

Home Solutions Insurance

Summary of Cover



Summary of Cover

Important – you should read this

This leaflet provides a summary of the key features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask your insurance adviser for a copy. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts or policy schedule is incorrect or changes.

The law of England and Wales will apply to the Family legal expenses section. The rest of your policy is governed by the law applying to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Your Contents cover may require you to install and use various security protections when the home is unattended or at night. Your insurance adviser will have told you about these. A summary of the protections required is shown on page 8. If you want to see a copy of the endorsement that will be included in your policy please ask your insurance adviser to provide a copy.

Please read the documentation to ensure the cover meets your needs.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

What cover is available?

The Home Insurance policy provides the following cover options:

Buildings – the structure of your home

Garden cover – the plants, trees, lawns and garden ornaments in your garden

Contents – the contents of your home plus other related cover

Personal possessions – the personal items you take away from the home

Family legal expenses – the cost of specified personal legal actions

Caravan – your touring caravan

Details of the key features of each section you may select are listed overleaf.

Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

Buildings and Contents sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm including weight of snow or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance – pipe or tank, falling trees, accidental breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

Buildings section (pages 3 & 4)

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured	The sum insured selected by you
Accidental damage (e.g. putting a foot through a ceiling)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement	No inner limit
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees & expenses	Included in the Buildings sum insured
Emergency access	£1,000

Contents section (pages 5, 6 & 7)

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle; deeds and documents including those showing ownership of financial investments; animals; business stock; specifically insured items or any part of the buildings.

Vehicles and craft are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys or battery assisted cycles).

Sum insured	The sum insured selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	The limit shown on your schedule
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	Up to your contents sum insured
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	Reasonable cost
Fatal accident	£10,000
Food in freezer or refrigerator	Reasonable cost
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£2,500
Downloaded music and other information	£2,500

Other optional covers you may have insured are shown in the tables opposite.

Garden cover (page 4)

Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage

£1,500

Personal possessions section (page 8)

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Covers accidental loss or damage anywhere in the world

Unspecified personal possessions

The sum insured selected by you

Single article limit

£1,500

Money and credit and debit cards

£500

Unspecified pedal cycles including accessories

£500 any one cycle

Specified items

The sum insured selected by you

Family legal expenses (pages 8, 9, 10 & 11)

Covers costs to:

Pursue or defend legal action by or against a third party for disputes relating to goods and services, including your permanent home.

Pursue legal action against a third party for disputes relating to personal injury, clinical disputes, your home, your employment and the misuse of personal information about you.

Defend legal action taken against you relating to a motoring prosecution.

Represent you in an inquiry by HM Revenue & Customs into the amount of tax you have to pay on your wages or salary as an employee.

The most we will pay is £50,000 any one claim.

If your claim is covered, we will appoint a legal representative from one of our approved solicitor firms who specialise in the law relating to your name and on your behalf.

We provide a Legal helpline to get telephone advice on any personal legal problem 24 hours a day, 365 days a year. The advice you receive from the Legal helpline will always be in accordance with the laws of Great Britain and Northern Ireland.

Identity fraud assistance helpline (pages 12 & 13)

We also provide a confidential identity fraud assistance telephone helpline which gives you advice on any general matter relating to identity fraud. This service is provided by Experian who are a UK credit reference agency. You also have access to a free 30 day trial membership of the Experian CreditExpert service which is an online credit monitoring and identity fraud protection service. If you do become the victim of identity fraud, you will be entitled to a free 12 month CreditExpert membership.

Caravan (page 14)

Covers accidental loss or damage anywhere in Great Britain or Europe

Caravan including fittings, fixtures and furnishings

Legal liability

Alternative accommodation

The sum insured selected by you

£2,000,000

£15 a day up to £300

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document. The page numbers shown in brackets are the page numbers in the policy document.

Excess

An excess applies to most claims under all sections (except Family legal expenses). The excess you have chosen is shown in your schedule.

Under Event 8 of the Buildings section and Event 8 of the Contents section (escape of water) a £250 excess applies to each claim.

Under the Family legal expenses section, a £250 excess applies where we agree to appoint a legal representative that you choose.

Subsidence, landslip or heave (page 3)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause.
- to floor slabs unless load-bearing walls are also damaged.

Storm (including weight of snow) or flood (page 3)

Does not cover loss or damage to fences, gates, hedges or railings.

Malicious damage (pages 3, 4 & 5)

Does not cover damage by you, your family or other people living in the home.

Excluded loss or damage (page 16)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

Let, lent or sublet (Malicious damage/theft pages 3, 4 & 5)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

Vehicles and craft (pages 5, 6 & 8)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

Unoccupied (pages 3, 4 & 5)

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

Pedal cycles (page 8)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

Theft from unattended road vehicles (page 8)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

Family legal expenses (pages 8, 9, 10 & 11)

The main exclusions are:

- the first £250 of every claim where you choose the legal representative that is appointed to represent you;
- legal costs we have not agreed to;
- contract disputes relating to business activities, building work and tenancy, lease or licence to occupy agreements;
- contract disputes arising during the first 3 months of cover unless you have held equivalent cover up to the date this policy started;
- contract disputes where the amount in dispute is less than £100;
- contract disputes to do with subcontracting or a contract for your services if you are self employed;
- contract disputes to do with pensions, savings or investments of any kind;
- claims where you do not have a reasonable chance of succeeding;
- claims you report more than 6 months after the event happened;
- disputes with any local authority or any government department;
- disputes between you and someone that you live with or have lived with.

Identity fraud assistance helpline (pages 12 & 13)

The main exclusions are:

- the identity fraud assistance helpline service or CreditExpert membership is not available to you if you are under 18 years of age;
- the identity fraud assistance helpline service or CreditExpert membership do not cover you against financial loss, expense or costs that you may incur as a result of identity fraud.

Caravan (page 14)

Cover for damage or liability does not apply if the caravan is not used as a touring caravan.

Terrorism (page 16)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

General

There are a number of general exclusions that apply to household policies issued by all insurers.

Security protections

Your insurance adviser will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

How do I make a claim?

If you need to make a claim you can contact us on the numbers below.

Emergency assistance

0845 712 5220

Claims advice and assistance

0845 601 0869

Family legal expenses

0870 010 9071

24 hours a day (please quote reference 36237).

If your claim is covered we will appoint the legal representative in your name and on your behalf. It is important that you do not appoint a solicitor yourself.

How do I make a complaint?

Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, so first of all, please contact your insurance adviser as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details are provided on correspondence that Zurich or our representatives have sent to you.

You will find them:

- on your welcome or renewal letter pack
- on claim acknowledgement letters
- in the 'Making a Claim' section of this policy

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

The majority of complaints we receive that are not resolved straight away are resolved within four weeks of receipt.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

If you have a complaint about the Identity fraud assistance helpline or CreditExpert service

If you have cause for complaint about the Identity fraud assistance helpline or the CreditExpert service provided by Experian, you should contact Experian directly by writing to them at:

Consumer Help Service
Experian
PO Box 8000
Nottingham
NG80 7WF
United Kingdom

Telephone number: 0844 481 0800

Email: consumer.helpservice@uk.experian.com

Your complaint will be dealt with by Experian and will follow their complaints procedures.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone for free on:

0800 234 567 for people phoning from a 'fixed line' (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Or e-mail:

complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Can I receive compensation if Zurich cannot meet its obligations to me?

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address.

We will charge you on a pro rata basis for the time we have been on cover.

Where you cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

Your Zurich insurance adviser:



Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland.

Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2013. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

