



# Henderson Home Insurance

Policy Summary

in association with Royal Sun and Alliance plc



<b>About this summary of cover</b>
This summary provides key information only about insurers and the insurance cover available within Oim Home Insurance. 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 <b>you</b> are in any doubt as to the cover afforded <b>you</b> should consult <b>your</b> insurance <b>broker</b> . <b>WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.</b>
<b>About the insurer</b>
Oim Home Insurance is underwritten by Royal and Sun Alliance Insurance Plc who are authorised and regulated by the Financial Services Authority. The selling and administering of Oim Home Insurance will be undertaken by Henderson Insurance Brokers Ltd, who are authorised and regulated by the Financial Conduct Authority, as a principal member for the selling of general insurance. <b>You</b> can check this on the FCA website, <a href="http://www.fsa.gov.uk">www.fsa.gov.uk</a> or by calling 0845 606 1234.
<b>Duration of this insurance</b>
The <b>period of insurance</b> will be for 12 months unless otherwise agreed by <b>us</b> . The <b>period of insurance</b> will be shown in the <b>schedule</b> .
<b>How to cancel this insurance</b>
a) <b>You</b> have the right to cancel this insurance back to the date of inception without giving any reason, providing <b>your</b> instruction to cancel is submitted to <b>your broker</b> within 14 days of either: <ul style="list-style-type: none"><li>• receiving the policy documentation, or</li><li>• the start of this insurance</li></ul> whichever is the latter.  In this event please return documents to <b>your broker</b> , and <b>we</b> will refund <b>your</b> premium in full. The refund is subject to no incidents having occurred which give rise to a claim.
b) Once the 14 day cooling off period has expired, <b>you</b> may cancel this insurance at any time by contacting <b>your broker</b> . On policies where the annual premium has been paid in full (providing no incidents have occurred which give rise to a claim) a refund of premium will be calculated from receipt of this notice on a pro-rata basis less an administration charge of £25.
c) <b>We</b> or <b>our</b> authorised agents may cancel this insurance by giving <b>you</b> 14 days' notice in writing, which <b>we</b> will send to the address shown in the <b>schedule</b> . A refund will be made for the unexpired <b>period of insurance</b> . This will not affect <b>your</b> right to make a claim for any event that happened before the cancellation date.
<b>How to make a claim under this insurance</b>
Although <b>we</b> hope that <b>you</b> will never need to make a claim on <b>your</b> insurance policy, <b>we</b> have made everything as simple and straightforward as possible should <b>you</b> ever need to use <b>our</b> claims service.  If <b>you</b> need to make a claim under the <b>buildings, contents or valuables</b> and <b>personal belongings</b> section of <b>your</b> policy, please contact us straight away by calling the claims helpline on 01403 321114.  When <b>you</b> call the claims helpline <b>we</b> will need some information from <b>you</b> : <ul style="list-style-type: none"><li>• <b>We</b> will ask <b>you</b> for <b>your</b> policy reference number,</li><li>• <b>We</b> will take the details of the claim over the phone so that in the majority of cases there will be no need for <b>you</b> to complete a claim form.</li></ul>

## **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** insurance or the handling of a claim, **you** should follow the steps below:

### **Step 1**

For questions or concerns about **your** insurance, please contact **your broker**.

Please quote **your** policy number and/or claims reference number in all correspondence to enable **us** to deal with **your** queries as quickly as possible.

### **Step 2**

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

Customer Relations Team  
Royal and Sun Alliance  
P O Box 2075  
Livingston  
EH54 0EP

Tel: 0800 107 6161  
Fax: 01422 325 227  
Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

### **Step 3**

If **you** remain dissatisfied, **you** may refer the matter at any time to:

Financial Ombudsman Service (FOS)  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0800 023 4567 (for landline users)  
0300 123 9123 (for mobile users)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your** right to take legal action against **us** is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service.

## **The law applicable to this insurance**

Under the Laws of the **United Kingdom** both **you** and **we** are free to choose the law which applies to this contract to the extent permitted by those laws. Unless **you** and **we** agree otherwise, the law which applies to this insurance is the law which applies to the part of the **United Kingdom** where the premises are located.

