



Broker Direct HomeChoice Policy Summary

SUMMARY OF COVER

This is only a Summary of the Broker Direct HomeChoice policy. Full terms and conditions can be found in the Policy Wording and Endorsements. Your Schedule shows which Covers apply to your policy.

INSURANCE COMPANY

Royal & Sun Alliance Insurance plc.

GOVERNING LAW

This contract is governed by the law which applies where you reside within the United Kingdom. If there is any dispute about which law applies, it will be English law.

DURATION OF CONTRACT

Normally 12 months, renewable annually, from the dates shown on your Schedule.

SUMMARY OF COVER AND LIMITS

We can insure the Buildings and Contents of your Home against loss or damage caused by events specified in the policy. Full details of the cover you have chosen are shown on your policy Schedule. For definitions of terms used in the policy, see the Policy Wording (Definitions section). Sums insured, limits of policy liability, and policy excesses are shown on your policy Schedule; limits of policy liability are shown in the Endorsements.

The Buildings Cover (Buildings section) includes professional, demolition and local authority costs or fees, within the sum insured; and the costs of alternative accommodation if buildings damage renders your home uninhabitable, to a maximum of 20% of the sum insured.

The Contents Cover (Contents section) includes the costs of alternative accommodation if contents loss or damage renders your home uninhabitable, to a maximum of 20% of the sum insured; office equipment (limit £500); and loss of metered oil or water (limit £1,000). We draw to your attention the limits on Valuables (£2,000 per item and £5,000 in total), Money (£100) and contents in the open (£250).

Under Buildings Cover we cover your liabilities as owner of the property; under Contents Cover we will cover your liabilities as occupier of the property and your personal liabilities.

OPTIONAL ADDITIONAL COVERS

If you have taken out insurance for Accidental Damage or Personal Possessions, this will be shown on your policy Schedule.

WHAT IS NOT INSURED

An excess of £50 applies to every claim except for Subsidence, Heave and Landslip (£1,000), and Liability and frozen food (£0); and any additional amount shown on your policy Schedule which you have volunteered to accept.

The main exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that losses arising from damage to laptop computers, computer software, handheld computers or electronic toys and storm and flood damage to fences, gates, hedges; wear and tear; wet and dry rot; vermin and pets; theft from rented or let properties not involving violence and force; tenants; and losses of vehicles and craft are not insured.

SECURITY PROTECTIONS

If any home security requirements are required they are specified in the Endorsements.

CANCELLATION RIGHTS

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance broker 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.

HOW DO I MAKE A CLAIM?

Telephone Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW on Claims Telephone Number 01204 600346

HOW DO I MAKE A COMPLAINT?

If you have a complaint about your policy or a claim, contact your insurance broker who should be able to assist you. If you are not satisfied with the service provided by Broker Direct, please write to the Chief Executive, Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. If you are not satisfied with our response you may ask the Financial Ombudsman Service to review your case. Full details of the procedures are in your Policy Wording.

COMPENSATION

Royal & Sun Alliance Insurance plc is 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 at www.fscs.org.uk or by contacting FSCS directly on 020 7892 7300.

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

Authorised and regulated by the Financial Conduct Authority. Our firm's reference number is 307607. Registrations recorded on www.fca.org.uk. Underwritten by: Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.