

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document. The summary does not form part of your contract of insurance.

INSURER

This insurance is underwritten by Beazley Group PLC

ABOUT YOUR POLICY

This Insurance provides the following coverage:

Household insurance cover.

This insurance only relates to the benefits of the insurance which you request and we agree to insure.

Cover specific features and benefits (referenced to the sections contained in the insurance document)

Buildings are defined as: The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks.

Contents are defined as: Household goods and personal property, within the home, which are your property or which you are legally responsible for.

Buildings and Contents are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood, Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable)
Cover can be extended to include Accidental Damage

Buildings cover also includes

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

Contents cover also includes

- Property in the open up to £250
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Accidental damage to televisions, audio and video equipment including radios, video recorders, home computers and satellite decoders
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay and temporary accommodation costs up to 10% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an Escape of Water
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents

Personal Possessions away from the home cover includes

Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits
All items over £1500 must be specified.

Extensions to cover available

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage

Domestic freezer contents

Money and Credit cards can be covered against theft and unauthorised use

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1) Contents Cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1250 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £2500 or 10% of the sum insured for contents whichever is the less
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1000
- theft of contents from detached outbuildings are insured up to £500 or 3% of the sum insured, whichever is the greater

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings

2) Exclusions that apply to the whole of this insurance:-

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- e) Loss, damage or liability caused by Biological or Chemical contamination arising from
 - i) terrorism,
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

3) **Policy Excess**

The standard policy excess is £100. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. Any specific excesses that may be applied will be advised to you.

4) **Tell us about any changes in occupancy of the home**

You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

5) **Tell us about any changes to the home**

You must tell the insurance broker who sold you this insurance before you start any structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

How We Settle Your Claim

Buildings - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents - Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new.

This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.

Personal Possessions - We will at our option either repair, replace or pay for any article lost or damaged.

PERIOD OF INSURANCE

The period covered by this insurance is normally 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time) and receive a full premium refund. After this you may cancel your insurance at any time by writing to us. Any return premium will depend on how long the insurance has been in force and whether you have made a claim. We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. Any return premium will depend on how long the insurance has been in force.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify:

Claims Aid
4 Clayfield Mews
Tunbridge Wells
Kent
TN4 9PA
Tel number 0870 850 3308
Fax number 0870 850 4315

COMPLAINTS

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact the The Office Manager at Milestone Insurance Consultants who sold you this insurance.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Customer Liaison Officer
PLUM (Home) Ltd
145 Leadenhall Street
London, EC3V 4QT

In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA
Telephone: 020 7327 5693
Fax No: 020 7327 5225
Email: Complaints at Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the policy/certificate number appearing in line one of the schedule should be quoted.

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme should the insurer(s) be unable to meet its/their liabilities under this Insurance.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law, unless the home is in Scotland or Northern Ireland, in which case the insurance shall be subject to the laws of Scotland or Northern Ireland as the case maybe.