

# Your Homeline insurance policy summary

## About this summary of cover

This summary provides key information only about insurers and the insurance cover available within Homeline Bedrooms. 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

Homeline Bedrooms is underwritten Certain Underwriters at Lloyd's. Lloyd's and other insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The selling and administering of Homeline will be undertaken by Gallagher Heath Insurance Services; a trading name of Heath Lambert Limited which is authorised and regulated by the Financial Conduct Authority. You can check this on the Financial Conduct Authority website, [www.fca.org.uk](http://www.fca.org.uk) or by calling 0800 111 6768. Gallagher Heath Insurance Services can be contacted at St Mark's Court, 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

### Your statutory right to cancel this insurance within 14 days

We believe that Homeline offers an excellent level of protection for your most valuable assets and belongings. However, if you are not entirely satisfied with the level of cover provided, you do have the right to cancel this insurance back to the date of inception without giving any reason, providing your instructions to cancel are submitted within 14 days of either:

- receiving the policy documentation; or
- the start of the insurance whichever is the later.

In this event, please contact your broker or Gallagher Heath Insurance Services, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, telephone 01403 321111 and a refund of any premiums paid will be returned in full subject to no incidents having occurred which would give rise to a claim.

### Cancellation of this insurance after 14 days

Once the 14 day cooling-off period has expired, you may cancel cover at any time by contacting your broker or Gallagher Heath Insurance Services, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, telephone 01403 321111, providing no incidents have occurred which could give rise to a claim, a refund of any premiums paid will be calculated from receipt from this notice. Insurers can retain an amount of the premium reflecting the period for which the insurer is on risk, plus an amount to cover administration costs, so long as that amount is reasonable.

Your Homeline policy may also be cancelled by us issuing you 30 days notice in writing, which will be sent to the address shown in the schedule. Providing that no incidents have occurred, which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice. Insurers can retain an amount of the premium reflecting the period for which the insurer is on risk, plus an amount to cover administration costs, so long as that amount is reasonable.

## How to make a claim under this insurance

If you need to make a claim under this insurance please contact Gallagher Heath Insurance Services, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, telephone 01403 321114.

The claims service is available Monday - Friday 9am - 8pm and Saturdays 9am-12 noon. If you require assistance outside of these hours, you will be provided with contact details for our 24-hour home emergency service.

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, and
- 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, Homeline, Gallagher Heath Insurance Services, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, United Kingdom or telephone on 01403 321212.

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

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.

Your right to take legal action against the insurer is not affected by referral to either Policyholder and Market Assistance or the Financial Ombudsman Service.

**Law and jurisdiction applicable to the 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**

Homeline Bedrooms is a comprehensive household insurance. This insurance product offers customers the opportunity to purchase a buildings or buildings and contents policy that provides the level of cover you need at a competitive price.

**Buildings** are defined as the home and its decorations including:-

- fixtures and fittings attached to the home,
- domestic outbuildings and garages, tennis courts, swimming pools, drives, pathways, patios and terraces, walls, gates, fences and fixed fuel tanks.

which you own or for which you are legally responsible within the premises named in the schedule.

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

**Contents** includes:

- tenants fixtures and fittings,
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the home,
- property not contained within the home, garages or outbuildings but within the premises shown in the schedule up to £500 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home),
- property contained within a locked boot or compartment of a locked motor vehicle within the boundaries of the home up to £500,
- deeds and registered bonds and other personal documents up to £1,500 in total,
- stamps or coins forming part of a collection up to £1,250 in total,
- gold, silver, gold and silver plated articles, jewellery and furs up to £5,000 or 20% of the contents sum insured whichever is the less, with the limit for any one item being £1,500 within the home,
- domestic oil in fixed fuel oil tanks up to £1,000,
- office equipment up to £5,000 in total,

**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,
- any property held or used for business purposes other than as defined under office equipment,
- any property insured under any other insurance,
- landlord's fixtures and fittings.

Please review your sums insured and cover periodically to ensure that it remains adequate and meets with your requirements.

**Valuables and personal effects** away from the home are defined as items that belong to you and are normally worn or carried on or about the person.

