

House Guard Prestige

Policy Summary

This is a summary of cover available under Ageas House Guard Prestige. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance on request.

Ageas House Guard Prestige

House Guard Prestige is an annual household insurance contract underwritten by Ageas Insurance Limited.

House Guard Prestige offers a Buildings and Contents policy where you choose the maximum claim limit. The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding the structure of your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Specified personal belongings, Pedal cycles and Family Plus legal protection. The sections and extensions of cover you have chosen and the maximum claim limits are shown on your policy schedule. All House Guard Prestige policies automatically provide you with Identity theft protection and Home Assistance cover. If you have chosen Contents cover, we will automatically provide you with Unspecified personal belongings worldwide cover up to £5,000. This limit can be increased on request.

Main benefits

If you have chosen Buildings cover, we will cover the structure of your home including: outbuildings, garages, garden walls, gates, fences, paths, drives, patios, carports, permanently fixed hot tubs or jacuzzis and hard tennis courts against loss or damage from specific perils (for example – fire or flood), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or theft), as summarised on the next page and detailed in your policy document.



Significant Features and Benefits (Cover)

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Buildings				
Buildings	1	N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil	1	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Property owner's liability	1	N/A	£2 million	Section 1 – Buildings
Removal of squatters	1	N/A	£10,000 (in any period of insurance)	Section 1 – Buildings
Newly acquired fixtures	1	N/A	20% of the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Contents				
Contents	N/A	1	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	1	33% of the maximum claim limit for Contents (The maximum claim limit for theft of jewellery or watches from the Home is £10,000 unless stolen from a fixed, locked safe)	Section 2 – Contents
Business equipment	N/A	1	£10,000 (Limit for any one item is £3,000)	Section 2 – Contents
Fine art	N/A	1	20% of the maximum claim limit for Contents (Limit for any one item is £10,000)	Section 2 – Contents
Money	N/A	/	£1,000	Section 2 – Contents
Credit cards	N/A	1	£5,000	Section 2 – Contents
Public and personal liability	N/A	1	£2 million	Section 2 – Contents
Student belongings	N/A	1	£5,000 (Limit for any one item is £1,000)	Section 2 – Contents
Hole in one golf cover	N/A	1	£500	Section 2 – Contents
Parents/ Grandparents contents in a nursing/ residential care home	N/A	/	£2,500 (Limit for any one item is £1,000)	Section 2 – Contents
Data replacement	N/A	1	£1,000	Section 2 – Contents
Loss or damage to downloaded data	N/A	1	£1,000	Section 2 – Contents
Unspecified personal belongings worldwide cover	N/A	/	£5,000 cover is automatically included. This limit can be increased on request.	Section 2 – Contents
Buildings and Contents				
Replacement locks and keys	1	1	Up to the maximum claim limit for Buildings or Contents shown on your policy schedule	Section 1 – Buildings or Section 2 – Contents
Rent and alternative accommodation	1	1	20% of the Buildings and/or Contents maximum claim limits	Section 1 – Buildings and/or Section 2 – Contents
Optional covers available				
Accidental damage to Buildings and/or Contents	1	1	Up to the Buildings and/or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings and/or Section 2 – Contents
Specified personal belongings	N/A	1	Your choice	Section 2 – Contents
Pedal cycles	N/A	1	Your choice	Section 2 – Contents
Family Plus legal protection	1	1	£50,000	Section 3 – Family Plus legal protection
Cover automatically included				,
Identity theft protection	1	1	£50,000 (£3,000 Identity theft attendance expenses)	Section 4 – Identity theft protection
Home Assistance	1	1	£500 including VAT	Section 5 – Home Assistance

