



# home insurance



**ugm home insurance** is underwritten by Certain Underwriters at Lloyd's. The administration of **ugm home insurance** will be undertaken by UGM (Magenta) Limited (**ugm**).

**ugm**: 0844 555 1055

**ugm** is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA website, [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling 0845 606 1234.

## What is Covered?

Some important facts about your **ugm home insurance** are summarised below. This summary does not describe all the terms and conditions of your policy, which can be found in your policy document. This will be sent to you once cover has started. In the meantime, a full copy of the **ugm home insurance** wording is available from **ugm** upon request. Any special terms that apply to your policy will be shown in your personalised statement of insurance.

Cover is available for Buildings and / or Contents and Personal Belongings. Details of the cover you have chosen are shown in your personal quotation and policy schedule.

## Buildings – Section 1

If you have chosen this cover, it will include the following. You will have to pay the excess - unless specified otherwise in your policy schedule, this will be the first £100 of every claim other than the following:

- subsidence, heave or landslip - £1,000 excess.

| Significant Features and Benefits  | Significant Exclusions and Limits   |
|--|---|
| The definition of Buildings includes private dwelling, its outbuildings, garages, swimming pools, patios, terraces, walls, gates, fences and fixed fuel tanks.                           |   |
| Fire, storm, flood, escape of water, theft or attempted theft, collision or impact, riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts and subsidence | <ul style="list-style-type: none"> <li>- Storm damage to fences, gates and hedges</li> <li>- Escape of water, theft, impact and malicious damage where your home is unoccupied or unfurnished for more than 60 consecutive days</li> <li>- Theft or malicious damage caused by you, your guests or your tenants</li> <li>- Cover is provided for the full cost of rebuilding the buildings up to the sum insured. If the buildings are not in a good state of repair, an amount will be deducted for wear and tear</li> </ul> |
| Legal liabilities incurred as owner of your home, up to £2,000,000   | <ul style="list-style-type: none"> <li>- Liability arising from any trade or business activity</li> </ul>   |
| Accidental damage to fixed glass, sanitary ware and ceramic hobs   | <ul style="list-style-type: none"> <li>- Damage caused where your home is unoccupied or unfurnished for more than 60 days</li> </ul>  |
| Accidental damage to underground pipes and cables serving your home  | <ul style="list-style-type: none"> <li>- Damage due to wear and tear or gradually operating cause</li> <li>- Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life</li> </ul>   |
| Rent and alternative accommodation whilst your home is unfit to live in following insured damage, up to £25,000 in total   |   |
| Following damage to Buildings by escape of water, the cost of tracing and accessing the source of a leak from a water tank or pipe and making good, up to £5,000.                        | The cost of repairing the leak, unless this is covered elsewhere by the policy  |
| <p><b>Optional extra – if you have chosen this cover and paid the additional premium, it will be shown in your quotation:</b></p> <p>Accidental damage to the buildings</p>              | <ul style="list-style-type: none"> <li>- Damage whilst the home is being altered, repaired, cleaned, maintained or extended</li> <li>- Damage whilst the home is lent, let or sublet</li> <li>- The cost of general maintenance</li> <li>- Damage caused by wear, tear or any gradually operating cause</li> <li>- Mechanical or electrical faults or breakdown</li> <li>- Damage caused by domestic pets</li> </ul>  |

## Contents – Section 2

If you have chosen this cover, it will include the following. You will have to pay the excess - unless specified otherwise in your policy schedule, this will be the first £100 of every claim other than the following:

- subsidence, heave or landslip - £1,000 excess.

| Significant Features and Benefits   | Significant Exclusions and Limits  |
|---|--|
| The definition of Contents includes Your household goods, valuables and personal belongings within the home which are your property or for which you are legally responsible, up to the sum insured chosen by you. Cover is on a 'new for old' basis, less a deduction for wear and tear on clothes, camping equipment, household linen and pedal cycles.               | <ul style="list-style-type: none"> <li>- If the sum insured is inadequate, any claim will be proportionately reduced</li> <li>- Any item held or used for business purposes, other than business equipment as specified in the policy</li> </ul> Limits: <ul style="list-style-type: none"> <li>- Valuables (gold, silver, gold &amp; silver plated articles, jewellery &amp; furs) - £7,000 in total or £2,500 any one item</li> <li>- Property in the open but within the boundaries of the home - £500 in total</li> <li>- Theft from outbuildings - £2,000</li> <li>- Visitors' belongings - £250 any one visitor</li> </ul> |
| Fire, storm, flood, escape of water, theft or attempted theft, collision or impact, riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts and subsidence  | <ul style="list-style-type: none"> <li>- Escape of water, theft, impact and malicious damage where your home is unoccupied or unfurnished for more than 60 consecutive days</li> <li>- Theft or malicious damage caused by you, your guests or your tenants</li> </ul>   |
| Legal Liabilities incurred as occupier of your home and personal liability up to £2,000,000   | Liability arising: <ul style="list-style-type: none"> <li>- During visits to Canada or the United States of America which are for more than 60 days in any one period of insurance</li> <li>- From any trade or business activity</li> <li>- From the ownership or use of mechanically propelled vehicles, horse drawn vehicles, aircraft or watercraft</li> </ul>   |
| Accidental damage to televisions, audio, video and computer equipment   | <ul style="list-style-type: none"> <li>- Video cameras or camcorders</li> </ul>  |
| Business Equipment – furniture, computers, printers, photocopiers and phone equipment for which you are legally responsible   | Limit: <ul style="list-style-type: none"> <li>- £5,000 in total</li> </ul>   |
| Contents of students away at university / college during term time but who are usually resident at home   | <ul style="list-style-type: none"> <li>- Excluding theft unless by forcible or violent entry</li> </ul> Limits: <ul style="list-style-type: none"> <li>- £3,000 in total with a limit of £500 any one item</li> </ul>  |
| Rent and alternative accommodation whilst your home is unfit to live in following insured damage, up to £25,000 in total  |  |
| <b>Optional extras – if you have chosen this cover and paid the additional premium, it will be shown in your quotation:</b><br><br>Accidental damage to Contents<br><br>Matching pairs and sets – up to £3,000 to pay for undamaged parts of a pair, set or suite if a matching repair or replacement cannot be obtained. E.g. damage to a sofa in a three piece suite. | <ul style="list-style-type: none"> <li>- Damage caused by dyeing, cleaning, repair or renovation or whilst being worked on</li> <li>- Damage whilst the home is lent, let or sublet</li> <li>- Damage caused by wear, tear or any gradually operating cause</li> <li>- Mechanical or electrical faults or breakdown</li> <li>- Damage caused by domestic pets</li> <li>- More than £1,000 in total for porcelain, china, glass and other brittle articles</li> </ul>   |

