

# Lifestyle

## Policy Summary

The Lifestyle Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the Covéa Insurance Lifestyle product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Registration and Regulatory Information

The insurance cover for sections A-D is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Its Firm Reference Number is 202277.

The Insurance cover for section E Family Plus Legal Protection is issued in the United Kingdom by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales No. 103274.

All information in this document is correct at the time of printing (November 2015), for full up to date information please visit our website

[coveainsurance.co.uk](http://coveainsurance.co.uk)

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202106.

The insurance cover for section F Home Emergency is managed by AXA Assistance (UK) Ltd and underwritten by Inter Partner Assistance S.A. ('IPA')

AXA Assistance (UK) Ltd is registered in England and Wales No. 02638890. Registered office: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Inter Partner Assistance S.A. is located at The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

AXA Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority. Its Firm Reference Number is 439069.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance S.A. ('IPA') which is a wholly owned subsidiary of AXA Assistance S.A. and part of the worldwide AXA Group. Inter Partner Assistance S.A. is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. In the UK, IPA is listed on the Financial Services Register under Firm Reference Number 202664.

# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description
<b>SECTION A: BUILDINGS</b>
<b>Standard Buildings cover</b> Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the buildings sum insured as shown in the policy schedule
<b>Cables, Pipes, Tanks</b> Accidental damage for which you are legally responsible
<b>Trace and Access</b> Costs you incur in locating the source of the damage caused by escape of water or oil up to £5,000
<b>Temporary accommodation and Loss of Rent</b> Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured
<b>Property Owners Liability</b> Legal liability as owner but not occupier of the buildings Legal liability under Defective Premises Act Up to £2,000,000 plus costs
<b>Accidental damage (optional cover)</b> Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule
<b>SECTION B: CONTENTS</b>
<b>Standard Contents cover</b> Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip Cover up to the contents sum insured as shown in the policy schedule
<b>Business Equipment</b> Up to £10,000
<b>Loss of Oil and Metered Water</b> Up to £5,000
<b>Temporary accommodation</b> Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured
<b>Garden Cover</b> Up to £2,500
<b>Visitor Cover</b> Up to £1,500
<b>Freezer Contents</b> Up to £10,000
<b>Students Cover</b> Up to £5,000

# Significant features and benefits of the policy

*continued*

## Description

### **SECTION B: CONTENTS (continued)**

#### **Removal of Nests**

Up to £2,000

#### **Removing Squatters**

Up to £5,000

#### **Fatal Accident**

£5,000 if you or your spouse die within 30 days as a direct result of an injury caused by fire or an assault by thieves in the home

#### **Occupiers and Personal liability**

Legal liability as occupier of the home and as a private individual for injury caused to a third party or damage to their property

Up to £2,000,000

#### **Employers liability**

Legal liability for bodily injury caused to domestic employees during the course of their work

Up to £10,000,000

#### **Accidental damage (optional cover)**

Accidental damage to the contents up to the contents sum insured as shown on the policy schedule

### **SECTION C: PERSONAL POSSESSIONS COVER (optional cover)**

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance

Up to the sum insured shown in the policy schedule

Up to £2,499 any one unspecified item

### **SECTION D: PEDAL CYCLES COVER (optional cover)**

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

### **SECTION E: FAMILY PLUS LEGAL PROTECTION COVER (optional cover)**

Legal costs and expenses up to £50,000 to enable you to pursue legal proceedings for employment disputes, contract disputes, bodily injury claims, property protection, tax protection, jury service and legal defence

### **SECTION F: HOME EMERGENCY COVER (provided at no charge when you take out buildings and/or contents cover)**

Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair

# Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p><b>SECTION A: BUILDINGS</b></p>	SECTION A
<p><b>Standard Buildings cover</b></p>	Pages 10–13
<p>Compulsory excess is £100 except for escape of water where the excess is £250 and Subsidence, Landslip and Heave where the excess is £1,000 and Property Owners Liability where no excess applies</p>	
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Loss or damage caused by escape of water or oil, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p>	Pages 10–11
<p><b>Cables, Pipes, Tanks</b></p>	
<p>Damage caused to pitch fibre drains by any inherent defect of the fabric of the drains</p>	Page 11
<p><b>Property Owners Liability</b></p>	
<p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	Page 13
<p><b>SECTION B: CONTENTS</b></p>	SECTION B
<p><b>Standard Contents cover</b></p>	Pages 14–20
<p>Compulsory excess is £100 except for escape of water where the excess is £250 and Tenants Liability or Occupiers and Personal Liability where no excess applies</p>	
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Any amount exceeding £2,500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home</p>	Page 14
<p>Malicious acts, theft or attempted theft caused by you, your family or tenants</p>	Page 14
<p>Malicious damage or theft cover in excess of £20,000 from outbuildings and garages</p>	Page 14
<p>Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished</p>	Page 14
<p>Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home</p>	Page 14
<p>Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished</p>	Page 15
<p>Loss of Oil and Metered Water while the home is unoccupied or unfurnished</p>	Page 15
<p><b>High Risk Items Limit</b></p>	
<p>Total limit is 20% of the sum insured</p>	Pages 4–5
<p>Single article limit is up to 10% of the sum insured up to a maximum £10,000</p>	
<p><b>Works of Art</b></p>	
<p>Total limit is 20% of the sum insured</p>	Pages 4–5
<p>Single article limit is up to £7,500</p>	
<p><b>Occupiers and Personal liability</b></p>	
<p>Legal liability arising from</p>	Page 19
<ul style="list-style-type: none"> <li>– Bodily injury to you or a family member</li> </ul>	
<ul style="list-style-type: none"> <li>– Damage to property owned or the ownership of any land or building</li> </ul>	
<ul style="list-style-type: none"> <li>– Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment</li> </ul>	

