



POLICY SUMMARY

SUMMARY OF COVER

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

INSURANCE COMPANY

Zurich Insurance plc.

GOVERNING LAW

English law will apply to the Legal Expenses Section. The rest of the contract is governed by the law which applies to where you reside within the United Kingdom, Channel Islands and Isle of Man. If there is any dispute as to 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 insure the Buildings and Contents of your Home, if and as specified in your policy Schedule, against loss or damage caused by the events specified in the policy. For definitions of terms used in the policy, see the Policy Wording (page 3). Sums insured are shown in your policy Schedule, subject to specified limits set out in the relevant Sections of your Policy Wording.

The Buildings cover (pages 4-6) 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 (pages 7-12) includes the costs of alternative accommodation if contents loss or damage renders your home uninhabitable, to a maximum of £10,000; office equipment (limit £10,000); and loss of metered oil or water (limit £1,000). We draw to your attention the limits on Valuables (£2,500 per item unless specified), Money and Credit/Debit Cards (£500), Pedal Cycles (£500 unless specified) and contents in the open (£1,000).

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

OPTIONAL ADDITIONAL COVERS

If you have taken out insurance for Accidental Damage, or wider cover for Personal Possessions, or for Legal Expenses in defence or pursuit of specified claims (limit £50,000), this will be shown on your policy Schedule.

WHAT IS NOT INSURED

An excess of £50 applies to every claim except Legal Expenses; subject to £1,000 for Subsidence, Heave and Landslip claims; and any additional amount shown on your Schedule which you have volunteered to accept.

The main exceptions to policy cover are common to market Home insurances and are set out in the Policy Wording and Endorsements, but we draw to your attention that losses arising from 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 or force; tenants; and losses of vehicles, craft, and unsecured pedal cycles; are not insured.

SECURITY PROTECTIONS

Any home security requirements are if and as 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 of your decision 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. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

HOW DO I MAKE A CLAIM?

Telephone Broker Direct Plc, Deakins Park, Egerton, Bolton BL7 9RW on Claims Telephone Number 01204 600400

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, 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 (page 21).

COMPENSATION

Zurich Insurance plc and Broker Direct Plc are both 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 the FSCS directly on 020 7892 7300.

Broker Direct Plc is registered in England, No. 2958427. Registered Office: Higham Business Centre, Midland Road, Higham Ferrers, Northamptonshire NN10 8DW. Authorised and regulated by the Financial Services Authority. Underwritten by Zurich Insurance plc. Zurich Insurance plc is a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number: 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.