

# 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
<b>Buildings</b> Cover for the structure of your home and its associated outbuildings. Option to include full accidental damage cover.	Damage to gates and fences caused by flood, storm, falling trees or branches is not covered. 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.
<b>Contents</b> 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.

Optional Benefits	Significant exclusions or limitations
<b>Personal possessions and pedal cycles</b> 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.
<b>Legal Expenses</b> Legal expenses for the pursuit of a claim following identity fraud, death or injury, a	We will pay up to £50,000. Defence of a claim unless this involves your sales of goods over £125 in value.

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 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.

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## 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.

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## 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 £25 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 £25.

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## 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.

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## 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](mailto:complaint.info@financial-ombudsman.org.uk).

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

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## 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, 7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN or telephone 020 7892 7300.

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## The laws that apply to this contract.

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

Liverpool Victoria Insurance Company Limited, registered in England and Wales No 3232514, is authorised and regulated by the Financial Services Authority, no. 202965. Registered address: County Gates, Bournemouth, BH1 2NF