**Valuables and personal effects** includes:

- luggage,
- clothing,
- sports, musical, camping and photographic equipment,
- mobile phones and pagers up to £200 unless otherwise specified in the schedule and appropriate premium paid,
- portable computer equipment up to £750 unless otherwise specified in the schedule and appropriate premium paid,
- jewellery, furs and watches,
- prams, pushchairs and car seats.

Homeline is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London, EC4N 8AW. Registered No: 1199129 England and Wales.

[www.gallagherheath.com](http://www.gallagherheath.com)

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**Valuables and personal effects does not include:**

- tools or instruments used or held for business, professional or trade purposes,
- contact or corneal lenses or hearing aids unless otherwise specified in the schedule,
- pedal cycles,
- motor vehicles and their accessories

All items over £1,500 must be specified.

**Key benefits**

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

- Fire, smoke, lightning, explosion or earthquake,
- Aircraft and other flying devices or items dropped from them,
- Storm, flood or weight of snow,
- Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes,
- Escape of oil from a fixed domestic oil-fired heating installation,
- Theft or attempted theft,
- Collision or impact by any vehicle or animal,
- Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts,
- Subsidence, landslip or heave of the site upon which the buildings stand,
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts,
- Falling trees, branches, telegraph poles or lamp-posts.

**Buildings** cover also includes:

- The cost of accidental damage to fixed glass and double glazing (including the cost of repairing frames), solar panels, sanitary ware and ceramic hobs all forming part of the buildings,
- The cost of accidental damage to domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables serving the home and which you are legally responsible for,
- Loss of rent due to you and temporary accommodation costs up to 10% of the buildings sum insured,
- Architect's and surveyor's, consulting engineers' and legal fees, the cost of removing debris and making safe the building at costs you have to pay in order to comply with any Government or local authority requirements,
- Increased metered water charged you have to pay following an escape of water up to £750 in any period of insurance. If you claim for such loss under buildings and contents we will not pay more than £750 in total,
- Anyone buying the home will have the benefit of buildings cover until the sale is completed or the insurance ends, whichever is the sooner, excluding any loss or damage if the buildings are insured under another insurance,
- We will pay for damage to the buildings caused when the fire brigade, the police, the ambulance services or the gas board have to make a forced entry because of an emergency to you or your family up to £750 in any period of insurance,
- We will pay for the cost of finding the source of an escape of water from any fixed water tanks, apparatus or pipes following loss or damage to the buildings up to £2,500 in any one period of insurance,
- Your legal liability under the Defective Premises Act 1972 up to £2,000,000,
- Your legal liability as an owner up to £2,000,000 for any one accident or series of accidents arising out of one event.

**Contents** cover also includes:

- Domestic freezer contents up to £200,
- Accidental damage to televisions, satellite decoders, audio and video equipment, radios, home computers and video cassette recorders all situated within the home,
- Rent you have to pay and temporary accommodation costs up to 10% of the sum insured following a claim
- Temporary removal to other premises in the United Kingdom for up to £5,000 or 20% of the contents sum insured whichever is less,
- Loss or damage to items belonging to guests up to £250 any one guest excluding any loss or damage to contents which are covered by any other insurance or contents belonging to a paying guest or lodger,
- Fatal injury caused by outward and visible violence by burglars or by fire up to a maximum of £10,000 for each insured person,
- Replacement of locks following theft or loss or keys up to £500,
- Increased metered water charged you have to pay following an escape of water up to £750 in any period of insurance. If you claim for such loss under buildings and contents we will not pay more than £750 in total,
- The cost of accidental damage to mirrors, glass or ceramic tops to furniture and fixed glass to furniture,
- Amounts you become legally liable to pay under a tenancy agreement up to 10% of the contents sum insured,
- Wedding / birthday / religious festival gifts up to 10% of the contents sum insured
- Contents belonging to a member of your family who is away at university / college during the term time but who usually resides at the home up to £2,500 per member, £1,500 per single article unless specified and excluding theft unless following forced and violent entry,
- The cost of replacing music, media and/or videos you have bought and stored on your home entertainments equipment that is irretrievably lost or damaged up to £500,
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event,
- Your legal liability for unrecovered court awards up to £100,000,
- Your legal liability for accidental to domestic staff up to £5,000,000.

