

Fortress Bedroom Policy Summary

POLICY SUMMARY:

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the policy booklet.

INSURERS & ADMINISTRATORS

The Fortress Home Insurance scheme is underwritten by UK General, a trading name of UK Underwriting Limited on behalf of Ageas Insurance Limited UK. Fortress is administered by Millennium Insurance Millennium is a subsidiary of the Direct Group Limited.

TYPE OF INSURANCE:

The Fortress Home insurance policy is a multi-sectional home insurance policy designed for domestic UK homes with up to 5 bedrooms.

A "bedroom" is defined as a room used as or originally designed and built to be a Bedroom even if now used for another purpose.

Please read the exclusions and WHAT IS and WHAT IS NOT covered to ensure it is suitable for your needs and you understand the limits and restrictions of what you can claim for.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

Excesses

You will have to pay the first part of most claims - this is known as the "Standard Policy Excess".

Excesses
This is £100, but it may vary due to individual risks and postcodes Subsidence claims are subject to a minimum Standard Excess of £1,000 Escape of Water claims are subject to an Standard Policy Excess of £250

With certain losses or damage an endorsement/clause shown on your policy schedule may restrict cover, e.g. theft cover may be restricted under the Contents section unless certain security measures are in force.

These standard excesses apply on top of any other excess that may apply (which will be shown in your schedule) or Voluntary Excesses you selected by you to enjoy a further premium discount. Please read your Policy schedule to see the excesses that apply to your Policy cover.

BUILDINGS

BUILDINGS -Significant features and benefits (see full list on page 6)
Maxium Claim Limit for Buildings up to £600,000 Property owner's liability up to £2,000,000 Cost of up to 24 months alternative accommodation following an insured event

This Maximum Claim limit for Buildings must be high enough to cover the cost of fully rebuilding your home. It is NOT the sale or market value. The premium is calculated on the type of home, its construction, postcode, how used and the number of bedrooms.

Significant and unusual exclusions or limitations to Buildings cover

- Damage by wet or dry rot
- Certain losses when your home is unoccupied or unfurnished for more than 60 days in a row
- Liability incurred as the occupier of your home (but see Contents section)
- Damage to underground services which do not work because they are worn out
- The cost of replacing any undamaged items which form part of a set or suite
- Storm or flood damage to fences, gates, hedges
- Subsidence loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.

CONTENTS

CONTENTS - Significant features and benefits. (See full list on page 7)
Maximum Claim Limit : up to £60,000 This policy is suitable for domestic homes with up to 5 bedrooms Cost of up to 24 months alternative accommodation following an insured event

VALUABLES

VALUABLE ITEMS IN THE HOME
Maximum Total Value £15,000 Single item limit is £2,000 Money £250 Credit cards £500 Pedal Cycles £500

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The Maximum Claim limit for Contents must be high enough to replace, as new, all the Contents of your home.

“Valuables” includes , articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals

Significant and unusual exclusions or limitations for Contents

- Stock, tools and equipment used for business or professional purposes
- Certain losses when your home is unoccupied or unfurnished for more than 60 days in a row
- Liability as owner of your home (but see the Buildings cover)
- The cost of replacing any undamaged items which form part of a set or suite

Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.

PERSONAL POSSESSIONS AWAY FROM HOME

PERSONAL POSSESSIONS - Significant features and benefits.

Cover within the limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and anywhere in the world for up to 90 days in any one period of insurance

Unspecified Valuables, Clothing, Personal Effects and Sports Equipment

You can select limits between **£2,000** and **£5,000** (single item £1,500)

Pedal cycles:	up to £500 any one bicycle *
Theft from unattended road vehicles	up to £250
Money:	up to £250
Credit cards:	up to £500

* Security requirements apply, please refer to the full policy document for details.

Significant and unusual exclusions or limitations to Personal Belongings away from home

- Any loss or damage to contact or corneal lenses
- Loss or damage to musical instruments in transit unless they are placed in a suitable protective container.
- Documents or securities.
- Household goods, foodstuffs
- Domestic Appliances.
- Property more specifically insured.
- Sports equipment whilst in use or equipment used for winter sports, water sports and camping.
- Collections of stamps, coins and medals.
- Televisions, audio and audio visual equipment.
- Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.
- Tools, stock or instruments used or held for business or professional purposes

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DURATION OF POLICY

The period of insurance is for an initial period of 12 months.
We will send written detail to you prior to each renewal offering our terms for a further period of 12 months.
You are free to renew, ask us for an alternative quote, or cancel your policy at each renewal.

YOUR CANCELLATION RIGHTS

If you decide that for any reason, this policy does not meet your insurance needs then please return it to Millennium Insurance within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel your policy after 14 days, you will be entitled to a pro-rata return of premium (providing there have been no claims made) and will include an additional charge to cover the administrative cost of providing the policy. The details of this fee will be shown in the in our separate Initial Disclosure Document or Terms of Business.

To exercise your right to cancel our policy, please contact your insurance adviser at the address shown on the documentation they have provided to you.

