



## HOME INSURANCE

### Policy summary

Our home insurance policy is designed to provide you with a wide range of standard cover when insuring the buildings and contents of your home, personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards. You may insure the buildings or contents or both under the policy.

Extended cover for personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards whilst away from the home is only available if the contents section has been taken out.

This document includes a general summary of the insurance provided by our home policy. For precise details of cover, including the full list of conditions and exclusions that apply, you should refer to the policy document. A copy will be supplied upon request.

Our policies run for a period of 12 months. Before expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period.

### **BUILDINGS**

#### **Significant features and benefits**

#### **BUILDINGS**

Buildings including domestic outbuildings and garages, permanent landlord's fixtures and fittings (including fitted carpets in common parts of a block of flats that you are responsible for), solar panels, tennis courts, swimming pools, terraces, patios, paths, walls, gates, fences and hedges.

#### **THE STANDARD PERILS**

Buildings are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals (excluding damage caused by any person lawfully in the home), subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

#### **ADDITIONAL COVERS**

- Accidental breakage of fixed glass, ceramic hobs and sanitary ware and accidental damage to underground services, septic tanks and drain inspection covers to the home.
- Loss of rent and the costs of temporary accommodation are covered up to 25% of the buildings sum insured.
- Costs of architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss.
- The cost of tracing and accessing the source of leaking oil or water up to £5,000.
- The cost of restoring damage to your garden and clearing drains caused by the emergency services up to £1,000.
- Damage as a result of emergency forced access to the home.

#### **FULL ACCIDENTAL DAMAGE OPTIONAL EXTENSION**

This cover can be added as an additional peril.

#### **LIABILITY**

Your legal liability as owner of the buildings of the home and its land, to a limit of indemnity of £2,000,000 plus legal costs and expenses.

#### **SUM INSURED**

Before a quotation for buildings insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost of rebuilding as new the building of the home plus an allowance for architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss. If you require assistance in assessing the correct sum insured for your buildings, your insurance intermediary can provide guidelines as issued by the Association of British Insurers or you could seek advice from a professional valuer.

#### **BASIS OF SETTLEMENT**

- Provided that at the time of the loss or damage the sum insured is not less than the replacement cost and the buildings are in a good state of repair, the insurer will at its option pay either the cost of repair or the replacement cost.
- The replacement cost is the cost of rebuilding the buildings in the same size, style and condition as new.
- If the sum insured is less than the replacement cost, the insurer will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, the insurer will only pay for one half of the amount lost or damaged.
- If the buildings are not in good repair, or if repair or replacement is not carried out, the insurer will at their option pay
  1. the cost of repair or replacement, less a reduction for wear and depreciation; or
  2. for reduction in market value caused by the loss or damage.

### **Significant and unusual exclusions or limitations**

- Unless specifically advised to you to the contrary, you will bear the first £50 of each claim, increasing to:
  - The first £250 in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer and
  - The first £1,000 Subsidence, ground heave and landslip, unless advised of a higher excess.
  
- If, for more than 60 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, malicious persons or vandals, accidental breakage or accidental damage will not be provided.

## **CONTENTS**

### **Significant features and benefits**

#### **CONTENTS**

Property insured as contents consists of household goods, personal property, money, credit cards, valuables, tenant's interior decorations, fixtures and fittings, satellite dishes, receiving aerials and their fittings and masts all belonging to you or for which you are responsible and contained in or fixed to the home or in the open within the boundaries of the land..

Contents shall not include property primarily held for professional or business purposes, electrically or mechanically powered vehicles (other than domestic gardening machines), aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers, trailer tents and their parts and accessories, any living creature or property more specifically insured by this or any other policy.

Definition of valuables: Jewellery, watches, gold, silver, precious metals, gemstones, furs, pictures, curios and other works of art, stamp, coin and metal collections, televisions, radios, home computers, audio and video equipment.

#### **Limits**

The section contains the following standard limits to the sum insured which may be increased on request.

