

## Home Insurance Policy Summary

Our quick guide to ABC home insurance provides a summary of the cover and options available. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of insurance for full details together with your insurance schedule, which shows what cover you have chosen, and any excesses and endorsements that apply.

### Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

### Choosing your cover

ABC home insurance offers a choice of cover types, cover levels and a range of optional extras:

**Cover types:** Choose buildings insurance or contents insurance or combine the two.

**Cover levels:** Decide whether you need our standard cover or our extended accidental damage cover.

**Optional extras:** Tailor your own policy by choosing optional extras such as personal possessions, pedal cycles and legal expenses.

Buildings		Contents	
<b>What is covered</b>			
<ul style="list-style-type: none"> <li>The structure of your home</li> <li>Permanent fixtures and fittings</li> <li>Garages and domestic outbuildings</li> </ul>		<ul style="list-style-type: none"> <li>Household goods, furniture</li> <li>Personal belongings</li> <li>Valuables</li> </ul>	
<b>What you are covered for</b>			
<ul style="list-style-type: none"> <li>Fire, lightning, explosion or earthquake</li> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Storm or flood</li> <li>Vandalism or malicious damage</li> <li>Impact</li> <li>Subsidence, heave or landslip</li> <li>Accidental damage to windows, ceramic hobs, baths, basins and toilets</li> <li>Accidental damage to cables, underground pipes and drains serving your home</li> </ul>		<ul style="list-style-type: none"> <li>Fire, lightning, explosion or earthquake</li> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Storm or flood</li> <li>Vandalism or malicious damage</li> <li>Impact</li> <li>Subsidence, heave or landslip</li> <li>Accidental damage to mirrors, glass and ceramic hobs</li> <li>Accidental damage to home entertainment equipment (e.g. televisions)</li> </ul>	
<b>Accidental Damage – Optional Cover</b>			
<ul style="list-style-type: none"> <li>Extended accidental damage to cover you for accidents like putting your foot through the loft floor</li> </ul>		<ul style="list-style-type: none"> <li>Extended accidental damage to cover you for accidents like spilling paint on the carpet</li> </ul>	
Buildings		Contents	
Significant limits		Significant limits	
Buildings limit of cover	£1,000,000	Contents sum insured	The amount shown on your schedule
Alternative accommodation (if you have to move out due to an insured event)	£50,000	Unspecified valuables	1/3 of the contents sum insured shown on your schedule
Tracing a water leak	£5,000	Valuables single item limit	£1,500 unless specified on your schedule, increased to £3000 when your contents sum insured is more than £75000
Liability to the public as owner of the property	£2,000,000	Theft from garages or outbuildings	£2,500 increased to £5000 when your contents sum insured is more than £75000
Breaking into and repairing an underground pipe to clear a blockage.	£500	Office equipment (computers and associated equipment)	£5,000 increased to £10000 when your contents sum insured is more than £75000

Buildings continued		Contents continued	
Significant limits		Significant limits	
Loss/theft of keys	£1000	Contents in the garden	£1,000 increased to £2000 when your contents sum insured is more than £75000
		Plants in the garden	£500 (£250 for any one plant, tree or shrub) increased to £1000 when your contents sum insured is more than £75000
		Loss/theft of keys	£1000
		Alternative accommodation (if you have to move out due to an insured event)	£25,000
		Fatal injury benefit	£5,000
		Religious festivals and weddings	10% increase in contents sum insured
		Frozen food	£500 increased to the contents sum insured when this is more than £75000
		Title deeds	£1000
		Money in the home	£500
		Downloaded information	£1,000 increased to £2000 when your contents sum insured is more than £75000
		Contents temporarily removed	£5,000
		Contents at university/college	£5,000
		Liability to the public as occupier and as a private individual	£2,000,000
		Liability to domestic employees	£5,000,000
		Visitors Effects	£1000
Significant exclusions		Significant exclusions	
<ul style="list-style-type: none"> <li>Loss or damage to gates and fences by storm, flood, falling trees or branches</li> <li>Accidental damage by domestic pets</li> <li>Accidental damage to solar panels.</li> <li>Where cover is in force under buildings and contents you can only claim under one section</li> </ul>	<ul style="list-style-type: none"> <li>Accidental damage by domestic pets</li> <li>Storm or flood to contents in the garden</li> <li>Pedal cycles under Contents temporarily removed/Contents at university</li> <li>Contents temporarily removed/Contents at university by theft unless violence and force is used to remove the contents from a building</li> <li>Where cover is in force under buildings and contents you can only claim under one section</li> </ul>		
<b>If you leave your home unoccupied for more than 60 days in a row, we will not pay for:</b>			
<ul style="list-style-type: none"> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Vandalism or malicious damage</li> <li>Any accidental damage</li> </ul>	<ul style="list-style-type: none"> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Vandalism or malicious damage</li> <li>Any accidental damage</li> <li>Contents in the garden</li> </ul>		
<b>If the home is lived in by anyone other than you or your family, we will not pay for:</b>			
<ul style="list-style-type: none"> <li>Theft or attempted theft unless violence and force is used to break into your home</li> <li>Any accidental damage</li> </ul>	<ul style="list-style-type: none"> <li>Theft or attempted theft unless violence and force is used to break into your home</li> <li>Any accidental damage</li> </ul>		

