

## **Towergate Underwriting Household Seasons Select - Policy Summary**

**Some important facts about your Towergate Underwriting Household Seasons Select insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.**

### **Insurer**

Other than noted immediately below the insurance for this policy is provided by a consortium of insurers comprising AXA Insurance UK plc, Royal & Sun Alliance Insurance plc, Equity Red Star and Allianz Insurance plc. Details of their proportionate shares are shown on the policy schedule.

The Family Legal Costs Insurance, and Identity Theft Protection are administered by Arc Legal Assistance and underwritten by Inter Partner Assistance S.A.

The Property Emergency Insurance is underwritten by Inter Partner Assistance SA and the service is provided by Axa Assistance (UK) Ltd.

### **Type of insurance**

The Towergate Underwriting Household Seasons Select policy provides cover for the Buildings and/or Contents of your home, Personal Belongings and Pedal Cycles as selected by you. The Family Legal Costs, Identity Theft Protection and Property Emergency cover is provided automatically.

### **Duration**

The Towergate Underwriting Household Seasons Select insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

### **Cancellation rights**

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

### **Making a claim**

If you need to make a claim, you should telephone Towergate Underwriting Household on 01708 777710 or write to Towergate Underwriting Household at Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.

### **How to make a complaint**

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 01708 777710.

We and your Insurers are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

### **Compensation scheme**

Towergate Underwriting Household and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS.	POLICY SECTION
<p><b>All Sections</b> Towergate Assistance providing 24 hour emergency claims assistance.</p>		How to make a claim under this policy.
<p><b>STANDARD COVER</b></p> <p><b>Buildings</b> Cover for the buildings of your home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- escape of water;</li> <li>- subsidence;</li> <li>- tracing and accessing leaks;</li> <li>- alternative accommodation following an insured loss;</li> <li>- fixed glass, sanitary ware, etc. and underground services;</li> <li>- damage caused by emergency entry;</li> <li>- debris removal costs and architect and surveyors fees;</li> <li>- your legal liability as owner.</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £50, applicable to most claims;</li> <li>- certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days;</li> <li>- damage caused by animals belonging to you or a member of your family;</li> <li>- theft or malicious damage caused by you, your family, guests or tenants;</li> <li>- the cost of normal maintenance work;</li> <li>- an excess of £250 applies;</li> <li>- an excess of £1,000 usually applies;</li> <li>- maximum amount payable £5,000;</li> <li>- up to 20% of the Buildings sum insured plus £500 for emergency kennelling;</li> <li>- limit of indemnity £2m plus agreed costs.</li> </ul>	Buildings Insurance Section.
<p><b>Contents</b> Cover for the contents of your home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- escape of water;</li> <li>- accidental damage to audio, TV, video and computer equipment;</li> <li>- contents temporarily removed from the home;</li> <li>- contents in outbuildings or garages;</li> <li>- contents in the open;</li> <li>- replacement locks;</li> <li>- spoilage of food in freezers and refrigerators;</li> <li>- money and credit cards;</li> <li>- loss of oil and metered water;</li> <li>- business equipment;</li> <li>- students possessions;</li> <li>- alternative accommodation following an insured loss;</li> <li>- increased sum insured for Christmas &amp; Wedding gifts;</li> <li>- your legal liability as Tenant;</li> <li>- your legal liability as Occupier and in a personal capacity;</li> <li>- your legal liability as Employer of domestic staff.</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £50, applicable to most claims;</li> <li>- certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days;</li> <li>- damage caused by animals belonging to you or a member of your family;</li> <li>- theft or malicious damage caused by you, your family, guests or tenants;</li> <li>- the cost of normal maintenance work;</li> <li>- limit on valuables up to 1/3<sup>rd</sup> of the Contents sum insured;</li> <li>- undamaged items forming part of a set or suite;</li> <li>- an excess of £250 applies;</li> <li>- records, discs, cassettes and similar items;</li> <li>- up to 20% of the Contents sum insured;</li> <li>- up to £2,500;</li> <li>- up to £1,000;</li> <li>- up to £1,000;</li> <li>- up to £1,000;</li> <li>- up to £750 and £2,500, respectively;</li> <li>- up to £1,000 for each;</li> <li>- up to £5,000;</li> <li>- up to £5,000;</li> <li>- up to 20% of the Contents sum insured;</li> <li>- 10% of the Contents sum insured for each;</li> <li>- up to 20% of the Contents sum insured;</li> <li>- limit of indemnity £2m plus agreed costs;</li> <li>- limit of indemnity £10m including agreed costs.</li> </ul>	Contents Insurance Section.
<p><b>OPTIONAL COVER</b></p> <p><b>Accidental Damage cover for Buildings and Contents</b> Any type of accidental damage not specifically excluded.</p>	<ul style="list-style-type: none"> <li>- an excess of £50;</li> <li>- wear and tear and loss of value;</li> <li>- moth, vermin, wet or dry rot and similar;</li> <li>- mechanical or electrical failure.</li> </ul>	Buildings and Contents Insurance Sections.
<p><b>Personal Possessions</b> Cover for loss, theft or damage to personal possessions anywhere in the world.</p>	<ul style="list-style-type: none"> <li>- an excess of £50;</li> <li>- cover outside of the UK limited to 60 days;</li> <li>- unspecified items limited to £1,500 per item (except in respect of Pedal Cycles where the limit is £500 per item);</li> <li>- motor vehicles and accessories;</li> <li>- sports equipment whilst in use;</li> <li>- sports equipment used for water sports and winter sports (unless specified);</li> </ul>	Unspecified and Specified Insurance Sections.