## Valuables & Personal Belongings – Section 3 – included when you select Contents

If you have chosen contents cover, it will include the following. You will have to pay the excess shown in your policy schedule. This will be the first £100 of every claim, unless specified otherwise in your policy schedule.

| Significant Features and Benefits  | Significant Exclusions and Limits  |
|--|--|
| When you select Contents, you will automatically be covered for Personal Belongings within the United Kingdom, with worldwide cover included for 60 days within any one period of insurance.<br><br>Standard cover is for 10% of your Contents sum insured; increased cover is available on request and full details of your sums insured are shown in your statement of fact and policy schedule. | <ul style="list-style-type: none"> <li>- Items held or used for business purposes (other than laptops)</li> <li>- Contact lenses and hearing aids unless specified on the policy</li> <li>- Theft of jewellery from baggage unless the baggage is carried by hand under your personal supervision</li> </ul> Limits: <ul style="list-style-type: none"> <li>- In total, the sum insured shown in your policy schedule</li> <li>- £2,000 for any single item, pair or set, £350 for a mobile phone or £750 for a pedal cycle unless the item is specified on the policy</li> <li>- £500 for theft from unattended motor vehicles</li> <li>- £2,000 for theft of jewellery from hotel rooms during your absence from the room</li> </ul> |

#### Freezer Cover – Section 4 – included when you select Contents

| Significant Features and Benefits  | Significant Exclusions and Limits                      |
|--|--|
| Freezer contents spoiled due to a change in temperature, up to an unlimited amount | - Claims must be reported within 48 hours of discovery |

#### Money & Credit Cards – Section 5 – included when you select Contents

| Significant Features and Benefits   | Significant Exclusions and Limits  |
|---|--|
| Theft or accidental loss of money and any amounts you become legally liable to pay as a result of unauthorised use following loss or theft of your credit cards | - £500 for money and credit cards<br>- You must report any loss or theft to the police and where relevant the card issuing company |

#### Renewing Your Policy

Your **ugm home insurance** policy is valid for a 12 month period from the inception date (as shown on the schedule). Annually, your renewal will be invited in writing prior to the expiry of the policy period. We recommend that you review and update your cover periodically to ensure that it remains adequate.

#### Claims

If you need to make a claim, details of the 24-hour Claims Helpline will be shown on your policy schedule.

#### Notice

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance (including the terms) via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited. A list of the participants is available upon request. In dealing with your application this register may be searched. In the event of a claim the information you have supplied together with other information relating to the claim may be put on the register and made available to participants.

#### Data Protection

We are registered under the Data Protection Act 1998, ensuring all personal data is held and processed in accordance with the Act. Your personal data will be used for the purpose of quoting and providing the Insurance contract you require. We may need to disclose this data to insurers and third party service providers for the purpose of fulfilling our contractual obligations.

#### Your Right To Cancel The Policy

We trust that you are happy with the level of cover provided by **ugm home insurance**. However, if you decide not to proceed, you have 14 days from the day you receive the policy documentation to cancel the policy. In this event please return the documents to us and we will refund your premium in full provided that no incidents have occurred that might lead to a claim.

#### Termination Of The Policy

Once the 14 day cooling-off period has expired, you may cancel cover at any time by providing us with written notice. Providing no incidents have occurred which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice, on a pro rata basis.

Your **ugm home insurance** policy may also be cancelled by the insurer. In this event, they we will issue you 10 days notice in writing, which will be sent to the address shown in the schedule. Providing no incidents have occurred which give rise to a claim, a refund of premiums paid will be calculated from this notice, on a pro rata basis.

#### Complaints

If you have a complaint relating to **ugm home insurance**, in the first instance please contact **ugm** on 0844 555 1055 or write to the Managing Director, **ugm**, St Frances House, Olding Road, Bury St Edmunds, Suffolk, IP33 3TA.

If you are still not happy with the way the matter is dealt with, other avenues of complaint will be detailed in your policy schedule. If your complaint cannot be resolved, you will be able to refer your complaint to the Financial Ombudsman Service.

#### Compensation

You may be entitled to compensation from the scheme if the insurer is unable to meet its liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).