

# Optima Home

## Policy Summary

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover. Ageas Insurance Limited provides this insurance.

**Type of insurance:** Household – Optima Home

**Period of Cover:** 12 months

Buildings		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the policy that contains further details
Covers the structure of your home against loss or damage caused by fire, smoke, lightning, explosion, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.	<ul style="list-style-type: none"> <li>Wet or dry rot.</li> <li>Loss or damage due to any gradually operating cause.</li> <li>Loss or damage after the buildings have been unoccupied for more than 60 consecutive days or left unfurnished is excluded.</li> <li>Malicious acts, theft or attempted theft by you, your family, paying guests or tenants is excluded.</li> <li>Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded.</li> </ul>	Policy Section 1 Buildings
Rent and Alternative Accommodation - if your home is uninhabitable as a result of loss or damage covered by this policy.	<ul style="list-style-type: none"> <li>Maximum of 2 years rent you are responsible for paying or would have received until the home is habitable again.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Architects and surveyor's fees, the cost of clearing the site and making the building safe.		Policy Section 1 Buildings Extensions to Section 1.
Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware.		Policy Section 1 Buildings Extensions to Section 1.
Underground Pipes and Cables – covers the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks.	<ul style="list-style-type: none"> <li>Must be servicing the home and legally your responsibility.</li> <li>Up to £1,000 for breaking into and repairing an underground pipe where it is essential to clear a blockage.</li> <li>Damage to pitch fibre pipes as a result of pressure applied to them.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Replacement of locks if your keys are stolen or lost.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Trace and Access – covers the costs incurred with our consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> <li>Loss or damage to the heating or water system.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Emergency Access – provides cover for damage to the home or garden caused by forced access by the fire, police or ambulance services as a result of an emergency.		Policy Section 1 Buildings Extensions to Section 1.

<b>Buildings continued...</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the policy that contains further details</b>
Public Liability.	<ul style="list-style-type: none"> <li>Up to £2,000,000.</li> <li>The charging of any electric vehicle that is not situated within the boundary of the home.</li> <li>Any claim where you would be paid under any other policy if this policy did not exist is excluded. However, this exclusion does not apply to any amount above which would have been covered under the other policy.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Excess (Only one excess will apply for a combined policy if a building and contents claim is made).	<ul style="list-style-type: none"> <li>£100 standard compulsory policy excess applies.</li> <li>£250 compulsory excess for escape of water applies.</li> <li>£1,000 compulsory excess for subsidence, heave and landslip applies.</li> </ul>	See policy schedule.

<b>Contents (within your Home)</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the policy that contains further details</b>
Covers household goods, valuables and belongings including money up to £750 and credit cards up to £1,000 within your home against loss or damage caused by fire, smoke, explosion, lightning, theft, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, impact with the building, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.	<ul style="list-style-type: none"> <li>Loss or damage after the buildings have been left unoccupied for more than 60 consecutive days or left unfurnished is excluded.</li> <li>Malicious acts, theft or attempted theft by you, your family, paying guests or tenants is excluded.</li> <li>We deduct an amount for wear and tear for clothing, household linen and pedal cycles.</li> <li>We do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour.</li> <li>Theft or attempted theft from outbuildings up to £3,000</li> </ul>	Policy Section 2 Contents.
Valuables limits within the home.	<ul style="list-style-type: none"> <li>Up to 40% of the contents sum insured.</li> <li>Up to £2,500 per item unless specified.</li> <li>The maximum amount we will pay following theft of jewellery or watches from the home is £5,000 unless stolen from a fixed locked safe.</li> </ul>	Policy Section 2 Contents Basis of Claims Settlement. See policy Definitions for definition of Valuables.
Temporary removal of contents, including contents in student accommodation.	<ul style="list-style-type: none"> <li>Up to 20% of the contents sum insured.</li> <li>Up to £5,000 for contents in university halls of residence or student accommodation.</li> <li>£100 excess for contents in university halls of residence or student accommodation applies.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Rent and Alternative Accommodation - if your home is uninhabitable as a result of loss or damage covered by this policy.	<ul style="list-style-type: none"> <li>Maximum of up to 12 months rent you are responsible for paying as occupier until the home is habitable again.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Deep Freezer Contents.	<ul style="list-style-type: none"> <li>We will not pay for any loss if the freezer is more than 10 years old.</li> <li>Loss due to the deliberate act of the supply authority is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Accidental damage cover for Mirrors and Glass.	<ul style="list-style-type: none"> <li>Damage to ceramic hobs fixed to and forming part of the home.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Accidental damage cover for audio and audio visual equipment and computer equipment is included.	<ul style="list-style-type: none"> <li>Damage to records, tapes, discs or computer software is excluded.</li> <li>Damage caused by cleaning, fitting, repair, adjustment or dismantling of apparatus is excluded.</li> <li>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 is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.

