

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. We are able to provide documents in the following alternative formats on request: Braille, large print and audiotape.

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.

Cover available	Significant exclusions or limitations
Buildings Cover for the structure of your home and its associated outbuildings. Option to include full accidental damage cover.	Damage caused by flood, storm, falling trees and branches is not covered to gates or fences. You will have to pay an excess of £1,000 for subsidence, heave and landslip claims. For excesses on all other claims, please see your schedule for details. 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. All exclusions are shown in the 'buildings' section of the document of home insurance.
Contents Cover for household items inside your home. Option to include full accidental damage cover.	The cover for valuables is shown on your schedule. The most we will pay for any one valuable is £1,500, unless it is shown separately on your schedule. Excesses may apply and are shown on your schedule. 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. All exclusions are shown in the 'contents' section of the document of home insurance.

Significant exclusions or limitations applicable to all policies

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.

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. If you cancel your policy, and you have not made a claim, you will be entitled to a refund of the premium paid less a deduction for the days that you have been covered. The deduction will be calculated on a proportionate basis and may include a cancellation charge of £25. If a claim has been paid, there will be no refund. The cancellation charge applies throughout the life of the policy.

These charges will be subject to Insurance Premium Tax (where applicable).

Optional Benefits	Significant exclusions or limitations
Personal possessions and pedal cycles Cover for loss or damage to personal belongings and pedal cycles you take outside your home.	The cover for personal possessions is shown on your schedule. The most we will pay for any one item is £1,500 unless it is shown separately on your schedule. Cover applies anywhere in Europe and up to 60 days world wide. 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. 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. Pedal cycles are not covered unless shown on your schedule.

Pedal cycles away from your home are not covered for theft unless they are locked to a permanent structure.

All exclusions are shown in the 'personal possessions' and 'pedal cycles' sections of the document of home insurance.

Legal Expenses

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.

We will pay up to £50,000.

Defence of a claim unless this involves your sales of goods over £125 in value.

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.

Exclusions are shown in the 'legal expenses' section of the document of home insurance.

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.

Cooling off period

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements you may cancel your insurance by returning your documents within 14 days of receiving them. We will then refund any money you have paid if you have not made a claim during that time. If during this 14 day period you have made a claim, or intend to make a claim, then we are entitled to recover all costs that you have used for those services. Refunds will be made within 30 days of receipt of your request to cancel.

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 6405630. 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 or letter. If you prefer to write, please address your letter to:

Box 2, County Gates, Bournemouth, BH1 2NF.

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: 0845 080 1800 or e-mail, 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 compensation from the Financial Services Compensation Scheme (FSCS).

How much you'll get will depend on the type of insurance you have. For compulsory insurances (e.g. third party motor insurance) it's 100% of your claim. For non-compulsory insurances (e.g. home insurance) it's 90% of the claim.

You can find out more at www.fscs.org.uk or email enquiries@fscs.org.uk

You can also write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN or telephone 020 7892 7300.

The laws that apply to this contract.

The law of England and Wales will apply. All communications will be in the English language.

Liverpool Victoria Insurance Company Limited (LVIC), registered in England and Wales No 3232514, is authorized and regulated by the Financial Services Authority entered on the Financial Services Authority Register No. 202965. Registered address: County Gates, Bournemouth, BH1 2NF