## The cover available

Oim Home Insurance is a comprehensive household insurance. This insurance product offers customers the opportunity to purchase a **buildings**, **contents** or a **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**,
- Greenhouses, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and 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 belongings**, within the **home**, which are **your** property or which **you** are legally responsible for.

**Contents** include:

- Tenants fixtures and fittings,
- Radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**,
- **Contents** that are within the premises shown in the **schedule** but not contained within the **home** or **outbuildings** at the time of loss or damage up to £500 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**),
- **Contents** in **outbuildings** up to £2,500, unless otherwise stated in the **schedule**,
- Deeds and registered bonds and other personal documents up to £1,500 in total,
- **Valuables** and **personal belongings** up to £7,000 in total, with the limit for any one item being £2,500 within the **home**, unless otherwise stated in the **schedule**,
- Domestic oil in fixed fuel oil tanks up to £750,
- Pedal cycles up to £500 per pedal cycle within the **home**, unless otherwise stated in the **schedule**,
- **Office equipment** up to £5,000 in total,
- **Money** and **credit cards** up to £500 in total, unless otherwise stated in the **schedule**.

**Contents** does not include:

- Motor vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts 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.

**Personal belongings** are defined as items that belong to **you** and are normally worn or carried on the person.

**Personal belongings** includes:

- Luggage,
- Clothing,
- Sports, musical, camping and photographic equipment,
- Mobile phones,
- Portable computer equipment.

**Personal belongings** does not include:

- Tools or instruments used or held for business, professional or trade purposes,
- **Valuables**,
- Contact or corneal lenses or hearing aids unless otherwise specified in the **schedule**,
- Pedal cycles,
- Any property insured under any other insurance.

**Valuables** are defined as items of gold, silver or other precious metals, jewellery and furs and other collections (paintings, works of art etc.) which belong to **you** or are **your** legal responsibility.

## 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 and smoke damage caused by a fault in any fixed domestic 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**, or **heave** of the site upon which the **buildings** stand or **landslip**
- 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 charges **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 sooner, excluding any loss or damage if the **buildings** are insured under another insurance
- **We** will pay for damage to the **buildings** caused by forced access to deal with medical emergency or to prevent damage to the **home**
- **We** will pay for the cost of finding the source of an escape of water or oil from any fixed water tanks, apparatus or pipes following loss of damage to the **buildings** up to £2,500 any one event
- **Your** legal liability under the Defective Premises Act 1972 up to £2,000,000 for any one accident or series of accidents arising out of any one event
- **Your** legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

**Contents** cover also includes

- The cost of replacing spoiled food in **your** domestic refrigerator or freezer
- **Accidental damage** to television sets (including digital and satellite receivers), audio, video, games, consoles, DVD players/recorders, radios, home computers and associated equipment, receiving aerials, dishes and closed circuit television cameras, situated within the **home**
- Rent **you** have to pay and temporary accommodation costs up to 20% of the **contents** sum insured following a claim
- Cover for temporary removal to other premises in the **United Kingdom** restricted to £500 for **contents** in a furniture store
- 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 of keys up to £500
- £50 per day to **you** or any member of **your** household in respect of loss or irrecoverable earning and additional expenses arising from service as a Juror however no more than £1,000 in total
- Increased metered water charges **you** have to pay following an escape of water up to £1,000 in any **period of insurance**. If **you** claim for such loss under **buildings** and **contents** we will not pay more than £1,000 in total
- The cost of **accidental damage** to mirrors, glass or ceramic tops to furniture and fixed glass in furniture