Significant exclusions and limitations

The causes covered	What is not insured	Section that applies
General policy exclusions	Please refer to the Policy Conditions and General Policy Exclusions sections of your policy booklet for full details.	All sections
	We will not pay for the cost of replacing, recovering, remodelling or loss in value of undamaged items of a matching pair or set.	
	Property more specifically covered by another policy of insurance.	
	Any criminal or deliberate act by you or your family.	
	Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your home in a good condition. Please read the general exclusions section for further details.	
Buildings	Please refer to 'What is not insured' under 'Section 1 Buildings' in your policy booklet for full details of the exclusions that apply.	Section 1 – Buildings
	Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Storm or Flood damage to gates, hedges, fences or swimming-pool covers. Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.	
Contents	Please refer to 'What is not insured' under 'Section 2 Contents' in your policy booklet for full details of the exclusions that apply.	Section 2 – Contents
	Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.	
	Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.	
Public and personal liability	Liability arising out of owning, using or possessing any: animals - however, you are insured for domestic dogs, except those specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to the act.	
Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desk-top personal computers.	Damage to items designed or intended to be hand-held, carried or portable - including e-readers, smartphones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers.	
Unspecified personal belongings worldwide cover	Please refer to 'What is not insured' under 'Section 2 Contents – Unspecified personal belongings worldwide cover' in your policy booklet for full details of the exclusions that apply.	Section 2 – Contents
	Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless:	
	 the item is kept in a locked covered boot or glove compartment; all access points to the vehicle are closed and locked; any extra security systems are turned on; or there is evidence that forcible and violent entry took place. 	
Optional cover - Accidental damage extensions	Please refer to 'What is not insured' under 'Section 1 Buildings – Accidental damage' and 'Section 2 Contents – Accidental damage' in your policy booklet for full details.	Section 1 – Buildings and/or Section 2 – Contents
	Damage from wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets. Loss or damage caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear.	
Optional cover - Specified personal belongings extensions	Please refer to 'What is not insured' under 'Section 2 Contents – Specified personal belongings extension' in your policy booklet for full details. Loss or damage to sports equipment when it is being used.	Section 2 – Contents
Optional cover - Pedal cycles	Please refer to 'What is not insured' under 'Section 2 Contents – Pedal cycles extension' in your policy booklet for full details.	Section 2 – Contents
	, , , , , , , , , , , , , , , , , , , ,	1

Significant exclusions and limitations continued

The causes covered	What is not insured	Section that applies
Family Plus legal protection	Please refer to 'What is not insured' under 'Section 3 – Family Plus legal protection' in your policy booklet for full details.	Section 3 – Family Plus legal protection
Home Assistance	Please refer to 'What is not insured' under 'Section 5 – Home Assistance' in your policy booklet for full details.	Section 5 – Home Assistance
	Goods or materials covered by a manufacturer's, supplier's and installer's warranty.	

Policy Excess

The following excesses apply, (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess
Causes 1-5, 8-9 and 11-22	£100
Subsidence (Cause 6)	£1,000
Escape of Water (Cause 7)	£250
Property Owners Liability (Cause 10)	£0
Contents	Contents Excess
Causes 1-6, 8-13 and 18-44	£100
Escape of Water (Cause 7)	£250
Liability and Unpaid Damages (Causes 14-17)	£0
Unspecified Personal Belongings	£100
Specified Personal Belongings	£100
Pedal Cycles Extension	£100

£250 for Property protection: legal nuisance or trespass claims under Section 3 - Family Plus legal protection. No excess applies if you make a claim under Section 4 - Identity theft protection or Section 5 - Home Assistance.

Cancelling the policy and the cooling-off

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations. You have 14 days from when you receive your policy documents or the commencement date of your policy, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less the administration charge. If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

You may cancel your policy at anytime after the cooling-off period by telephoning or writing to us. As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

We or anyone we authorise have the right to cancel this policy at anytime by sending you fourteen days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- · Changes to the information detailed on your proposal form or on a statement of insurance or schedule which may result in the risk no longer being acceptable to us.
- · Where we suspect fraud on this or any other related policy.
- · Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. For cancellation of Personal Legal Protection, please see Section 3 of your policy.

How to Make a Claim

Telephone the Ageas Household 24 hour claims helpline on **0845 168 5685**. This claims helpline is open 24 hours a day, 365 days a year. Please have your policy details available. We can immediately confirm whether your policy covers you for the incident. Alternatively, you can write to us at the address at the bottom of this page.

Customers who wish to make a claim for Family Plus legal protection, Identity theft protection or Home Assistance should call DAS using the following numbers:

Family Plus legal protection 0845 120 8416 Identity theft protection 0845 120 8418 0845 120 8420 Home Assistance

Please refer to the 'Household Claims' page and items 11 and 12 in the Policy Conditions section of your policy booklet for full details on how to make a claim and how we will deal with your claim.

Complaint Procedure

If you are unhappy with any part of our service, please follow the procedure below:

- · Contact our Ageas Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, England. Alternatively, e-mail us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate). Unless your complaint relates to Section 3 - Personal legal protection, in which case please write to DAS Customer Relations department at the DAS Head Office address DAS House, Quayside, Temple Back, Bristol, BS1 6NH. Or you can phone us on 0844 893 9013 or email us at customerrelations@das.co.uk
- If you are not satisfied with our final decision you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Financial Services Compensation Scheme

We 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. For further information see www.fscs.org.uk or telephone 020 7741 4100.

To make a claim, call 0845 168 5685 Please add this number to your mobile phone

Ageas Insurance Limited

Office address
Ageas House, The Square, Gloucester Business Park,
Brockworth, Gloucester GL3 4FA

Registered office address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