**Contents (within your Home) continued...**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the policy that contains further details
Contents in the garden.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> <li>Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Replacement of locks if your keys are stolen or lost.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Loss of oil and metered water.	<ul style="list-style-type: none"> <li>Up to £1,500.</li> <li>Accidental loss of metered water costs recovered from the responsible water authority.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Reinstatement of title deeds.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Fatal accident.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Household Removals – covers accidental damage to contents whilst in transit by professional removal contractors from the home to your new permanent home.	<ul style="list-style-type: none"> <li>Valuables and money.</li> <li>Damage to articles of a brittle nature unless packed by professional packers.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Shopping in Transit – covers loss or damage to food or domestic purchases whilst being transported from the shops to your home.	<ul style="list-style-type: none"> <li>Up to £250.</li> <li>Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Audio or Visual Downloads – covers loss or damage to legally downloaded audio or visual files.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Weddings, birthdays and Christmas – the contents sum insured is temporarily increased for these occasions.	<ul style="list-style-type: none"> <li>Any amount exceeding 10% of the contents sum insured.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Visitors personal effects whilst in your home.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	See Policy Definitions for Contents.
Office equipment and office furniture used by you or your family for clerical business or professional purposes whilst in your home.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> </ul>	See Policy Definitions for Contents.
Personal Liability - covers you against liability for damage or injury caused to a third party.	<ul style="list-style-type: none"> <li>Up to £2,000,000.</li> <li>Loss arising from the carrying out of any profession, business or employment is excluded.</li> <li>Liability arising from any mechanically assisted vehicles is excluded.</li> <li>Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the home.</li> <li>Any claim where you would be paid under any other policy if this policy did not exist is excluded. However, this exclusion does not apply to any amount above which would have been covered under the other policy.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Legal liability arising from accidents to domestic employees.	<ul style="list-style-type: none"> <li>Up to £10,000,000.</li> <li>Liability arising from any business or profession is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Excess (Only one excess will apply for a combined policy if a buildings and contents claim is made).	<ul style="list-style-type: none"> <li>Standard £100 compulsory policy excess applies</li> <li>£250 compulsory excess for escape of water applies.</li> </ul>	See policy schedule.

**Extra Protection (for cover outside the home)**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the policy that contains further details
Covers your personal effects outside your home within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy schedule.	<ul style="list-style-type: none"> <li>• £1,500 single article limit.</li> <li>• £750 personal money limit.</li> <li>• £1,000 credit cards limit.</li> <li>• Excludes loss or damage to sports equipment whilst in use.</li> <li>• Excludes theft of unattended pedal cycles unless in a locked building or attached by a security device to a permanently fixed structure.</li> <li>• Excludes equipment used for winter and water sports and camping.</li> <li>• Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit.</li> <li>• Excludes loss or damage caused by domestic pets</li> </ul>	Policy Section 3 Extra Protection.
Excess.	<ul style="list-style-type: none"> <li>• Standard compulsory £100 policy excess applies</li> </ul>	See policy schedule.

**Legal Expenses (Underwritten by DAS)**

The most DAS will pay for all claims resulting from one or more events arising at the same time or from the same cause is £50,000.	See Policy Section 4: Legal Expenses.
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**General Exclusions (applying to the whole policy)**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the policy that contains further details
	<p>The policy excludes loss, damage, injury or liability arising from or relating to:</p> <ul style="list-style-type: none"> <li>• Nuclear or radioactive incidents</li> <li>• Acts of war</li> <li>• Property obtained by deception</li> <li>• Pollution</li> <li>• Computer viruses or date recognition failures</li> <li>• Biological, chemical or nuclear terrorism</li> <li>• Wear and tear or any gradually operating cause</li> <li>• Reduction in market value or costs not directly associated with the loss.</li> </ul>	General Exclusions.

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy. Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid. If you wish to make a claim, please telephone the claims helpline on 0845 120 8410.

## How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following.

If you have a complaint about your claim, please telephone us on the number shown in your claims documents. Alternatively you can write to us at the address shown below or e-mail us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints).

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you have tried to resolve it with us. Their address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, 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 this scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0207 741 4100.

### Ageas Insurance Limited

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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.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the left. A registered trademark symbol (®) is located at the top right of the letter "s".