

## EXCEL Home insurance policy summary

### About Your Policy

The Excel Home insurance policy has been designed to meet the insurance needs of owners of high value homes and possessions. This document summarises the cover provided by the policy. Please note this summary does not fully describe all of the terms and conditions of the policy. You will find these in the policy document, a copy of which is available to download from our website, from your insurance advisor or from ourselves.

**Policy Name:** Excel Home Insurance

**Type of Insurance:** Home and Contents Insurance

### What am I covered for?

The policy provides cover in five sections for buildings; contents, art & antiques and valuables; liabilities; legal expenses and home emergency. Cover can be provided for your main residence and other homes you may own or rent.

The policy schedule shows which sections of the policy are operative and the addresses of the homes insured. You should read this summary of cover in conjunction with the schedule and policy.

### How long will I be covered for?

The period of insurance is shown in the schedule. The policy normally lasts for a period of 12 months and is annually renewable. You should review the cover provided by the policy regularly to ensure that the sums insured remain adequate and that there have been no changes that you need to tell us about.

### Features and Benefits

- Protection for your contents, art & antiques and valuables including whilst temporarily removed anywhere in the world against accidental loss or damage.
- The policy is free from onerous conditions regarding the security of your home. There are minimum standards of security that we expect and you will be told about these, however we trust you to use your locks and alarms in a sensible and practical manner to ensure the security of your home and possessions.
- High single article limits for valuables and art & antiques means that you only need to list individual items of art and antiques over £15,000 and items of jewellery and watches over £7,500
- Cover for your buildings includes accidental damage as standard
- £10,000,000 limit to cover your liability to domestic servants and employees
- £5,000,000 limit to cover your liability to third parties
- Legal expenses cover automatically included up to £50,000
- A comprehensive helpline service which offers assistance with legal tax and health issues as well as counselling
- For emergencies in the home we provide a 24 hour helpline to put you in contact with a suitable contractor and up to £500 for labour and materials
- Identity theft resolution service and up to £50,000 cover for legal fees and other expenses.

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## Significant or Unusual Exclusions/Limitations

- The policy only covers property which has been accidentally lost or damaged. It does not cover the cost of routine maintenance, redecoration or wear and tear.
- Full details of any building work where the estimated value of the works is in excess of £75,000 must be referred to us prior to the commencement of any works.
- You must let us know if your home is unfurnished or unoccupied for more than 60 days in a row.
- Normally, you will have to pay a contribution towards the cost of any claim (the excess). The excesses for each section are as follows:

<b>Section 1 – Buildings</b>	The standard excess is £100 which increases to £250 for escape of water and £1,000 for subsidence, landslip and heave. You may have selected or we may have imposed a higher excess. The policy schedule shows the specific excesses that apply.
<b>Section 2 – Contents, art &amp; antiques and valuables</b>	The standard excess is £100 which increases to £250 for escape of water. You may have selected or we may have imposed a higher excess. The policy schedule shows the specific excesses that apply.
<b>Section 4 – Family legal protection</b>	An excess of £250 applies to claims for nuisance or trespass
<b>Section 3 – Liability and Section 5 – Home emergency</b>	There is no excess

## Can I cancel the policy?

### Cancellation by you within the first 14 days

If, having examined your policy documentation, you decide not to proceed, you may cancel this policy within the first 14 days. The 14 day period starts on the day you receive the policy documentation, or the day you enter into this contract of insurance whichever is the later. When we have received notice of your decision not to proceed, any premiums you have paid will be returned unless you have made a claim. If you have made a claim or there has been an incident likely to give rise to a claim no premium will be returned to you.

### Cancellation by you at any other time

You may cancel this policy at any other time after this 14 day period by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left.

## Can we cancel the policy?

### Cancellation by us

We may cancel this policy by sending you 14 days' notice by recorded post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than £25.

### Cancellation of the policy due to non payment

If you pay the premium by instalments and an instalment remains unpaid after 14 days, we may cancel this policy from the date the last instalment was due.

## How do I make a claim

A full explanation of our claims procedures can be found in your policy booklet under the heading 'Making a claim'. You should also note the claims conditions in the general conditions section of the policy.

## Who is the Insurer?

The Excel Home Insurance policy is underwritten by the following companies:

<b>Section</b>	<b>Insurer</b>
<b>Section 1 - Buildings,</b> <b>Section 2 - Contents, art &amp; antiques and valuables</b> <b>and</b> <b>Section 3 - Liability by</b>	The Insurer for these sections is shown on your schedule
<b>Section 4 - Family Legal Protection,</b> <b>Section 5 - Home emergency by</b>	DAS House Quay Side Temple Back Bristol BS1 6NH

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## Complaints Procedure

We hope that you are extremely happy with your Excel Home insurance policy but we do recognise that on occasions things can go wrong. If this is the case, we want to know about it as soon as possible so that we can put things right and make sure it doesn't happen again. If you are dissatisfied please follow these steps:

If you arranged your insurance through an insurance advisor or agent, in the first instance you should contact them with your concerns and ask them to review the situation. Contact details are shown on your schedule. Alternatively, or if you remain unhappy with their response, then please contact the House and Home customer services team:

- ☎ **Telephone** 0845 4650020
- ✉ **By email** customerservices@iprism.co.uk
- ✉ **In writing to** House and Home Customer Services  
iprism Underwriting Agency Ltd  
100 Fenchurch Street  
London EC3M 5JD

Once we receive your complaint we will:

- send an acknowledgment advising who is reviewing your complaint and when you can expect to hear from them.
- thoroughly investigate the issues and respond to you with the decision. Before any decision is made, it will be reviewed by a House and Home senior manager. We aim to resolve all complaints quickly, but if it is likely to take longer we will contact you with an update and an expected date for a decision.
- If you are dissatisfied with the final decision then you may be able to refer it to the Financial Ombudsman Service (FOS) The FOS is an independent body that arbitrates on complaints about General Insurance products  
You can find out more about the FOS and their complaints criteria by visiting their website or calling their helpline

- ☎ **Telephone** 0845 080 1800
- ✉ **In writing to** Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wal  
London E14 9SR
- 🌐 **Website** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that the Financial Ombudsman Service will only consider your complaint if you have followed the process above

Following the complaints procedure does not affect your right to take legal action

If you are not happy with the service provided under Section 4 – Family Legal Protection or Section 5 – Home Emergency, please write to the DAS Customer Relations Department at the Head Office address below:-

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Or you can phone DAS on 0117 934 0066 or email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Details of DAS' internal complaint-handling procedures are available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. You can also contact them on 0845 080 1800. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this service does not affect your right to take legal action.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

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## Financial Services Compensation Scheme (FSCS)

iprism and your Insurers are covered by the Financial Services Compensation Scheme (FSCS) If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

- ☎ **Telephone** 020 7892 7300
- ✉ **By email** [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)
- ✉ **In writing to** Financial Services Compensation Scheme  
7th floor Lloyds Chambers  
Portsooken Street  
London E1 8BN

## About iprism Underwriting Agency and House and Home

House and Home is a trading style of iprism Underwriting Agency Limited. iprism is authorised and regulated by the Financial Services Authority (FSA Register No. 460209). iprism is registered in England and Wales (no.5604278) and our registered address is 100 Fenchurch Street, London, EC3M 5JD.

Calls may be recorded for quality and training purposes



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