- Valuables up to one third of the contents sum insured or £5,000 whichever is the greater, up to £1,500 for any single item.
- Contents in the open within the boundaries of the land appertaining to your home - up to £500.
- Contents in an outbuilding (other than a garage) - up to £5,000.
- Money - up to £500.
- Fraudulent use of credit cards - up to £1,000.
- Deeds, bonds and other personal documents - up to £1,000 in all.

#### **THE STANDARD PERILS**

Contents are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals (excluding damage caused by any person lawfully in the home) subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

#### **ADDITIONAL COVERS**

- Accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture.
- Accidental damage to television, audio, video and computer equipment, satellite dishes, CCTV cameras, receiving aerials and their fittings and masts.
- Accidental loss of or damage to contents while in transit to another permanent home.
- Damage as a result of emergency forced access to the home.
- Automatic increase of 10% of the contents sum insured during December.
- Fatal accident benefit - £10,000.
- Loss of rent and the costs of temporary accommodation - up to 25% of the contents sum insured.
- Liability as a tenant for damage to the buildings of the home - up to 20% of the contents sum insured.
- Property whilst temporarily removed within the United Kingdom - up to 15% of the contents sum insured.
- Business contents - up to £5,000 or 10% of the contents sum insured whichever is the lesser.
- Temporary cover for gifts at the home - up to £5,000.
- Contents temporarily at an educational establishment - up to £2,500.
- Loss of metered water or oil following accidental damage to water and heating installations at the home - up to £2,500.
- Personal property of your visitors or domestic employees - up to £1,000.
- Spoilage of food caused by malfunction of the freezer - up to £500.
- Loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the home - up to £500.

#### **FULL ACCIDENTAL DAMAGE OPTIONAL EXTENSION**

This cover can be added as an additional peril.

#### **LIABILITY**

Your legal liability as occupier of the home, for your activities anywhere in the world and as an employer of domestic servants at the home up to a limit of indemnity of £2,000,000 plus costs and expenses (except for liability as an employer of domestic servants, when the limit of indemnity is £10,000,000).

#### **SUMS INSURED**

Before a quotation for contents insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost to replace, as new, all of the contents of the home, less a deduction for wear, tear and depreciation only in respect of clothing or household linen. You should delete from your contents sum insured any property you wish to insure under the personal possessions cover.

## **BASIS OF SETTLEMENT**

Provided that at the time of loss or damage the sum insured is not less than the full replacement cost, the insurer will at its option

1. replace the item(s) as new;
2. pay the cost of repair for items which can be economically repaired; or
3. pay the full replacement cost.

The full replacement cost is the cost of replacing all contents as new, less an amount for wear, tear and depreciation on clothing and household linen.

If the sum insured is less than the full replacement cost, the insurer will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, the insurer will only pay for one half of the amount lost or damaged.

## **Significant and unusual exclusions or limitations**

Unless specifically advised to you to the contrary, you will bear the first £50 of each claim, increasing to the first £250 in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.

If, for more than 60 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage or loss of metered water or heating oil will not be provided.

## **PERSONAL POSSESSIONS**

### **Significant features and benefits**

#### **CLOTHING AND PERSONAL EFFECTS**

Property insured as clothing and personal effects consists of personal property which is normally worn or carried on or about the person, including jewellery, watches, binoculars and photographic, sports and musical equipment.

Two items

1. Unspecified – with a single item limit of 50% of the amount insured.
2. Specified.
  - Any item worth more than 50% of unspecified sum insured.
  - All items valued over £1,500.
  - Skis, snowboards, water skis, sub aqua equipment, riding tack, car audio and camping equipment.

Pedal cycles and personal money and loss by unauthorised use of credit cards can also be insured.

#### **COVER**

Accidental loss of or damage to property while in the home, anywhere in the United Kingdom and up to 90 days elsewhere in the world during the period of insurance.

#### **SUM INSURED**

Before a quotation for personal possessions can be calculated, you will be requested to provide a sum insured in respect of clothing and personal effects and pedal cycles. In respect of clothing and personal effects, the sum insured should be based on the maximum value of all articles that are away from the home at any one time, with all members of the family, such as during holidays. The value of each item should be its replacement cost less a deduction for wear and tear in respect of clothing only. In respect of pedal cycles, the sum insured should be the replacement cost of each pedal cycle.

