



Home Solutions Insurance Summary of Cover

Important – you should read this



This leaflet provides a summary of the key features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask your insurance advisor for a copy. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts or policy schedule is incorrect or changes.

Your policy is governed by the law applying to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Your Contents cover may require you to install and use various security protections when the home is unattended or at night. Your insurance advisor will have told you about these. A summary of the protections required is shown on page 4. If you want to see a copy of the endorsement that will be included in your policy please ask your insurance advisor to provide a copy.

Please read the documentation to ensure the cover meets your needs.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

What cover is available?

The Home Insurance policy provides the following cover options:

- **Buildings** – the structure of your home
- **Contents** – the contents of your home plus other related cover
- **Personal possessions** – the personal items you take away from the home
- **Family legal expenses** – the cost of specified personal legal actions

Details of the key features of each section you may select are listed below.

Summary of cover and limits

Please refer to your Policy for full details of all covers and limits mentioned below.

Buildings and Contents

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm including weight of snow or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance – pipe or tank, falling trees, accidental breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

Buildings section

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites.

It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured	The sum insured selected by you
Accidental damage (e.g. putting a foot through a ceiling)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement	Reasonable cost
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees & expenses	Included in the Buildings sum insured
Emergency access	£1,000
Garden Cover Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500

Contents section

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle; deeds and documents including those showing ownership of financial investments; animals; business stock; specifically insured items or any part of the buildings.

Vehicles and craft – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes other than domestic gardening equipment; battery operated golf trolleys; wheelchairs or similar electric scooters specifically designed for the disabled or infirm which are not legally required to be licensed for road use; battery assisted cycles which are not legally required to be licensed for road use; and models or toys which are battery operated and/or pedestrian controlled.

Sum insured	The sum insured selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	The limit shown on your schedule
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	Up to your contents sum insured
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	Reasonable cost
Fatal accident	£10,000
Food in freezer or refrigerator	Reasonable cost
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£2,500
Downloaded music and other information	£2,500

Other optional covers you may have insured are shown in the tables below.

Personal possessions section

This covers specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Covers accidental loss or damage anywhere in the world	If selected by you
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

Family legal expenses section

What is covered

For the incidents and circumstances listed below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses, which include opponents' costs.

We will pursue and defend legal rights in a dispute arising from a contract of employment.

We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.

We will pursue claims for accidental death or bodily injury.

We will pursue claims where a single negligent medical act or procedure causes death or bodily injury.

We will pursue claims following damage to your home or your personal possessions. Cover extends to problems such as nuisance and trespass.

Representing your rights throughout a comprehensive Investigation by HM Revenue & Customs of your self-assessment tax return.

Payment of salary or wages while you attend a court or tribunal as requested by your appointed representative, to perform jury service or is carrying out activities set out in your action plan under identity theft cover.

Defence of criminal prosecutions and civil actions for unlawful discrimination or breaches of the Data Protection Act arising from your work as an employee.

You can access the identity theft support service through the identity theft helpline.

We will assign you a personal caseworker who will give you telephone advice and a personal action plan to help regain your identity. We will pay various communication and administrative costs necessary to reinstate your identity.

If legal action is necessary to reinstate your identity or defend any case brought against you by traders, we will pay the costs of a lawyer to represent you. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.

Significant Conditions & Exclusions

There are reasonable prospects of success for the duration of the claim.

External costs are limited to £50,000.

If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them.

Costs incurred before we have given our written acceptance of a claim.

Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.

We provide a Legal helpline to get telephone advice on any personal legal problem 24 hours a day, 365 days a year. The advice you receive from the Legal helpline will always be in accordance with the laws of Great Britain and Northern Ireland.

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document is shown in brackets below.

Excess

An excess applies to most claims under all sections (except Family legal expenses). The excess you have chosen is shown in your schedule.

Under Event 8 of the Buildings section and Event 8 of the Contents section (escape of water) a £250 excess applies to each claim.

Under the Family legal expenses section, a £250 excess applies to Nuisance and Trespass claims.

Subsidence, landslip or heave (Building section)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
- to floor slabs unless load-bearing walls are also damaged.

Storm (including weight of snow) or flood (Buildings section)

Does not cover loss or damage to fences, gates, hedges or railings unless covered under the Buildings event 21 Garden Cover.

Malicious damage (Buildings and Contents sections)

Does not cover damage by you, your family or other people living in the home.

Excluded loss or damage (Conditions which apply to the whole of your policy)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

Let, lent or sublet (Malicious damage/ theft – Buildings and Contents section)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

Vehicles and craft (Contents and Personal possessions sections)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

Unoccupied (Buildings and Contents sections)

If the home is unoccupied for more than 60 days in a row cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

Pedal cycles (Personal possessions section)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

Theft from unattended road vehicles (Personal possessions section)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

Family legal expenses section

The main exclusions are:

- Employment Disputes relating to Disciplinary Hearings, internal grievance procedures and settlement agreements while you are still employed;
- Contract Disputes entered into outside the period of insurance;
- Contract Disputes relating to contracts valued under £250;
- Contract Disputes relating to building and design work over £5,000 incl. VAT;
- Contract Disputes arising from a loan, mortgage, pension or investment;

- A Contract dispute relating to a motor vehicle owned by or hired or leased to you;
- Personal Injury's relating to an Illness or bodily injury that happens gradually;
- Any Clinical Negligence relating to alleged failure to correctly diagnose the condition;
- Any Property Damage claim less than £250;
- Tax Investigations where you are self-employed, a sole trader or in a business partnership;

- Legal Defence relating to the payment of court orders or driving a motor vehicle;
- Any Identity theft relating to losses arising from your business.

Terrorism (Exclusions which apply to the whole of your policy)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

General

There are a number of general exclusions that apply to household policies issued by all insurers.

Security protections

Your insurance advisor will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system;
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts;
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system;
- All doors on domestic outbuildings and garages secured by key operated security devices;
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

How do I make a claim?

If you need to make a claim you can contact us on the numbers below.

- **Emergency assistance**
0800 923 4202
- **Claims advice and assistance**
0800 923 4200
- **Family legal expenses**
0344 893 9313
24 hours a day (please quote reference 6802507).

How do I make a complaint?

Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that our representatives have sent you.

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

The majority of complaints we receive that are not resolved straight away are resolved within four weeks of receipt.

The Financial Ombudsman Service

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.

The ombudsman contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can telephone for free on:

08000 234 567 for people phoning from a 'fixed line' (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Or e-mail:

complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address.

We will charge you on a pro rata basis for the time we have been on cover.

Where you cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland.
Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
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