- Amounts **you** become legally liable to pay under a tenancy agreement of no more than £5,000 in total
- **Your contents** sum insured is automatically increased by £5,000 one month before and one month after **your** wedding day or **your** birthday
- **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 in total, £500 per single article and excluding theft unless following forced and violent entry
- The cost of replacing electronic information **you** have brought and stored on **your** home entertainment equipment that is irretrievably lost or damaged up to £500 in any one **period of insurance**
- **We** will pay for damage to the **contents** caused by forced access to deal with medical emergency or to prevent damage to the **home**
- **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 £250,000 for any one claim or series of claims during the **period of insurance**
- **Your** legal liability for accidents in the home to domestic employees up to £5,000,000 for any one accident or series of accidents arising out of any one incident

**Valuables and personal belongings** cover away from the **home** includes

For accidental loss, damage or theft of **your valuables** and **personal belongings** listed in the **schedule** occurring during the **period of insurance** when in the **United Kingdom** or when elsewhere in the world during a visit not exceeding 60 days:

- Up to £2,500 any one item (including articles forming a pair or set) unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**
- Up to £1,500 in total in respect of any loss or damage to portable computer equipment unless otherwise stated in the **schedule**
- Up to £1,000 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left 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 £500 per claim for any loss or damage to mobile phones or pagers in total unless otherwise specified in the **schedule**
- Theft of loss of **money** up to £1,000 any one event
- Loss resulting from unauthorised use following theft of **your credit cards**, up to £500 any one event

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 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**
- Legal Expenses

### Significant exclusions or limitations

**Exclusions that apply to the whole of this insurance:-**

#### 1) Radioactive Contamination and Nuclear Assemblies Exclusion

**We** will not pay for:

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- Any legal liability of whatsoever nature,

Directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

#### 2) War Exclusion

**We** will not pay for any loss or 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

### 3) Existing and Deliberate Damage

**We** will not pay for loss or damage:

- Occurring outside of the **period of insurance**;
- Caused deliberately by **you** or any person lawfully in the **home**.

### 4) Pollution or Contamination Exclusion

**We** will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or,
- When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **home**, and
- Reported to **us** not later than 30 days from the end of the **period of insurance**,

In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

### 5) Contract (Rights of Third Parties) Act 1999 Clarification Clause

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.

### 6) Electronic Data Exclusion

**We** will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- b) Any legal liability of whatsoever nature,

Directly or indirectly caused by or contributed to by or arising from:

- Computer viruses, erasure or corruption of electronic data,
- The failure of any equipment to correctly recognise the change of date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

### 7) Terrorism

**We** will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting along or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### 8) Confiscation

**We** will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

### 9) Loss of Value

**We** will not pay for any reduction in market value of any property following its repair or reinstatement.

### 10) Indirect Loss or Damage

**We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

### 11) Wear and Tear

**We** will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

### 12) Government Financial Sanctions

**We** will not provide any cover for be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written noticed at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

### 13) Defective Design or Construction

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

### 14) Rot

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

### 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** and **heave** the **excess** is £1,000. Any specific excesses that may be applied will be advised to **you**.

### Your Duties

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

Please tell **your broker** within 14 days of **you** becoming aware of any changes to the information **you** provided when applying for this insurance. Please contact **your broker** if **you** require a copy of **your** application form / Statement of Facts or **your schedule**.

**You** must also tell **your broker** within 14 days of **you** becoming aware:

- of any intended alterations, extension or renovation to the **buildings**. **You** do not need to tell **us** about internal alterations to the **buildings**,
- of any change of people insured, or to be insured,
- of any change that may result an amendment to the amounts insured or the limits that are shown in **your schedule**,
- of any change to the use of the **home**. For example if the **buildings** are to be lent, let or sub-let, or used for business purposes (other than occasional clerical work),
- of any change to the occupancy of the **buildings**. For example, if the **buildings** are to stop being **your** permanent residence or are to be **unoccupied** for any continuous period exceeding 30 days, or
- that any member of **your** household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If **you** are in any doubt, please contact **your broker**.

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do as described within the cancellation conditions contained within the policy.



**Important Notice:**

Please note that if the information provided by **you** is not complete and accurate, **we** may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

**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**

Insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **you** under this contract.

If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract.

Further information about the Scheme is available from:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 110 or 0207 741 4100

Web: [www.fscs.org.uk](http://www.fscs.org.uk)

