

## Home and Legacy Principal Home – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the policy wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

### How long does the cover last?

The policy lasts for 12 months or the period of insurance shown on the insurance schedule.

### What type of cover is provided?

The policy is a home insurance contract for private individuals. The types of cover available are Buildings, Contents (with the option to include Fine Art and Antiques and Personal Possessions away from the home), Family Legal Protection, Identity Fraud and Emergency Property Assistance. One policy wording covers all parts of this policy. With contents insurance you can also include on optional basis insurance for business property and students belongings.

You can buy Buildings and Contents insurance separately or you can take them out together. Both parts include Family Legal Protection, Identity Fraud and Emergency Property Assistance covers.

### Occupancy of the Home

We will not provide cover for theft (where there is not forcible entry) or accidental damage or theft when your home is commercially let to anyone other than your relatives or personal friends. The policy also excludes certain losses or damage, including theft, if your home is unfurnished or no-one is living at the property for more than 45 consecutive days. This applies under both the Buildings and/or Contents Sections.

### Who is providing the insurance?

#### Parts A to D, (Buildings, Contents, Fine art and antiques and Personal Possessions).

The insurance for Parts A-D is offered by the insurers whose details are shown below. The insurer applicable for your cover will be shown on your policy schedule.

Allianz Insurance plc, Registered in England No. 84638, Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 121849.

Ecclesiastical Insurance Office plc. Registered in England. No. 24869. Registered Office: Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, United Kingdom authorised and regulated by the Financial Services Authority, Register No. 113848.

#### Part E, Sections 1 and 2 (Family Legal Protection and Identity Fraud)

Great Lakes Reinsurance (UK) PLC, registered in England and Wales No. 2189462, Registered Office: Plantation Place, 30 Fenchurch Street. London, EC3M 3AJ, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202715.

#### Part E, Section 3 (Emergency Property Assistance)

Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13-17 Dawson Street, Dublin 2, Ireland. United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202846.

### What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period, either from the day of purchase or renewal of the contract or the day on which you receive your policy documentation, whichever is the later, to decide whether you wish to continue for the agreed period of insurance. If you cancel the policy within the reflection period you will be entitled to a refund of the premium paid unless you have made a claim. If you have made a claim we will return a proportionate refund based on the cover you have received. Should you suffer a total loss claim you may be required to pay the full annual premium. Full details can be found in the policy wording.

### Cancelling cover after the initial period of reflection

If you cancel your insurance after the first 14 days, provided you have not made a claim, you will be entitled to a proportionate refund of the premium paid subject to the deduction of a £50 administration fee (to cover Home & Legacy's costs) and any Insurance Premium Tax where this is applicable.

If you have made a claim the full annual premium may be payable.

If the policy is cancelled after 14 days, any optional add-ons (travel insurance) will automatically be cancelled.

The key information about each part of cover available is set out under the respective headings below. This includes the most significant or unusual exclusions and limitations to the cover and where to find them in the full policy wording. There may be other exclusions or limitations that are significant to you so it is important that you read the full policy wording. A copy is available from us, or your insurance intermediary on request.

## Part A – Buildings

Full details can be found in Part A of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part A
<p><b>Buildings</b> Cover is provided for the structure of the buildings of your home (including garages and outbuildings) against unexpected loss or damage for example by fire, storm, flood, subsidence and accidental damage.</p> <p><b>New Additions, Alterations and Improvements</b> New additions, alterations or improvements to the buildings at your home are also covered without prior agreement provided you notify us with full details within <b>60</b> days.</p>	<p>You will have to pay the first <b>£250</b> of any claim for buildings insurance (unless you have selected a different amount), except for subsidence which is subject to a <b>£1000</b> excess or when your claim exceeds <b>£10,000</b>. Claims that exceed <b>£10,000</b> (apart from claims for subsidence, ground heave or landslip) will be settled in full and you will not have to pay the first part of any claim. If you select an optional excess lower than <b>£250</b>, you will still have to pay the first <b>£250</b> of any claim that is made following escape of water from fixed water apparatus, pipes or tanks. - <b>the excesses applicable will be shown on your policy schedule</b>.</p> <p>No cover is provided for maintenance.</p> <p>We will also not cover you for certain losses or damage if an endorsement to that effect is shown on your policy schedule.</p> <p>Limited to a maximum of <b>15%</b> of the buildings sum insured</p>	<p><b>Schedule</b> <b>What is covered/ not covered - Buildings Events 1 -11</b></p> <p><b>Schedule</b></p> <p><b>Event 13</b></p>
<p><b>Outdoor Items</b> Cover for loss of or damage to permanent outdoor items, (e.g. statues and garden ornaments), whilst they are in the open within the grounds at your home.</p>	<p>Limited to a maximum of <b>10%</b> of the buildings sum insured for any single event.</p> <p>Loss or damage to trees, shrubs, plants and lawns is subject to a maximum single item limit of <b>£2,500</b>.</p> <p>There is no cover for damage caused by flood or storm, pressure of snow, frost damage or death by natural causes e.g. (disease) or neglect to trees, shrubs, plants and lawns.</p>	<p><b>Event 12</b></p>
<p><b>Trace and Access</b> The cost to trace and access leaking pipes within the home.</p>	<p>Limited to a maximum of <b>£5,000</b> for any one event outside the home.</p> <p>Cover under this section does not include loss or damage to the heating or water system or oil container.</p>	<p><b>Event 17</b></p>
<p><b>Property owner's liability</b></p>	<p>Limited to a maximum of <b>£2,000,000</b> any one event.</p> <p>Excludes liability arising out of your business.</p>	<p><b>Event 22</b></p>