# Significant and unusual exclusions or limitations of the policy

*continued*

Description	See Policy Document
<p><b>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)</b></p> <p>The compulsory excess is £100</p> <p>Theft from unattended vehicles unless the property is concealed in a boot or glove compartment and any amount exceeding £1,000</p> <p>Loss or damage to sports equipment while in use</p> <p>Loss or damage to camping equipment</p> <p>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p>	<p>SECTION C Page 21</p>
<p><b>SECTION D: PEDAL CYCLES COVER (optional cover)</b></p> <p>The compulsory excess is £50</p> <p>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p>	<p>SECTION D Page 22</p>
<p><b>SECTION E: FAMILY PLUS LEGAL PROTECTION COVER (optional cover)</b></p> <p>Any claim relating solely to personal injury in an employment dispute</p> <p>A claim relating to your business, profession or trade, a contract involving a motor vehicle, the settlement payable under an insurance policy, a dispute arising from any loan, mortgage, pension, investment or borrowing</p> <p>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident</p> <p>Disputes you were aware of or should have been aware of when you applied for this cover</p> <p>Any costs incurred without our written consent</p> <p>Disputes between yourself and/or members of your family</p> <p>The first £250 of any claim for legal nuisance or trespass</p>	<p>SECTION E Pages 25–31</p>
<p><b>SECTION F: HOME EMERGENCY COVER</b> <b>(provided at no charge when you take out buildings and/or contents cover)</b></p> <p>Boiler or heating failures between May to August inclusive and boilers over 15 years old</p> <p>Replacement of cylinders, tanks, radiators and sanitary ware</p> <p>External water supply pipes</p> <p>Work undertaken by any person or organisation other than a tradesperson authorised in advance by AXA Assistance (UK) Ltd to carry out repairs</p>	<p>SECTION F Pages 32–37</p>

# Customer information

## How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

### Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A-D):

#### Covéa Insurance Property Careline

- Dedicated telephone number – **0330 024 2255**
- Dedicated fax number – **0330 024 2613**
- Online claims notification at **[www.coveainsurance.co.uk/reportclaim](http://www.coveainsurance.co.uk/reportclaim)**
- By email: **[householdclaims@coveainsurance.co.uk](mailto:householdclaims@coveainsurance.co.uk)**
- In writing to – **Covéa Insurance Property Careline, PO Box 824, Halifax HX1 9QT**

### Family Plus Legal Protection (Policy section E):

Telephone 0330 024 2612 to speak to DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Claims can also be emailed to [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

### Home Emergency (Policy section F):

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on 0330 024 2295

## How to cancel your policy

Your rights to cancel your policy

You have the right to cancel your policy at any time; to do so you must instruct your intermediary. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents we will;

- provide a full refund if the period of insurance has not yet started.
- refund the premium for the exact number of days left in the current period of insurance even if a claim has been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £26.50.

For cancellation instructions received after the 14 day period described above has passed we will;

- refund the premium for the exact number of days left in the current period of insurance if no claims have been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £26.50.

- not refund any part of the premium if a claim has been made in the current period of insurance.

If you have a Loan Agreement with Covéa Insurance to pay for your insurance, we may deduct the full outstanding balance of this Loan from your claims settlement. If we do not exercise this right then outstanding monies may be owed when your policy is cancelled. All outstanding monies must be paid to Covéa Insurance as described in your Loan Agreement.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, depending on the section of your policy please contact us as noted below, quoting your policy or claim number.

**For Buildings, Contents, Personal possessions and Pedal Cycles (Sections A-D)** telephone Covéa Insurance on 0330 221 0444, or write to Customer Relations, Covéa Insurance, Norman Place, Reading RG1 8DA. You can also contact us via email via our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk).

**For Family Plus Legal Protection (Section E)** telephone 0117 934 0066 or write to DAS Legal Expenses Insurance Company Ltd, Customer Relations Department, DAS House, Quayside, Temple Back, Bristol, BS1 6NH or email [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk).

**For Home Emergency (Section F)** telephone 01737 815913, write to the Customer Relations Manager, AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR or email [homeemergencycomplaints@axa-assistance.co.uk](mailto:homeemergencycomplaints@axa-assistance.co.uk).

Full details of the Covéa Insurance Internal Complaints procedure are detailed in our leaflet 'Complaints Procedure', which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

If you should remain dissatisfied once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at Exchange Tower, Harbour Exchange Square, London E14 9SR.

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the section the opportunity to resolve your complaint before the FOS becomes involved.

# Customer information

*continued*

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

Covéa Insurance, Inter Partner Assistance SA and DAS Legal Expenses Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. [www.fscs.org.uk](http://www.fscs.org.uk)

**Covéa Insurance**

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