**Valuables and personal effects** cover away from the home includes:

For accidental loss, damage or theft of your valuables and personal effects listed in the schedule occurring during the period of insurance when in the United Kingdom or when elsewhere in the world:

- Up to £1,500 any one item (including articles forming a pair or set),
- Up to £750 in total in respect of any loss or damage to portable computer equipment unless otherwise specified in the schedule,
- Up to £750 in total in respect of theft or disappearance of property from any vehicle when such vehicle is unattended without an authorised occupant,
- Up to £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms,
- Up to £200 per claim for any loss or damage to mobile phones in total unless otherwise specified in the schedule.

Extensions to cover available upon request for an additional premium:

- Buildings and Contents cover can be extended to include Accidental Damage,
- Pedal cycles can be covered for theft or attempted theft and accidental loss or damage occurring anywhere in the United Kingdom, and up to 60 days elsewhere in the world during a temporary visit during the period of insurance,
- Domestic freezer contents cover can be increased above the £200 cover given under Homeline,
- Legal Expenses

**Significant exclusions or limitations**

**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 caused by any kind of pollution and/or contamination,
- 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 or damage or liability caused by biological or chemical contamination arising from:
  - i) terrorism,
  - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.
- A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act,
- We will not pay for any loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities,
- We will not pay for any reduction in market value of any property following its repair or reinstatement,
- We will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly included in this insurance,
- We will not pay for any loss or damage resulting from any building works where you have entered into a contract which removes or limits your legal rights against the contractor unless we have agreed it. We will not pay for loss, damage or liability arising out of activities of contractors,
- We will not pay for damage caused by wear and tear or any other damage which happens gradually.

**Policy excess**

The standard policy excess is £100. For claims resulting from Escape of Water the excess is £250. For claims resulting from Subsidence, Landslip or Heave the excess is £1,000. Any specific excesses that may be applied will be advised to you.

**You must tell us or your insurance broker 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.

**You must tell us or your insurance broker 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 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, or by telephoning 020 7741 4100.

**The attached Legal Expenses Summary of cover is only applicable where this cover is selected**

**Family Legal Costs Policy Summary**

Some important facts about your Family Legal Costs insurance Policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

Your Legal Costs cover is valid for the same duration as the Home insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your Legal Costs cover applies to you, your spouse and other family members who live with you in your home.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal costs of up to £50,000 per claim are covered</p>	<p><b>This insurance covers the 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</b></p> <p><b>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted</b></p> <p>For full details of policy exclusions please refer to the policy wording</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> <li>▪ Claims which arise, or where proceedings are brought outside of the Great Britain, Northern Ireland, The Channel Islands and The Isle of Man</li> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims arising from a dispute between persons insured under this policy</li> <li>▪ Costs covered by another insurance policy</li> <li>▪ Fines or penalties</li> <li>▪ The first £100 of each and every claim (except under section 2.1 (iv) (Personal Injury) involving industrial disease or actual or alleged clinical negligence, where the amount will increase to £1000.</li> </ul>	<p>ALL</p>



<p><b>Legal costs to pursue:</b></p> <p>Contract claims against a person / organisation providing defective goods or services</p> <p>Actions against parties causing physical damage to the home</p> <p>An action before an employment tribunal for breach of the insured's contract of employment</p> <p>Personal Injury claims against the responsible person / organisation</p>	<p>At least £500 plus VAT must be in dispute</p> <p>For disputes over the purchase of the Home the purchase must have started at least 180 days after legal costs cover started</p> <p>The alleged breach must have occurred at least 180 days after legal costs cover started</p>	<p>2.1 i)</p> <p>2.1 ii)</p> <p>2.1 iii)</p> <p>2.1 iv)</p>
<p><b>Legal costs to defend:</b></p> <p>Contract claims brought by a person to whom private goods have been sold</p>	<p>At least £500 plus VAT must be in dispute</p> <p>For disputes over the sale of the Home the sale must have started at least 180 days after legal costs cover started</p>	<p>2.1 i)</p>
<p><b>Legal advice service available 24/7</b></p>		<p>All</p>

#### **Cancellation rights (cooling off period)**

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

#### **To make a claim**

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0844 770 1040**.

#### **Complaints**

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd  
Lodge House  
Lodge Lane  
Langham  
Colchester  
CO4 5NE  
Tel 0870 350 4400

Email [enquiries@arclegal.co.uk](mailto:enquiries@arclegal.co.uk)

#### **Compensation**

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 020 7741 4100.