PROPERTY LOSS / DAMAGE CLAIMS MANAGERS

Direct Group Property Services Limited
PO Box 800
HALIFAX
HX1 9ET

Claims Telephone Number – 0844 412 4122

COMPLAINTS PROCESS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance policy or the handling of a claim, you should follow the Complaints Procedure set out below:

COMPLAINTS REGARDING THE SALE or ADMINISTRATION OF THE POLICY

Please contact:

Fortress Policy Administration Team
Unit G3, Lacy Way
Lowfields Business Park
Elland
HX5 9DB

Tel **0844 412 5151**
Fax **0844 412 4213**
Email MIBFortress@directgroup.co.uk

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

COMPLAINTS REGARDING CLAIMS

Direct Group Ltd
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

Tel: 0844 412 9296
Fax: 0844 412 4138

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 'GQ'

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

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

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

FSA STATUS DISCLOSURE

Millennium is a Direct Group Limited company.

Registered in England & Wales. Registered Office: Quay Point, Lakeside Boulevard, Doncaster DN4 5PL

Fortress Home Insurance is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

With effect from 1st October 2013 the registered address of Ageas Insurance Limited is Ageas House, Hampshire, SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at the www.fca.org.uk.

FLEXIBLE PAYMENT OPTIONS

A monthly premium payment facility is available subject to a service charge.

Credit and Debit card payments are without charge.

See Pages 6, 7 and 8 below for a quick at a glance summary of the covers provided by Fortress.

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The table below shows the main features, cover and limits applicable

Buildings Cover

The causes covered	Covered	Policy Limits	Where to find in policy booklet
Maximum Number of bedrooms		5	
Maximum Claim Limit		Up to £600,000	
Fire, Explosion	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Storm, Flood	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Theft, Malicious Damage	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Subsidence	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Impact by vehicles animals	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Escape of Water	<input type="checkbox"/>	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Professional fees and expenses	<input type="checkbox"/>	Up to the maximum claim limit shown on your policy schedule	Section 1 – Buildings
Alternative Accommodation	<input type="checkbox"/>	Cost of up to 24 months alternative accommodation following an insured event	Section 1 – Buildings
Property Owner's liability	<input type="checkbox"/>	£2 Million	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	<input type="checkbox"/>	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Trace and access source of leaks for escape of water or oil	<input type="checkbox"/>	£5,000	Section 1 – Buildings
Damage caused by the emergency services gaining access to your home	<input type="checkbox"/>	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary ware and solar panels	<input type="checkbox"/>	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings

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Contents Cover

The causes covered	Fortress Standard	Policy Limits	Where to find in policy booklet
		Up to £60,000 Contents Maximum Claims Limit	Section 2 – Contents
High Risk Property in the home	<input type="checkbox"/>	Up to £15,000	Section 2 – Contents
Fire, Explosion	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Storm, Flood	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Theft, Malicious Damage	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Subsidence	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Impact by vehicles animals	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Escape of Water	<input type="checkbox"/>	Contents Maximum Claims Limit	Section 2 – Contents
Rent and Alternative accommodation	<input type="checkbox"/>	Cost of up to 24 months alternative accommodation following an insured event	Section 2 – Contents
Tenant's Liability	<input type="checkbox"/>	20% of the Maximum Claim limit for Contents	Section 2 – Contents
Public and Personal Liability	<input type="checkbox"/>	£2 million	Section 2 – Contents
Business Home working equipment	<input type="checkbox"/>	£5,000 (Limit for any one item is £1,500)	Section 2 – Contents
Money	<input type="checkbox"/>	£250	Section 2 – Contents
Credit cards	<input type="checkbox"/>	£500	Section 2 – Contents
Spoilage of food in freezers	<input type="checkbox"/>	£500	Section 2 – Contents
Theft of Contents from an Outbuilding or Garage	<input type="checkbox"/>	£1000	Section 2 – Contents
Contents temporarily removed	<input type="checkbox"/>	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Liability for domestic employees	<input type="checkbox"/>	£5 Million	Section 2 – Contents
Unpaid Court damages	<input type="checkbox"/>	£1 Million	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	<input type="checkbox"/>	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Increase for religious festivals, birthdays and family weddings	<input type="checkbox"/>	£5,000	Section 2 – Contents
Accidental breakage to audio and visual equipment in the home	<input type="checkbox"/>	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Garden Cover	<input type="checkbox"/>	£500	Section 2 – Contents

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Optional Extra Covers

Additional covers available	Fortress Standard	Policy Limits	Where to find in policy booklet
Accidental Damage to Buildings and Contents	<input type="checkbox"/>	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified Personal Belongings away from home Includes up to 60 days World-wide cover Includes Unspecified Pedal Cycles up to £500 each Money up to £250 Credit Cards up to £500	<input type="checkbox"/>	A choice of : <ul style="list-style-type: none"> • £2,000, • £3,000 • £4,000 • £5,000 <p>£2,000 Single Item Limit Up to £500 any one Pedal Cycle</p>	Section 3 – Personal Possessions
Specified Personal Belongings	<input type="checkbox"/>	As listed by you Max Total Limit £7500 up to max of 5 items	Section 3 – Personal Possessions
Option to Specify Pedal cycles over £500	<input type="checkbox"/>	Max limit of £1,000 for any one Pedal Cycle	Section 3 – Personal Possessions

Excesses

	Section Excess	Notes
Standard Policy Excess	£100	Please see your Policy Schedule for any variations to the Standard Policy Excess that applies to your Policy, either due to the selection by you of a Voluntary Excess (which applies in addition to the Standard Policy Excess) or due to any other terms or conditions imposed by the insurers due the risk factors or claims history presented to us
Standard Escape of Water Excess	£250	
Standard Subsidence Heave Landslip Excess	£1000	
Public Liability	Nil	
Liability for Domestic Employees	Nil	