



Your Premier Executive Policy Summary

Premier Executive Household Policy Summary

Introduction

This policy summary is designed to help you decide if the cover provided meets your needs and demands and to make you aware of any limits and significant conditions or exclusions.

It does not describe all the terms and conditions of the policy, a copy of which is available on request.

The cover is underwritten by Certain Underwriters at Lloyd's. Wherever the word "We" appears it is referring to these underwriters.

Both Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

Where the words "You, Your or Insured" appear, it means the person named in the schedule as the insured and all members of their family and domestic partner(s) permanently residing with them.

We will insure only those sections you request and we agree to insure.

Cover Details	Where to find it in the policy
Section 1 Buildings	Pages 13-16
The Buildings are covered for loss or damage caused by external and visible means unless shown as not covered.	Page 13
We will also pay for necessary professional fees following loss or damage The policy also includes cover for	
The cost of alternative accommodation following loss or damage up to 35% of the buildings sum insured	Page 15
Cover up to £5000 for loss of or damage to trees and plants from any cause other than by storm, flood or accidental loss or damage.	Page 15
Cover up to £5000 for costs to trace and access a leak.	Page 15
Section 2 Contents	Pages 17-23
The contents are covered for loss or damage from any cause unless shown as not covered whilst in the home.	Page 17
The policy also includes cover for	
Personal Property away from the home Contents in the course of household removal within the United Kingdom Frozen Foods Locks and Keys Credit Cards Loss of Metered Water Trees and Plants Student Effects Identity Fraud Fatal Injury Unauthorised Mobile Phone Calls Personal Property of Visitors and Domestic Staff	Pages 20-23

Section 3 Liabilities Pages 24-28

If we insure the buildings we provide cover for your legal liability as owner of the home Pages 24 - 25

If we insure contents we provide cover for your legal liability Pages 24 - 28
 - as occupier of the home
 - as a private individual
 - as owner of any previous homes
 - for injury to any domestic employee arising out of their employment by you

For certain claims the maximum amount we will pay will be limited unless a higher amount is shown in the schedule.

Fine Art	£10,000	any one article pair or set	
Gold and Silver	£2,500	any one article pair or set and not more than 10% of the general contents sum insured in total	Page 18
Outdoor Property whilst in the open but within the boundary of the home	£2,500	in total	
Personal Property away from the home			
Pedal Cycles	£750	any one pedal cycle	
Mobile Phones	£200	any one phone	
Other personal property	£2,500	any one article, pair or set and not more than 10% of the general contents sum insured or £5,000 whichever is the least in total	
Money	£1,000		Page 18
Loss caused by theft of contents from detached outbuildings or garages	£10,000	or 10% of the general contents sum insured whichever is the least for any one claim	
Fraudulent use of credit cards	£5,000	any one card and not more than £10,000 in total	Page 21
Loss of metered water	£1,000	any one claim	Page 22
Student Effects	£1,000	any one item and not more than £2,500 in total	Page 23
Identity Fraud	£5,000	any one incident of identity fraud	Page 23
Your legal liability for injury to domestic servants	£10,000,000	any one accident plus costs and expenses	Page 28
Your legal liability for pollution or contamination	£5,000,000	in all	Page 28
Any other legal liabilities we cover	£5,000,000	any one accident plus costs and expenses	Page 28

Full terms, conditions and exclusions are in the policy document but we highlight here the significant exclusions.

