

ULTRA Home insurance policy summary

About Your Policy

The Ultra 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: Ultra 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 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 £25,000 and items of jewellery and watches over £15,000
- 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 £100,000
- 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 £1,000 for labour and materials
- Identity theft resolution service and up to £100,000 cover for legal fees and other expenses.

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:

Section 1 – Buildings	The standard excess is £250 which increases to £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.
Section 2 – Contents, art & antiques and valuables	The standard excess is £250. You may have selected or we may have imposed a higher excess. The policy schedule shows the specific excesses that apply.
Section 4 – Family legal protection	An excess of £250 applies to claims for nuisance or trespass
Section 3 – Liability and Section 5 – Home emergency	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 Ultra Home Insurance policy is underwritten by the following companies:

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

Customer Complaints

This insurance is administered on behalf of Your Insurer by iprism Underwriting Agency Limited

We hope that You are extremely happy with Your Ultra Home insurance Policy but We do recognise that on occasions things can go wrong.

If Your complaint is about the way Your Policy was sold to You please contact Your insurance advisor to report Your complaint. Their address and telephone number are shown on Your Policy Schedule

If You have a complaint about Your Insurer or a claim please contact Your Insurer directly. Their contact details can also be found on Your Policy Schedule.

Once Your Insurer has received Your complaint they will;

- Send an acknowledgment of Your complaint within 5 days of receiving it and notify You of the name of the person managing Your complaint

and

- Respond in full to Your complaint within 4 weeks If this is not possible for any reason they will write to You to explain why they have not been able to settle the matter quickly They will also let You know when they will contact You again

If You are not happy with the service provided under Section 4 – Family Legal Protection or Section 5 – Home Emergency please contact DAS Customer Relations Department;

☎ Telephone	0117 934 0066
✉ By e-mail	customerrelations@das.co.uk
✉ In writing to	Customer Relations Department DAS House, Quay Side, Temple Back Bristol BS1 6NH

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

If You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service (FOS);

☎ Telephone	0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile
✉ In writing to	Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR
🌐 Website	www.fos.org.uk

The ombudsman's service is available to personal policyholders Their service is also open to charities trustees and small businesses which are defined as having an annual turnover of less than two million Euros and fewer than ten employees You can refer to the Financial Ombudsman Service if You are still dissatisfied with Our final response or if We have not issued Our final response within eight weeks from the time You first raised the complaint However they will only consider Your complaint once You have tried to resolve it with Your Insurer

Following the complaints process does not affect Your right to take legal action

Financial Services Authority

iprism Underwriting Agency Limited is authorised and regulated by the Financial Services Authority. You can check their website at www.fsa.gov.uk which includes a register of all the firms they regulate or You can phone them on 0845 606 1234

Financial Services Compensation Scheme (FSCS)

iprism and Your Insurers are covered by the Financial Services Compensation Scheme (FSCS) This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations This depends upon the type of business and the circumstances of the claim Further information about the scheme is available from the FSCS

☎ Telephone	020 7892 7300
✉ By e-mail	enquiries@fscs.org.uk
✉ In writing to	Financial Services Compensation Scheme 7th Floor Lloyds Chambers Portsoken Street London E1 8BN
🌐 Website	www.fscs.org.uk

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 133 Houndsditch, London EC3A 7BX.

PLEASE NOTE THAT TELEPHONE CALLS MAY BE RECORDED AND/OR MONITORED.



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