

About This Document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

Insurer

Administered and underwritten by Novae Syndicates Limited whom are authorised and regulated by the Financial Services Authority No. 204888. Registered Office: 71 Fenchurch Street, London, EC3M 4HH.

Type of Insurance and Cover

You can choose from Buildings and Contents insurance and may add further options to suit your needs. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

Cover specific features and benefits

Buildings – Section One

Buildings cover with optional accidental damage cover.

Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation.

Up to £750 for loss of metered water caused by an insured event.

Up to £500 for loss or damage caused by a member of the emergency services breaking into the home.

Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

Accidental damage to underground cables, pipes and tanks serving your home.

Accidental breakage of fixed glass and fixed sanitary fittings.

Up to £2 million for property owners liability.

Contents – Section Two

Contents cover with optional accidental damage cover

In the home:

Up to £250 for money.

Up to £1,000 for stamp, coin or other collections.

Up to £500 for pedal cycles in total.

Up to 35% of the contents sum insured for valuables (but not more than £1,500 for any one item, pair or set).

Up to £500 for guests' clothing and personal belongings.

Up to £5,000 for business equipment belonging to you.

Up to £1,500 for theft or attempted theft from any garage or outbuilding

Up to 20% of the contents sum insured for loss of rent, alternative accommodation or rent you pay.

Up to £750 for loss of metered water caused by an insured event.

Up to 20% of the contents sum insured for contents temporarily removed from the home, except for theft or attempted theft from any garage or outbuilding when the limit is £1,500.

Other Contents:

Up to £500 for contents outside but within the boundaries of your home

Wedding gifts – contents sum insured increased by 10% for 14 days before and 14 days after a family wedding

Religious festivals, birthday and wedding anniversary gifts – contents sum insured increased by 10% for 7 days before and 7 days after a religious festival, family birthday or wedding anniversary.

Up to £250 for replacement locks and keys following loss or theft.

Up to £100 for spoilage of fridge and freezer contents caused by a change in temperature of the fridge or freezer or contamination by the escape of refrigerant or refrigerant fumes.

Up to £5,000 compensation for death in the home caused by specified insured events for persons aged 16 or over.

Accidental damage to contents - limit of £1,000 for china, glass, pottery, porcelain or other brittle substances.

Up to £2 million for Personal liability and liability as occupier of your home.

Up to £1,500 for tenants greenhouses and sheds

Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).

Up to £100,000 for unpaid damages awarded to you.

Personal Items – Section Three (optional cover)

Up to £1,000 per item of unspecified valuables, clothing and personal belongings.

Up to £500 for any one pedal cycle (unless shown differently on the schedule).

Money and Credit Cards – Section Four (optional cover)

Loss or damage to specified money anywhere in the world.

Loss due to your credit cards being used anywhere in the world without your permission.

Loss of travel season tickets.

Significant or Unusual Exclusions or Limitations (By Cover)**Buildings – Section One**

The first £100 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

Excludes cover for damage to pitch fibre pipes due to pressure from weight of soil or delamination.

Contents – Section Two

The first £100 of every claim (or as specified by endorsement).

Personal Items – Section Three

The first £100 of every claim (or as specified by endorsement).

Money and Credit Cards – Section Four

The first £100 of every claim (or as specified by endorsement).

Any loss not reported within 24 hours of discovery.

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document (or in your schedule).

Period of Insurance

The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancellation

You may cancel the insurance at any time by sending us written notice.

The charges that will apply are detailed in the General Conditions section of the insurance document.

Your Right to Change Your Mind

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (of later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT)

How to Claim

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0161 835 6938

Complaints**If your complaint is about the way a policy was sold to you**

If at any time you have any query or complaint regarding the way the Policy was sold, you should refer in the first instance to the insurance intermediary who sold the Policy to you.

If your complaint is about the administration of the Policy

Any enquiry or complaint should be addressed in the first instance to the intermediary who sold the Policy to you.

If you are not satisfied with the way a complaints has been dealt with, you should refer your case to the Policyholder & Market Assistance department of Lloyd's.

The address is:

Policyholder & Market Assistance

Lloyd's Market Services

One Lime Street

London EC3M 7HA

If you are still not satisfied you may refer your complaint to the Financial Ombudsman Service (FOS). Please note that the FOS is only able to help you if you are a private individual or a "Micro Enterprise". This is defined as a business with an annual turnover not exceeding 2,000,000 Euros and fewer than 10 staff.

The address is:

Financial Ombudsman Service

South Quay Plaza II

183 Marsh Wall

London

E14 9SR.

Financial Services Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk

Law Applying to the Insurance

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.