Distinguished Homes Policy Summary

Arranged by TL Dallas & Co Ltd.

The information provided in this summary is key information about your policy that you should read. The summary does not contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording, a copy of which is available on request from your insurance broker.

Policy Name: Distinguished Homes.
Type of insurance: Home and Contents Insurance.
Name of insurer: Lloyd’s Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin UK Limited.

Significant features and benefits

References to Sections below relate to sections of the policy wording.

Buildings (Section 1)
- Loss of or damage to the buildings, including domestic outbuildings and garages, permanent landlord’s fixtures and fittings, tennis courts, swimming pools, terraces, ornamental ponds, fountains, terraces, patios, paths, walls, gates, fences, hedges, and underground service pipes, cables, sewers and drains.
- 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.
- Up to £5,000 for damage to your garden.
- The cost of tracing and accessing the source of leaking oil or water.
- Damage as a result of emergency forced access to the home.

Contents, Fine Art & Valuables (Section 2)
- Loss of or damage to contents, fine art and valuables anywhere in the world.
- New possessions automatically insured up to 25% of sum insured for up to 60 days.
- Up to £50,000 fatal accident benefit.

Legal liability as owner, occupier, and as an employer of domestic staff at the home, up to £10,000,000 plus costs and expenses.

Up to £100,000 any one claim.

A helpline that will arrange for a reputable contractor to carry out emergency work. It is includes cover for the contractor’s call out charge and up to two hours labour charge.

- MSL Legal Expenses Ltd provide emergency, legal and tax assistance helplines.

- Worldwide travel cover for you and members of your family residing with you at your home address
- Covers personal and business trips of up to 90 consecutive days.
- UK holidays covered where they include a pre-booked flight or

Significant or unusual exclusions or limitations

Unless stated otherwise in your policy schedule, you will have to pay the first £50 of any claim, other than:
- £1,000 in respect of claims for subsidence, heave and landslip;
- £250 in respect of damage by escape of water; and
- Nil in respect of damage as a result of emergency forced access to the home.

- There is no cover for damage caused by subsidence, landslip or heave unless the main house is damaged at the same time.

Unless stated otherwise in your policy schedule, you will pay the first £100 of each claim, other than:
- £250 in respect of damage by escape of water; and
- £1,000 in respect of subsidence, heave or landslip; and
- NIL in respect of cover provided by loss of keys, freezer contents, damage as a result of emergency forced access to the home and the fatal accident benefit).

- No cover for claims that you are aware of, or should have been aware of, prior to the policy.
- There must be a reasonable prospect of success in order to be covered.
- Limit of £100 (including VAT) for parts and materials.
- The maximum payable is £500 (including VAT) any one incident, unless the cause of the incident is covered by the Section 1 (Buildings).
- You will be responsible for the cost of any contractors or service providers recommended as a result of the advice provided.

- You will pay the first £100 of each claim.
- Children under 16 years of age are only covered while travelling with an adult or on a school trip.
- No cover for persons 71 years or older at the start of the period of unless agreed by us.

DH 0714
Distinguished Homes Policy Summary

- Winter sports cover is available as an optional cover.
- There are restrictions on cover for expenses incurred as a result of pre-existing medical conditions.
- There is no cover for cancellation of any journey booked more than 12 months before its start date.

Duration of this insurance
This policy is issued for a twelve month period. The expiry date will be shown on your schedule. We urge you to review your contract each year with your insurance broker to ensure you have adequate cover in place.

Cancellation rights
If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and cancel back to the date of inception or renewal, we will refund the premium, provided that you have not made a claim during this period. Cancellation during the 14 day reflection period is subject to a £25.00 administration charge.

After this time, you may cancel this insurance by writing to your broker. Any return premium due to you will depend on how long the insurance has been in force and whether you have made a claim. Please refer to your policy for more details.

Making a claim
If you need to make a claim under sections 1, 2 or 3, Notification of claims
If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim, contact us, in the first instance on 01932 411084 to verify your claim during opening hours 9am to 5pm Monday to Friday, excluding bank holidays or contact Amlin outside hours number below. Claims are then dealt with by the Amlin claims department.

For outside office hours claims advice please call 01245 396688
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.

For claims under Section 4, please contact MSL Legal Expenses on 01245 396312. For claims under Section 7, please call (+44) 01245 396245 if you require emergency assistance, or 01245 396688.

For helpline numbers under Sections 5 and 6, please consult your policy wording.

Making a complaint
We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you wish to make a complaint, you can do so at any time by referring the matter to us at:

Complaints Manager, Amlin Underwriting Limited, St Helen’s, 1Undershaw, London EC3A 8ND. E-mail: aulcomplaints@amlin.co.uk Telephone: 020 7746 1300

If your complaint cannot be resolved by us, or if you remain dissatisfied, you may refer your complaint to Lloyd's, who will investigate and assess this complaint. Lloyd's contact details are as follows:

Lloyd's Policyholder & Market Assistance Team at Lloyd's: Policyholder & Market Assistance, Market Services, Lloyd’s, One Lime Street, London EC3M 7HA. E-mail: complaints@lloyds.com Telephone: 020 7327 5693  Fax: 0207 327 5225

Details of Lloyd's complaints procedures are set out in a leaflet ‘Your Complaint – How We Can Help’ available at www.lloyds.com/complaints and are also available from the above address.

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS).

Financial Services Compensation Scheme
Amlin Underwriting Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot pay a claim to you under this contract. If you are entitled to compensation under the scheme, how much compensation you would receive would depend on the nature of this contract. You can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU and on their website at www.fscs.org.uk)