Exclusion	Application to	Where to find it in the policy
Damage to gates, fences and hedges caused by storm, flood or frost	Section 1 Buildings	Page 13
Loss or damage caused by Wear, tear and gradual deterioration Electrical or mechanical breakdown Defective design, workmanship or defective materials Rot, mildew, rust, corrosion, insects or vermin Chewing, tearing, scratching or fouling by domestic pets Shrinkage, expansion, warping or condensation	Section 1 Buildings Section 2 Contents	Pages 13 & 17
Subsidence, landslip and heave has various exclusions, none of which are unreasonable	Section 1 Buildings	Page 13
Frost damage to swimming pools and other outside risks	Section 1 Buildings	Page 13
Damage caused by any form of pollution or contamination	Section 1 Buildings	Page 13
If the home is unoccupied for more than 60 days we restrict the cover in respect of certain perils unless		
1 You ensure all security devices are in place and the property is inspected at least every two weeks and	Section 1 Buildings Section 2 Contents	Pages 14 & 17
2 Between 1st November and 31st March You ensure the water system is drained or the heating system is left on to maintain a temperature of at least 10°C and the loft hatch left open		
When any part of the home is lent, let or sublet to any one other than your relatives a restricted form of cover is provided	Section 1 Buildings Section 2 Contents	Pages 14, 17 & 18
Theft of money, jewellery, photographic, video or computer equipment, mobile or portable phones from unattended vehicles or caravans unless such items are secured in a concealed luggage boot or compartment or locked glove compartment. The most we will pay is £2,000 in all	Section 2 Contents	Page 20
Theft of pedal cycles unless they are securely locked to an immovable object or in a securely locked building	Section 2 Contents	Page 20

Endorsements

Certain endorsements may apply to the policy. The following endorsements only apply if the appropriate number is shown in the schedule.

	Endorsement Number	Page No.
<p>Theft of Jewellery from the home. We will not pay for theft of jewellery from the home unless kept in a locked safe when not being worn or under your personal supervision. This clause does not apply to jewellery up to £10,000 in total whilst you are at home</p>	1.	Page 31
<p>Burglar Alarm We will not pay for theft from the home unless the alarm is fully and properly set whenever the home is left unattended and a maintenance contract is in force throughout the period of insurance.</p>	2.	Page 31
<p>Building Society or other Lender The building society, bank or the lender shown in the schedule is interested in section 1 of this insurance as joint policyholder</p>	3.	Page 31
<p>Non-standard construction This insurance extends to cover those buildings which are not of standard construction as shown in the schedule.</p>	4.	Page 31
<p>Property in a bank or safety deposit The items shown in the schedule as being kept in a bank or safety deposit vault are covered only whilst within such bank or safe deposit vault.</p>	5.	Page 31
<p>Business use - Legal Liability Section 3 Part A (a) extends to cover your legal liability, as defined in that section, for using your home for business purposes which have been advised and agreed by Towergate Private Clients. No cover is given for any liability arising out of advice given or services rendered in respect of your profession or business employment.</p>	6.	Page 31
<p>Business use - Property, money and credit cards This insurance is extended to include property, money and credit cards, which you hold for the business purposes which have been advised and agreed by Towergate Private Clients provided that you are not entitled to indemnity under any other insurance.</p>	7.	Page 31

Policy Excess

Underwriters will not pay the first £100 of most claims. If your buildings sum insured is £500,000 or more or your contents sum insured is £125,000 or more; underwriters will not pay the first £250 of most claims. This excess is increased to £1,000 for damage to the buildings resulting from subsidence, landslip or heave of the site upon which the buildings stand. Any special excesses that may be applied will be found in your individual quotation or schedule.

When you need to make a claim

All claims should be notified to:

Towergate Private Clients
Towergate House
Canal Place
Leeds
LS12 2DU

Telephone 0845 600 5911

When making a claim you will be asked for:

The policy number stated on your schedule
Full details of the claim

Our service commitment to you

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact Towergate Private Clients.

If you are unable to resolve the situation and wish to make a complaint, you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's.

Their address is:

Policyholder and Market Assistance, Lloyd's Market Services
Lloyd's
One Lime Street
London
EC3M 7HA
Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate state of the complaint process.

Peace of Mind

Lloyd's Managing Agents are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Information about the Compensation Scheme is available from FSCS, www.fscs.org.uk

Period of Insurance

The period of insurance will be 12 months unless agreed by us. The period of insurance will be shown in the schedule.

Cancellation

If you decide that you do not wish to proceed then you can cancel this insurance by contacting Towergate Private Clients within 14 days of either:

The date you receive your policy documentation or
The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

Renewal of the policy

At least 21 days before each renewal date we will tell you the premium and terms and conditions that will apply for the following year.

If you pay by direct debit we will continue collecting premiums unless you tell us that you do not want to renew the policy.

For other payment methods you will need to send these to Towergate Private Clients to renew your policy.

Law and Jurisdiction applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the Courts of England.



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