



## Your Thatchowners insurance policy summary

### About this summary of cover

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult your insurance broker. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER

### About the insurer

Thatchowners is underwritten by Certain Underwriters at Lloyd's. Both the society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by The Financial Services Authority. The selling and administering of Thatchowners will be undertaken by Heath Lambert Insurance Services; a trading style of Heath Lambert Ltd which is authorised and regulated by the Financial Services Authority, as a principal member for the selling of general insurance. Heath Lambert Insurance Services can be contacted at Norfolk House, 32 - 40 North Street, Horsham, West Sussex, RH12 1RZ, United Kingdom or Telephone 01403 321111.

### Duration of this insurance

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

### How to cancel this insurance

If you decide that you do not wish to proceed then you can cancel this insurance by writing to the insurance broker who sold you this insurance 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.

### How to make a claim under this insurance

Call **01403 321114** or contact Thatchowners at Heath Lambert Insurance Services, Norfolk House, 32 - 40 North Street, Horsham, West Sussex, RH12 1RZ, United Kingdom.

Please check your policy booklet and schedule to make sure your loss is covered and follow the instructions given.

The claims service is available 24 hours a day 365 days a year.

At the time of making a claim, you will be asked:

The name of the insurance broker who sold you this insurance

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 The Manager, Thatchowners, Heath Lambert Insurance Services, 32 – 40 North Street, Horsham, RH12 1RZ, United Kingdom.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Policyholder and Market Assistance at Lloyd's. Their address is:

Policyholder and Market Assistance

Lloyd's Market Services

One Lime Street

EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

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

## The law 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 subject to English Law

## The cover available

Thatchowners is a comprehensive household insurance specifically designed for Thatched properties. We will insure only those sections you request and we agree to insure.

**Buildings** are defined as: The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks.

**Contents** are defined as: Household goods and personal property, within the home, which are your property or which you are legally responsible for.

### Adequacy of cover

To ensure that adequate protection is maintained, you will need to periodically review the level of cover and sums insured stated within the policy documentation.

### Key Benefits

**Buildings** and **Contents** are covered for loss or damage caused by:

- Fire, Lightning, Explosion or Earthquake (pages 8 & 15)
- Aircraft and other Aerial Devices (pages 8 & 15)
- Storm Tempest Or Flood (pages 8 & 15)
- Escape of Oil from fixed domestic oil fired heating installations (pages 9 & 15)
- Escape of Water from fixed water tanks, apparatus or pipes (pages 9 & 15)
- Accidental damage to oil pipes, underground water supply pipes, sewers, drains and cables (pages 11 & 20)
- Theft or attempted theft (pages 9 & 15)
- Impact by any vehicle or animal (pages 9 & 16)
- Riots, Violent Disorder, Strikes, Labour Disturbance, Civil Commotion or by any person of malicious (pages 10 & 16)
- Subsidence, Landslip or Heave of the site upon which the Buildings stand (pages 10 & 16)
- Falling Trees, Telegraph Poles or Lamp Posts (pages 11 & 16)

The Buildings and Contents sums insured are index linked to protect you against inflation

### Buildings

Cover also includes:

- Frost damage to fixed water tanks, apparatus and pipes (page 9)
- Damage caused by falling aerials and satellite dishes (page 10)
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs (page 11)
- Loss of rent due to you and temporary accommodation costs up to 15% of the sum insured for Buildings (page 11)
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements (page 12)
- Increased domestic metered water charges up to £1,000 in all following an escape of water (page 12)
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event (pages 24 - 27)

### Contents

Cover also includes:

- Property in the open up to £500 (page 14)
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured (page 18)
- Accidental damage to televisions, audio and video equipment including radios, DVD players, video recorders, home computers and satellite decoders (page 17)
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware (page 17)
- Rent you have to pay and temporary accommodation costs up to 15% of the sum insured following a claim (page 19)
- Fatal injury to you caused by fire or burglars up to a maximum of £50,000 for each insured person (page 20)
- Replacement of locks following theft or loss of keys – no limit (page 20)
- Increased domestic metered water charges up to £1,000 in all following an Escape of Water (page 20)

- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event (pages 24 - 27)
- Your legal liability for accidents to domestic staff up to £5,000,000 (page 23)
- Domestic freezer contents up to £500 (page 14)

### **Personal Possessions away from the home**

Cover includes:

- Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits
- All items over £1500 must be specified.

### **Extensions to cover available**

- Buildings and Contents cover can be extended to include Accidental Damage
- Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage
- Domestic freezer contents cover can be increased above the £200 cover given within the contents section
- Money and Credit cards can be covered against theft and unauthorised use

## **Significant exclusions or limitations**

### **1) Contents Cover**

Unless otherwise agreed by us, the following limitations apply to contents:

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £5000 or
- 20% of the Contents sum insured, whichever is the less, but limited to £1500 for any one item
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1000
- theft of contents from detached outbuildings are insured up to £1000

### **Contents does NOT include:**

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings

### **2) Exclusions that apply to the whole of this insurance:**

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- Existing or Deliberate Damage
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Loss, damage or liability caused by Biological or Chemical contamination arising from: terrorism, steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

### **3) Unoccupancy**

Unless otherwise agreed by us, this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect if the home is left without an authorised occupant for more than 30 consecutive days/nights.

### **4) Policy excess**

The standard policy excess is £50. For claims resulting from subsidence, landslip or heave the excess is defined in the Schedule. Any specific excesses that may be applied will be advised to you.

### **5) Tell us about any changes in occupancy of the home**

You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

**6) Tell us about any changes to the home**

You must tell the insurance broker who sold you this insurance before you start any structural work to the buildings that:

- changes the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

**How we settle your claim**

**Buildings** – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

**Contents** – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new.

This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.

**Your total peace of mind**

Underwriters of this insurance are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if underwriters cannot meet their obligations.

If you were entitled to compensation under this scheme, the level and extent of the compensation would depend on the nature of the contract.

Further information about compensation scheme arrangements is available by visiting the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portsocken Street, London E1 8BN, or by telephoning 020 7892 7300.