

UNDERWRITTEN BY

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This document provides a summary of the key information that relates to your home insurance policy. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

WHAT IS THIS TYPE OF INSURANCE?

This is personal insurance which provides you with a broad range of covers including for your home and contents, your collections, annual travel, legal liability and expenses and cyber losses. The home section of the policy provides you all risks cover for your home, outbuildings and other permanent structures. Contents insurance provides you worldwide all risks cover for your general contents such as clothing, electronics and appliances.

Please note that this policy does not cover pre-existing medical conditions for travel clients. If you would like more information about covering any medical conditions, please visit the Money & Pensions Service website at: <https://traveldirectory.moneyadviceservice.org.uk/en> or telephone 0800 138 7777.



WHAT IS INSURED?

You must check your policy schedule to see the amounts insured under the different covers. This will also list what property is insured.

Cover for your property

- ✓ Rebuilding cost – the reconstruction cost of your home up to the sum insured shown on your policy schedule (if you meet the qualifying criteria you may also have guaranteed rebuilding cover which is not limited by the sum insured).
- ✓ Contents replacement – the cost to repair or replace your contents up to the sum insured shown on your policy schedule (if you meet the qualifying criteria you may also have guaranteed replacement cover which is not limited by the sum insured).
- ✓ Collections cover – all risks cover for your fine art, jewellery and private collections up to the sum insured shown on your policy schedule.
- ✓ Newly acquired items – up to 25% of the contents sum insured for newly acquired items insured for up to 90 days without notification.
- ✓ Pairs, sets and parts – we will pay the cost of repairing or replacing the damaged property. (We may pay the full replacement cost of the entire pair, set or unit if only part is damaged providing you surrender the remaining parts to us).
- ✓ Trace and access – the cost to remove or replace part of the home in order to locate the source of a leak.
- ✓ Unlimited lock replacement.

Cover for you

- ✓ Legal liability – we will pay damages you are legally obliged to pay for personal injury or property damage (up to the limit shown on your schedule).
- ✓ Family legal expenses – cover for you and your family for legal costs and expenses for disputes set out in full in the policy wording but including employment disputes and contract disputes (up to the limit shown on your schedule).



WHAT IS NOT INSURED?

The following list is not exhaustive. More information can be found in your policy documentation.

Property cover excludes

- ✗ Loss or damage caused by faulty, inadequate or defective planning, design, workmanship, repair, materials or maintenance.
- ✗ Loss or damage caused by gradually operating causes, deterioration, mechanical/electrical breakdown or wear and tear.
- ✗ Subsidence to external property such as patios, swimming pools, boundary walls etc. unless there is also subsidence to the main home.
- ✗ Loss or damage to any item while in transit which is not suitably packed relative to its value.

Legal expenses cover excludes

- ✗ Employers disciplinary hearings or internal grievance procedures.
- ✗ Civil claims where lawyers appointed for you believe you are more likely to lose your case than win it.

Annual travel cover excludes

- ✗ Any cancellation claim or any claim where you have to cut your trip short, relating to a set of circumstances of which you were aware at the time you took out this insurance or the time you booked your trip, whichever is later, such as the existence of an epidemic or pandemic.
- ✗ Travel in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea Region.
- ✗ Any medical treatment received for a condition for which you have had inpatient treatment, or sought the advice of a consultant, in the 12 months before you booked your trip or bought your insurance, whichever is later.
- ✗ Any travel where the FCDO has advised against travel.

- ✓ Family Protect – cover in respect of ransom, expenses and consultant costs, threat expenses, and disappearance investigation expenses.
- ✓ Cyber cover – cover for restoring home systems, cyber crime, cyber ransom and cyber online liability.
- ✓ Alternative accommodation – we will cover any reasonable increase in living expenses for up to a maximum of 3 years if a covered loss makes your home uninhabitable.
- ✓ Items in storage – we will pay up to 10% of the sum insured for contents for items kept in commercial storage.
- ✓ Annual travel including winter sports – world wide cover for up to 90 days per trip.

- ✗ Any claim arising from quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to an epidemic or pandemic (including Covid-19).

Cyber cover excludes

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Failure or interruption of any electrical power supply network or telecommunication network not owned or operated by you.



ARE THERE ANY RESTRICTIONS ON COVER?

Limits which apply

- | Money, bankers drafts, bank notes, postal orders, cheques, gold, silver or platinum bullion or ingots – £25,000.
- | Fine art and items of a fragile nature such as crystal, china etc. – £250,000 (if not covered under the Collections section).
- | Jewellery, furs, guns, stamps, precious metals and wine – £25,000 (if not covered under the Collections section). Maximum £5,000 per item.
- | Outdoor Items – £250,000.
- | Legal Expenses – £500,000.
- | Family Protect – £100,000.
- | Cyber Cover – £150,000.
- | Annual travel – cover for individuals under **76** years of age.
- | Please note that any limit or sum of money referred to in this document shall be converted to the currency used in your schedule at the AIG corporate exchange rate applicable at the date of a claim / incident.
- | You will have to pay the first part of most claims (the excess), full details of which are on your schedule.



WHERE AM I COVERED?

- ✓ At the residence listed on your schedule.
- ✓ Contents covered worldwide.
- ✓ No cover is provided for any trip in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.



WHAT ARE MY OBLIGATIONS?

- Always ensure that any information provided to us is accurate, complete and up-to-date.
- Always maintain your home in a good state of repair and try to prevent accident or injury, as well as protecting your property against loss or damage.
- Let us know before you start having any work to extend, repair, renovate, build, decorate or demolish any part of the buildings or other permanent structures if the estimated cost of this work is more than £300,000 in total.
- Tell your broker if your home is going to be unoccupied or unfurnished for more than 60 days.
- Pay your premium as shown in your schedule.
- Keep the sums insured at a level which represents the full value of the property.
- Notify your broker immediately upon filing or service of legal documents initiating your bankruptcy, or insolvency or any non-motoring convictions.
- Notify us as soon as it is reasonably practical after an event which may give rise to a claim.



WHEN AND HOW DO I PAY?

Your broker will discuss your payment options – e.g. payment in full at time of purchase or, where applicable, payment by instalments. The premium and agreed payment method are shown in your policy schedule.



WHEN DOES THE COVER START AND END?

Cover starts once you have accepted our terms and agreed to pay the premium. It will last for the period specified in your policy schedule from the policy start or renewal date, unless it is cancelled by you or us before it ends. (Note that policies of less than a year may be accommodated)



HOW DO I CANCEL THE CONTRACT?

You can cancel cover at any time by notifying us in writing of the future date that the cancellation is to take effect. Refer to general conditions within the policy wording for full details of cancellation terms.