

## Broker Direct Home Options Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are contained in your policy documents. Where a heading in UPPERCASE letters appears in this policy summary, full details can be found in your policy booklet under the same heading.

This policy is underwritten by Zenith Insurance plc, and is administered and serviced by Broker Direct Plc.

### Type of Insurance and Cover

#### Home insurance for private residences.

This insurance provides cover for contents and/or buildings. It may be optionally extended to include accidental damage and personal possessions. Please refer to your policy schedule for your selected covers.

The maximum amount we will pay is the sum insured shown on the policy schedule subject to any excess and/or limit shown on the schedule or in the endorsements.

### GENERAL CONDITIONS

You must let us know immediately when the full value of the contents or buildings exceeds the sum insured shown on your policy schedule. Failure to comply with this may jeopardise your claim or cover.

### Features and Benefits

#### HOME CONTENTS COVER

- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1-10 in the policy wording).
- The sum insured for any one valuable will be £5,000. The sum insured for any one claim for total valuables will be 25% of the contents sum insured.
- Accidental breakage of or damage to home entertainment equipment and fixed glass in furniture, mirrors and hobs.
- Accidental loss of oil or metered water up to £1,000.
- Contents in the open (by causes 1-10 excluding storm or flood) up to £1,000.
- Contents removed from the insured property up to 20% of the contents sum insured.
- Rent or alternative accommodation for you and your domestic pets up to a maximum of 20% of the sum insured.
- Your contents sum insured is automatically increased by 10% in respect of gifts and provisions for the 30 days before and after Christmas or you or your family's wedding.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.
- Liability to domestic employees up to £10,000,000.
- Tenant's liability up to 20% of the contents sum insured. Only applicable if the insured property is rented.
- Public liability insurance up to £2,000,000. Including damage arising from your occupation of the insured property (but not its ownership).

#### PERSONAL POSSESSIONS AND MONEY COVER

- Loss or damage to personal possessions and money anywhere in the world.

#### HOME BUILDINGS COVER

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks and up to £5,000 towards the necessary costs in locating the source of the escape) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot (causes 1-10 in the policy wording).
- Accidental damage to underground pipes and cables.
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Alternative accommodation or loss of rent up to 20% of the buildings sum insured.
- Property owner's liability up to £2,000,000.

## **Significant or Unusual Exclusions or Limitations**

- The standard excesses and any increased amount you have agreed to pay shown on the policy schedule and in the endorsements.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- There is no cover for public liability arising from any trade business profession or employment.

## **GENERAL EXCEPTIONS**

- Confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.
- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage caused by any gradually operating cause.

## **Exclusions under HOME CONTENTS COVER and HOME BUILDINGS COVER**

- Loss or damage by malicious persons, escape of water or oil, theft, or to mirrors, fixed glass and sanitary ware occurring after the insured property has been unoccupied or unfurnished (see full definitions in the policy wording).

## **Exclusions under PERSONAL POSSESSIONS AND MONEY COVER**

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

## **Duration**

This is an annually renewable policy.

## **Cancellation Period**

You are free to cancel this policy at any time.

## **Claim Notification**

To make a claim, contact Claims Telephone Number 0844 248 9318.

## **CUSTOMER CARE**

Any complaint you may have should in the first instance be addressed to your insurance broker. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Chief Executive, Broker Direct Plc, Deakins Park, Egerton, Bolton, BL7 9RW.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the policy wording.

## **Financial Services Compensation Scheme (FSCS)**

Zenith Insurance Plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Further information about compensation scheme arrangements is available from the FSCS at [www.FSCS.org.uk](http://www.FSCS.org.uk) or by contacting FSCS directly on 020 7741 4100.

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Hall Coppice Road, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on [www.fca.org.uk](http://www.fca.org.uk).

Underwritten by Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar (No. 84085) with registered office address at 846-848 Europort Gibraltar.

Zenith Insurance Plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting business in the UK (No. 211787).