<p><b>Pedal Cycles</b> Cover for loss, theft or damage to pedal cycles anywhere in the world.</p>	<ul style="list-style-type: none"> <li>- an excess of £50;</li> <li>- cover outside of the UK limited to 60 days;</li> <li>- theft away from the home, unless in a locked building or locked to a permanent fixture.</li> </ul>	<p>Pedal Cycles Insurance Section.</p>
<p><b>Family Legal Costs</b></p> <p>Arc will provide cover for legal costs.</p> <p>Cover applies to you, your spouse and other family members who live with you in your home</p> <p>Legal costs to pursue:</p> <ul style="list-style-type: none"> <li>- contract claims against a person / organisation providing defective goods or services for your private use;</li> <li>- personal injury claims against the responsible person / organisation;</li> <li>- an action before an employment tribunal for breach of your contract of employment;</li> <li>- actions for nuisance or trespass relating to your main Residence;</li> <li>- actions against parties causing physical damage to your main residence;</li> <li>- claims under the Data Protection Act;</li> <li>- claims arising from the purchase of your main residence;</li> </ul> <p>Legal costs to defend:</p> <ul style="list-style-type: none"> <li>- contract claims brought by a person to whom private goods have been sold;</li> <li>- claims arising from the sale of your main residence;</li> </ul> <p>Arc will also provide Identity Fraud Protection including legal costs to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings.</p> <p>Legal advice service available 24 hours a day, 7 days a week.</p>	<ul style="list-style-type: none"> <li>- up to £50,000 per claim;</li> <li>- an excess of £50;</li> <li>- legal costs incurred by Arc's panel solicitors. The insured is not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises;</li> <li>- advisors costs that have not been agreed in advance or are above those for which Arc has given prior approval in writing;</li> <li>- there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted;</li> <li>- insured incident must not have begun to occur or have occurred before you purchased this insurance;</li> <li>- claims made by or against the Underwriters, Arc or Towergate;</li> <li>- the contract must have been made after the Insured first purchased this insurance;</li> <li>- the amount in dispute must be over £50 plus VAT;</li> <li>- the alleged breach of contract must have occurred at least 90 days after legal costs cover started;</li> <li>- the nuisance or trespass must have occurred at least 180 days after legal costs cover started</li> <li>- there is no cover for divorce or matrimonial matters;</li> <li>- the damage must have been caused after this insurance had been purchased;</li> <li>- the purchase must have commenced at least 180 days after the Insured first purchased this insurance or purchased similar cover which expired immediately before this insurance began;</li> <li>- the contract must have been made after the Insured first purchased this insurance.</li> <li>- the amount in dispute must be over £50 plus VAT;</li> <li>- the sale must have commenced at least 180 days after you first purchased this insurance or purchased similar cover which expire immediately before this insurance began;</li> <li>- all claims for costs must be substantiated by documentary evidence;</li> <li>- only claims which are reasonable and necessary will be considered;</li> <li>- the amount in dispute must be over £125 plus VAT.</li> </ul>	<p>Family Legal Costs Insurance Section.</p> <p>Section 1</p> <p>Section 2</p> <p>Identity Theft Protection Insurance.</p>

<p><b>Property Emergency</b> Axa Assistance (UK) Ltd will provide cover for the emergency incidents-</p> <p>Emergency incidents covered are:</p> <ul style="list-style-type: none"> <li>- plumbing problems relating to leaking pipes or radiators or blocked drains;</li> <li>- blockage of toilet waster pipes;</li> <li>- sudden and unforeseen roofing problems;</li> <li>- broken or damages windows and doors that present a security risk to the property;</li> <li>- gas or electricity failure within the property;</li> </ul> <p>- central heating, boiler or hot water failure;</p> <ul style="list-style-type: none"> <li>- vermin inside the main dwelling</li> <li>- loss of all keys required to access the home.</li> </ul> <p>Cover is also provided in respect of:</p> <ol style="list-style-type: none"> <li>a) our overnight accommodation and / or</li> <li>b) transportation to such accommodation</li> </ol> <p>in the event of the property becoming uninhabitable and remaining so overnight.</p>	<ul style="list-style-type: none"> <li>- up to £300 including VAT per incident;</li> <li>- claims not reported via the 24 hour claims service telephone line and not authorised in advance;</li> <li>- property that has been unoccupied for more than 60 consecutive days;</li> <li>- damage caused to household buildings or contents;</li> <li>- breakdown, loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment;</li> <li>- non emergency claims;</li> <li>- natural wear and tear;</li> </ul> <ul style="list-style-type: none"> <li>- electricity supply to or of burglar / fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems;</li> <li>- LPG fuelled, oil fired, warm air, solar or un-vented heating systems;</li> <li>- failure occurring during the months May to August inclusive;</li> <li>- failure of the boiler or heating systems that have not been inspected or serviced within the preceding twelve months;</li> <li>- boiler over 15 years old;</li> <li>- garages and other outbuildings.</li> </ul>	<p>Property Emergency Insurance Section</p>
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**Underwritten by:**

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number: 78950. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St.Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Company registration number 93792. Authorised and regulated by the Financial Services Authority. Main Business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number: 426475. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Arc Legal Assistance Limited, Registered Office: Lodge House, Lodge Lane, Langham, Colchester CO4 5NE. Authorised and regulated by the Financial Services Authority. Main business – Insurance Service Provider.

Inter Partner Assistance SA. Registered address: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

All the above insurance companies details can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting them on 0845 606 1234.