In respect of personal money and loss by the unauthorised use of credit cards, you may choose a limit of up to £500 and £2,500 respectively.

## **BASIS OF SETTLEMENT**

The insurer will, at its option

1. replace the item(s) as new (except for clothing where a deduction for wear, tear and depreciation will be made);
2. pay the cost of repair for items which can be economically repaired; or
3. pay the cost of replacement as new (except for clothing where a deduction for wear, tear and depreciation will be made).

Where you have not chosen to repair or replace an item, the insurer will make a deduction for wear tear and depreciation.

## **Significant and unusual exclusions or limitations**

- Unless specifically advised to you to the contrary, you will bear the first £50 of each claim.
- Cover excludes theft from an unattended vehicle, unless entry to the vehicle has been gained by forcible and violent means and the property was removed from a concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle. Losses under these circumstances are subject to a maximum limit any one claim of £1,000.
- Cover is not provided for deeds, bonds or other personal documents, hearing aids or contact or corneal lenses.

## **ADDITIONAL BENEFITS TO THE POLICY**

### **Index linking**

Other than for specified personal possessions and limits stated in the policy, sums insured are index linked to protect against inflation.

### **Family Legal Expenses**

Unless specifically advised to you to the contrary, the policy will include legal expenses insurance for you and members of your family residing with you with, providing financial support to help you protect yourself and stand up for your legal rights.

Cover

applies for employment disputes, personal injury, property protection, tax protection and employee legal defence. The policy provides cover for up to £100,000 any one claim.

## Helplines

In addition to legal expenses insurance, you will be entitled to use the helpline facility which, as well as offering qualified legal opinion, will also offer advice for domestic emergencies such as burst pipes or floods. In addition this facility offers a counselling service and information on health and medical matters, childcare and home assistance and veterinary practices.

## GENERAL

### Acceptance

Any quotation provided for this insurance is subject to your satisfactory completion of a proposal, a copy of which will be provided on request.

### Protecting against intruders

We require your home to be fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). You will be requested on the proposal to state the extent of security at your home. An acceptable alternative to the undernoted will be considered.

#### Final exit door

A 5 lever mortice or rim deadlock to British Standard 3621.

#### Metal framed sliding doors

The manufacturer's key operated deadlocks or security bolts or any key operated device fitted by a qualified locksmith.

#### Other external doors

The same as for the final exit door or by two key operated mortice or surface mounted security bolts fitted vertically top and bottom and with removable keys.

#### Windows

All opening windows, fanlights and skylights at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes by a key operated window lock with removable keys except any opening windows protected by securely fixed solid steel bars, grilles, expanded metal or weld mesh.

#### Louvre doors and windows

Panels should be secured to their frames by adhesive to prevent removal.

#### Burglar alarms

These should be carefully installed and the insurer will require details of the installation and maintenance agreements, together with information of the other protection devices (e.g. locks) in the home.

### Notification of claims

If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim, you should contact your insurance intermediary.

#### Ember JD Insurance Brokers

Belhaven House, 67 Walton Rd, East Molesey, Surrey, KT8 0DP Tel: 020 89412204

Website: [emberjd.com](http://emberjd.com)

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property. The policy document provides full details of the action you should take in the event of a claim.

### Language

The policy and associated documentation and all information relating to this insurance communicated to you shall be in English.

### Law

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

### Insurer

Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin UK Limited.

The Domestic and Legal Helplines are provided by MSL Legal Expenses Ltd.

### Cancellation

- If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period.
- You may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation. No return of premium paid will be allowed if a claim has occurred during the same insurance period.
- We may cancel this insurance on behalf of the insurer by sending 30 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

### Compensation scheme rights

In the event that the insurer is unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme. Further information is available from FSCS. Tel: 0207 892 7300.

### Complaints procedure

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your

satisfaction, a more formalised complaints procedure will be found in the policy document or on request.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

**Ember JD Insurance Brokers and the Insurer  
are authorised and regulated by the Financial Services Authority.**