

Choices Extra Policy Summary

Choices Extra is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select Contents, Buildings and Legal Expenses Insurance and you may add further benefits to provide cover to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

Table 1

Contents Insurance

If you select Contents Insurance, the following will automatically be included:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • For household linen, clothing and pedal cycles a deduction may be made for wear and tear. • If the sum insured selected is less than the full replacement value, your claim may be reduced. 	Contents
<p>Standard Accidental Damage Covers accidental damage to television, video, audio & computer equipment, mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.</p>	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded. 	Contents
<p>Freezer Food Loss or damage caused by a rise or fall in temperature.</p>		Contents
<p>Christmas and Wedding Gifts The amount insured is increased by 10% during December and for one month before and after the Wedding day.</p>		Contents
<p>Valuables Possessions such as jewellery, watches and furs are insured for a total value up to one third of your sum insured.</p>	<p>You must tell us if any item you own is worth more than £2,000.</p>	Contents

Table 1 – continued
Contents Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Business Equipment at Home Business furniture, office machines and stationery are covered for accidental damage.</p>	Cover is limited to £3,000 but can be increased on request.	Contents
<p>Students' Contents and Pedal Cycles Covers contents and cycles belonging to any of your family while they're living away at University.</p>	Standard cover is limited to £500, but can be increased on request.	Contents

You may add the following cover to Contents Insurance:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Full Accidental Damage Over and above our standard cover, this provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> • See Standard Cover above. • Also, excludes damage to clothing & food and damage caused by pets. 	Contents
<p>Personal Belongings Covers your possessions against accidental damage or loss while in or away from the home.</p>	<ul style="list-style-type: none"> • A limit of £1,000 may apply to thefts from motor vehicles. • Restrictions and limits apply when taken abroad. • You must specify items worth more than £1,000. 	Personal Belongings
<p>Money & Credit Cards Loss of money or loss resulting from a credit card being lost or stolen and then used fraudulently.</p>	<ul style="list-style-type: none"> • Claims are limited to £500. 	Money and Credit Cards
<p>Sports Equipment Sports equipment and clothing is covered for accidental damage.</p>	<ul style="list-style-type: none"> • Maximum £1,000 per item. 	Sports Equipment
<p>Pedal Cycles Loss or damage to any pedal cycle belonging to your family.</p>	<ul style="list-style-type: none"> • Theft of unattended cycles unless in a building or securely locked. • Maximum £500 per cycle. 	Pedal Cycles

Table 2
Buildings Insurance

If you select Buildings Insurance, the following will automatically be included:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage Covers your home & other permanent structures on your land against damage by fire, flood, storm, subsidence and other similar causes.</p>	<ul style="list-style-type: none"> • Damage caused to fences or gates by storm or flood is excluded. • For subsidence claims you must pay the first £1,000. 	Buildings
<p>Standard Accidental Damage Covers the accidental breakage of windows & sanitary ware and damage to drains, pipes, cables or underground tanks.</p>	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded. 	Buildings

You may add the following cover to Buildings Insurance:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Full Accidental Damage Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.</p>	See Standard cover above.	Buildings
<p>Trees, Shrubs, Plants and Lawns Fire, theft, lightning and vandalism cover for the plants in your garden.</p>	Cover is limited to £1,000.	Trees, Shrubs, Plants and Lawns

Table 3
Legal Expenses

This may be included when you select Buildings and/or Contents Insurance:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Expenses Gives you and your family up to £50,000 Legal Expenses cover covering disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Protection • Residential • Employment • Tax. 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	Legal Expenses

Table 4

Emergency Assistance

The following benefit is automatically included in your policy:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Emergency Assistance We'll pay up to £150 for urgent assistance to make your home safe & secure.</p>	<p>Excludes maintenance of your property or damage caused by wear and tear.</p>	<p>Emergency Assistance</p>

Table 5

General Conditions & Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions	Policy Section
<ul style="list-style-type: none"> No cover is provided for wear and tear, maintenance or anything that happens gradually. If you leave your home unoccupied for more than 45 consecutive days, let it to anyone or use your home, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply. 	<p>See Sections specified in Tables 1 to 4</p>
Excesses & Limits	Policy Section
<p>Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.</p>	<p>See Sections specified in Tables 1 to 4</p>

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Claims will be handled at the address shown on your Schedule. Should you wish to claim under your Choices Extra policy you should call the appropriate Claims Helpline as soon as possible:

Oldham 0870 165 0522
Halifax 0870 165 0501.

You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Choices Extra policy or the Legal Expenses section of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Choices Extra	Legal Expenses	Financial Ombudsman Service
Customer Relations Manager Royal & SunAlliance Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Customer Services Dept Legal Expenses Division First Assist Group Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit card or by cheque. Monthly instalments can only be paid by direct debit. Please ask for further details at the time of payment.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date, otherwise we will automatically renew the policy.

If you pay by direct debit we will continue collecting premiums. This will also apply for payments by credit/debit card, if you have previously given us permission. For other renewal payments you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us fourteen days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least fourteen days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

Choices Extra is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and, with effect from 14th January 2005, to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.