Personal Possessions – Optional Cover	Pedal Cycles – Optional Cover
<b>What is covered</b>	
Items that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment and money.	Pedal cycles you take out of the home.
<b>What you are covered for</b>	
<ul style="list-style-type: none"> <li>Accidental loss or damage</li> <li>Theft</li> </ul> <p>Personal possessions are covered in Europe and up to 60 days worldwide in any one period of insurance.</p>	<ul style="list-style-type: none"> <li>Accidental loss or damage</li> <li>Theft</li> </ul> <p>Pedal cycles are covered in Europe and up to 60 days worldwide in any one period of insurance.</p>

Personal Possessions – Optional Cover	Pedal Cycles – Optional Cover
<b>Significant exclusions and limits</b>	
<ul style="list-style-type: none"> <li>• Pedal Cycles</li> <li>• More than £500 of money</li> <li>• Business equipment, materials, tools or stock</li> <li>• Items worth more than £1,500 unless specified on your schedule, increased to £3000 when your contents sum insured is more than £75000</li> <li>• Theft from unattended motor vehicles or caravans unless the items are stored out of sight and all the doors are locked and windows fully closed</li> </ul>	<ul style="list-style-type: none"> <li>• Theft of pedal cycles away from the home unless locked to a permanent structure</li> </ul>

Buildings continued	Contents continued
<b>Significant Exclusions</b>	<b>Significant Exclusions</b>
<ul style="list-style-type: none"> <li>• We do not cover any direct or indirect loss or damage to the Home or its Contents as a result of the property being used for illegal activities.</li> <li>• We do not cover loss or damage to items where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</li> </ul>	<ul style="list-style-type: none"> <li>• We do not cover any direct or indirect loss or damage to the Home or its Contents as a result of the property being used for illegal activities.</li> <li>• We do not cover loss or damage to items where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</li> </ul>

Legal Expenses – Optional Cover
<b>What is covered</b>
<p>Up to £50,000 for legal costs and expenses to:</p> <p><b>Pursue a claim directly resulting from:</b></p> <ul style="list-style-type: none"> <li>• Your death or injury from an accident</li> <li>• A breach of your contract to buy or hire goods or services for your private use</li> <li>• A breach of your legal rights relating to the ownership or occupation of your home</li> <li>• A breach of your contract of employment</li> <li>• An organisation's negligence causing you to suffer financial loss as a result of identity fraud</li> </ul> <p><b>Defend a civil claim directly resulting from:</b></p> <ul style="list-style-type: none"> <li>• Your sale of goods you have owned and privately sold</li> </ul> <p><b>Where you have been a victim of identity fraud:</b></p> <ul style="list-style-type: none"> <li>• Defend your legal rights and/or take reasonable steps to remove County Court Judgements against you that have been obtained by an organisation that you are alleged to have purchased, hired or leased goods or services from.</li> </ul>
<b>Significant exclusions and limits</b>
<ul style="list-style-type: none"> <li>• Legal costs and expenses more than £50,000</li> <li>• A breach of your legal rights relating to the ownership or occupation of your home where the insured event happens less than 180 days after cover started</li> <li>• A breach of your contract of employment where the breach of contract happens less than 90 days after cover started</li> <li>• Disputes of less than £125 relating to a breach of your contract to buy or hire goods or services, defending a civil claim directly resulting from your sale of goods you have owned and privately sold and identity fraud</li> <li>• Any losses other than legal costs and expenses incurred by you or your family as a result of identity fraud</li> </ul>

<b>Excesses (the amount you must pay towards a claim)</b>			
	<b>Subsidence, Heave, Landslip</b>	<b>Water or oil leaking</b>	<b>All other claims</b>
<b>Buildings</b>	£1,000	£250 in addition to any voluntary excess	£100 in addition to any voluntary excess
<b>Contents</b>		£250 in addition to any voluntary excess	£100 in addition to any voluntary excess
<b>Personal Possessions</b>			£100
<b>Pedal Cycles</b>			£100

## **IMPORTANT INFORMATION**

### **Period of insurance**

The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

### **Cancellation**

When you receive your Policy, you have 14 days to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy and receive a refund. Any refund will be subject to a deduction for the days you have been covered. This deduction will be calculated on a proportional basis and will include an additional charge of up to £25 to cover the administrative costs to us of processing the insurance. These charges will be subject to Insurance Premium Tax where applicable.

Refunds will be made within 30 days of receipt of your request to cancel. If you wish to terminate the contract after this 14 day period please contact the broker, intermediary or agent who arranged the Policy for you.

### **How to Make a Claim**

To make a claim ring use on: **0800 633 5814**.

If you have a domestic emergency ring us on: **0800 633 5423**

If you have legal expenses cover call **0800 028 5411**

### **How to complain**

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with service provided by ABC please contact us by phone on 0800 633 5386 or write to us at ABC Insurance, 69 Park Lane, Croydon, Surrey, CR9 1BG. Please quote the Policy Number in all correspondence. A copy of ABC's complaint handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

www [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Making a complaint will not affect your right to take legal action.**

### **Administration charge**

We will apply an administration charge of up to £15 (subject to Insurance Premium Tax) for any adjustments you make to your insurance. This charge will apply in addition to any charges made by your broker.

### **What happens if we are unable to meet our liabilities?**

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance is covered for 100% of the claim. Non compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme. 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone 0800 678 1100 or 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).