VAT must be in dispute.

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 6

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 **0344 770 1040** 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  
The Gatehouse  
Lodge Park, Lodge Lane  
Colchester CO4 5NE

Tel: 0344 770 9000

Email: enquiries@arclegal.co.uk

## 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.

## CANCELLATION

### Your Rights

**You** may cancel this **policy** during the 14 days from receipt of the **policy** documents (new business) or the renewal date by giving notice in writing during this period to **your** insurance adviser at the address shown in their correspondence or by contacting RGA Underwriting.

There is no refund of premium in the event of a total loss claim. However in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

In the event of a total loss, if **you** are paying by instalments, **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

### Cancellation outside the Statutory Cancellation Period

#### Your Rights

**You** may cancel this **policy** at any time by providing prior written notice to **your** insurance adviser at the address shown in their correspondence or to RGA Underwriting, provided that there have been:

- No claims made under the **policy** for which **we** have made a payment;
- No claims made under the **policy** which is still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to **us** during the **period of insurance**. **We** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**. RGA Underwriting will retain 15% of the total cost of the insurance cover as an administration charge.

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 proportion of the premium will be given.

## CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the RGA Underwriting claims line on **0800 408 5565**. Claims must be submitted within 30 days of the incident.

## MAKING YOURSELF HEARD

Any complaint **you** may have should in the first instance be addressed to **your** insurance adviser, then claim office or helpline as applicable. If **you** are not satisfied with the way in which **your** complaint has been dealt with, **you** should write to RGA Underwriting Customer Services department.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- **We** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- **Your** business has a turnover of less than GBP 1,000,000;
- Referral to the Financial Ombudsman will not affect **your** right to take legal action;
- Full details of addresses and contact numbers can be found within the **policy** wording.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

RGA Underwriting Ltd is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **you** may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full;
- Non compulsory insurance is protected in full for the first GBP 2,000 and 90% of any amount above the threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

## FINANCIAL CONDUCT AUTHORITY REGULATION

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For further details about this cover, please contact Discount Insurance on **0800 294 4522**