

## Home Insurance Policy Summary

This summary outlines the cover and options available. It does not give details of all of the policy limits, terms, conditions or exclusions. For full details of the insurance please read the document of home insurance. You should also read your schedule, which shows the sections and any endorsements that apply to your own policy.

### Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

### Type of cover

Home insurance is designed to provide cover for buildings and contents against certain events e.g. fire, storm, flood, theft, escape of water and subsidence. Buildings and contents only apply if you have chosen them and they are shown on your schedule.

### Period of insurance

The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

Cover available	Significant exclusions or limitations
<p><b>Buildings</b></p> <p>Cover for the structure of your home and its associated outbuildings.</p> <p>Option to include full accidental damage cover.</p>	<ul style="list-style-type: none"> <li>- Damage to gates and fences caused by flood, storm, falling trees or branches is not covered.</li> <li>- You will have to pay an excess of £1,000 for subsidence, heave and landslip claims.</li> <li>- For excesses on escape of water and all other claims, please see your schedule for details.</li> <li>- If your home is left unoccupied for more than 60 days in a row, or if the home is occupied by anyone other than you or a member of your family, exclusions will apply.</li> <li>- All exclusions are shown in the 'buildings' section of the document of home insurance.</li> </ul>
<p><b>Contents</b></p> <p>Cover for household items inside your home.</p> <p>Option to include full accidental damage cover.</p>	<ul style="list-style-type: none"> <li>- The most we will pay for any one valuable is £1,500, unless it is shown separately on your schedule.</li> <li>- For excesses on escape of water and all other claims, please see your schedule for details.</li> <li>- If your home is left unoccupied for more than 60 days in a row, or if the home is occupied by anyone other than you or a member of your family, exclusions will apply.</li> <li>- All exclusions are shown in the 'contents' section of the document of home insurance.</li> </ul>
<p><b>Significant exclusions or limitations applicable to all policies</b></p> <p>General exclusions and general conditions for all types of cover are shown in the 'general exclusions' and 'general conditions' sections of the document of home insurance.</p> <p>We will make an administration charge of £10 if you request duplicate documents. However, we will not make an administration charge if your policy has been in force with us at least 2 years.</p>	
Options available	Significant exclusions or limitations
<p><b>Personal possessions and pedal cycles</b></p> <p>Cover for loss or damage to personal belongings and pedal cycles you take outside your home.</p>	<ul style="list-style-type: none"> <li>- The cover for personal possessions is shown on your schedule.</li> <li>- The most we will pay for any one item is £1,500 unless it is shown separately on your schedule (excludes money and credit cards for which a £500 limit applies).</li> <li>- Cover applies anywhere in Europe and up to 60 days worldwide.</li> <li>- Pedal cycles are not covered unless shown on your schedule.</li> <li>- Pedal cycles away from your home are not covered for theft unless they are locked to a permanent structure.</li> <li>- Business stock, equipment, tools or materials are not personal possessions, unless we have agreed to provide this cover and it is included on your schedule.</li> <li>- Loss or theft from unattended vehicles, caravans or motor caravans are not covered unless the item is stored out of sight in a glove box or luggage compartment and all the doors are locked and windows fully closed.</li> <li>- Excesses may apply and are shown on your schedule.</li> <li>- All exclusions are shown in the 'personal possessions' and 'pedal cycles' sections of the document of home insurance.</li> </ul>

<p><b>Legal Expenses</b></p> <p>Legal expenses for the pursuit of a claim following identity fraud, death or injury, a breach of your contract to buy or hire goods or services, a breach of your legal rights relating to the ownership or occupation of your home and a breach of your contract of employment.</p>	<ul style="list-style-type: none"> <li>- We will pay up to £50,000.</li> <li>- Defence of a claim is not covered unless this involves your sale of goods over £125 in value.</li> <li>- We will cover legal costs of one of our panel solicitors until court proceedings are issued. If proceedings need to be issued or if a conflict arises, you may choose your own solicitor if we approve them.</li> <li>- Exclusions are shown in the 'legal expenses' section of the document of home insurance.</li> </ul>
<p><b>Home Emergency</b></p> <p>Cover for home emergencies relating to plumbing and drainage, central heating breakdown, electricity supply and roofing problems.</p>	<ul style="list-style-type: none"> <li>- We will pay up to £500 (including call out, parts, labour and VAT) to provide you with emergency assistance.</li> <li>- We will not pay the cost of emergency assistance before we have accepted your claim.</li> <li>- We will not cover boilers which are over 15 years old or those that have not been regularly serviced.</li> <li>- We will not cover warm air, solar, under floor, oil fired, LPG or propane heating systems.</li> <li>- No cover will be provided if your home is left unoccupied for more than 60 days in a row.</li> <li>- All exclusions are shown in the 'home emergency' section of the document of home insurance.</li> </ul>

### Your rights to cancel your insurance

#### Up to 14 days after you receive your documents

At the start of your insurance, when you receive your documents, you have 14 days to check you're happy with the insurance cover you've bought. If the cover doesn't meet your needs, you can cancel your insurance by telling us. If you do this within 14 days of receiving them, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £32 for setting up the policy. A charge won't be made if you cancel before your cover start date. We'll send you the refund within 30 days of you telling us that you'd like to cancel.

#### More than 14 days after you receive your documents

After the initial 14 day period, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £32.

### How to report a claim

- If you suffer an accident or want to make a claim under your policy, please CALL US FIRST on 0845 640 5630.
- Please do not make your own arrangements before speaking to us. Phone lines are open 24 hours a day, 365 days a year.

### How do I complain?

If you wish to make a complaint, please contact us by phone on 0845 640 5270 or write to us. If you prefer to write, please address your letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2NF. For more information, please visit the complaints section on our website: [www.LV.com/contactus/complaints/making-a-complaint](http://www.LV.com/contactus/complaints/making-a-complaint)

A copy of our internal complaints procedures is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 023 4567 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

### What happens if we can't meet our liabilities?

If we can't meet our liabilities to you, you may be able to claim from the Financial Services Compensation Scheme (FSCS). You can find out more at [www.fscs.org.uk](http://www.fscs.org.uk) or email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

You can also write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN or telephone 0207 741 4100.