## Part B – Contents

Full details can be found in Part B of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part B
<p><b>Contents</b> Covers your household goods, clothing, outdoor items, personal possessions, fine art, gold, silver, gold and silver plate and antiques, money and credit cards whilst they are within your home including in outbuildings, against unexpected loss or damage for example by fire, storm, flood, subsidence and accidental (loss or) damage.</p> <p><b>New Acquisitions</b> Automatic cover for newly acquired contents – giving 60 days in which to notify insurers.</p>	<p>You will have to pay the first <b>£250</b> of any claim under this part of the policy (unless you have selected a different amount) or when your claim exceeds <b>£10,000</b>. Claims that exceed <b>£10,000</b> (apart from claims for subsidence) will be settled in full and you will not have to pay the first part of any claim. If you select an optional excess lower than <b>£250</b>, you will still have to pay the first <b>£250</b> of any claim that is made following escape of water from fixed water apparatus, pipes or tanks. - <b>the excesses that are applicable will be shown on your policy schedule.</b></p> <p><b>There is no cover for business property.</b></p> <p>Cover is limited for any one event to:</p> <ul style="list-style-type: none"> <li>• <b>£5,000</b> for gold, silver, gold and silver plated and personal possessions</li> <li>• <b>£500</b> for money and credit cards</li> <li>• <b>£500</b> for bicycles (<b>these can however be insured under the Personal Possession Section which is Part D of the policy</b>).</li> <li>• <b>£1000</b> for items permanently kept outdoors</li> <li>• <b>£50,000</b> for any other single article</li> </ul> <p>We will also not cover you for certain losses or damage if an endorsement to that effect is shown on your policy schedule.</p> <p>Limited to a maximum of <b>15%</b> of the contents sum insured.</p>	<p><b>Schedule</b></p> <p><b>Contents Definition</b></p> <p><b>Contents– what is not covered</b></p> <p><b>Contents Definition</b></p> <p><b>How insurers settle claims under Part B – Contents</b></p> <p><b>Schedule</b></p> <p><b>Event 25</b></p>
<p><b>Liability to Others</b> Liability to others in a personal capacity and as occupier of your home.</p>	Limited to a maximum of <b>£2,000,000</b> any one event.	<b>Event 23</b>
<p><b>Liability to Employees</b> Liability to domestic employees.</p>	Limited to a maximum of <b>£10,000,000</b> any one event.	<b>Event 24</b>

## Part B – Contents Insurance (optional cover)

Full details can be found in Part B of the policy wording (events 27 and 28)

Significant features and benefits	Significant exclusions or limitations	
<p><b>Students' belongings</b> If you select this benefit your policy will cover contents belonging to members of your household away from home whilst in full-time education</p>	<p>You will have to pay the first <b>£250</b> of any claim (unless you have selected a different amount) - <b>the excess will be shown on your policy schedule</b></p> <p>Limited any one event to <b>£3,500</b></p>	<b>Event 27</b>
<p><b>Business property</b> If you select this optional additional benefit, your policy will cover business property, such as office furniture, furnishings and office equipment</p>	<p>You will have to pay the first <b>£250</b> of any claim (unless you have selected a different amount) - <b>the excess will be shown on your policy schedule</b></p> <p>Limited any one event to <b>£5,000</b></p>	<b>Event 28</b>

### Part C – Fine Art and Antiques (optional cover)

Full details can be found in Part C of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part C
<p><b>Fine Art and Antiques</b> This part of the cover, if selected, will cover fine art and antiques in your home and while temporarily removed against accidental loss or damage. <b>Your policy schedule will state if cover is included.</b></p> <p><b>New Acquisitions</b> Automatic cover for new purchases acquired anywhere in the world – Giving <b>60</b> days in which to notify insurers.</p>	<p>Cover is excluded for loss or damage to items that are left in an unattended vehicle unless they are hidden from view with all windows closed and all doors and the boot locked.</p> <p>There is a limit of <b>£5,000</b> for any pair or set unless the item, pair or set is individually listed as a specified item on your policy schedule.</p> <p>Limited to a maximum of <b>15%</b> of the sum insured for this part.</p>	<p><b>What is covered / not covered - 1.</b></p> <p><b>How insurers settle claims under Part C – Fine Art and Antiques</b></p> <p><b>What is covered / not covered - 5.</b></p>

### Part D – Personal Possessions (optional cover)

Full details can be found in Part D of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part D
<p><b>Personal Possessions</b> If you select this part of the cover your policy will cover your jewellery, watches and furs and other personal items that you would normally carry about with you including whilst you are overseas for up to <b>90</b> days in any annual period of insurance - <b>your policy schedule will state if cover is included.</b></p> <p><b>New Acquisitions</b> Automatic cover for new purchases acquired anywhere in the world – Giving <b>60</b> days in which to notify insurers.</p>	<p>You will also have to pay the first <b>£250</b> of any claim under this part of the policy (unless you have selected a different amount) or when your claim exceeds <b>£10,000</b>. Claims that exceed <b>£10,000</b> (apart from claims for subsidence) will be settled in full and you will not have to pay the first part of any claim. If you select an optional excess lower than <b>£250</b>, you will still have to pay the first <b>£250</b> of any claim that is made following escape of water from fixed water apparatus, pipes or tanks. – the excess applicable will be shown on your policy schedule.</p> <p>There is no cover for photographic equipment or musical instruments used for business purposes.</p> <p>There is a limit of <b>£2,500</b> for any item, pair or set, unless the item, pair or set is individually listed as a specified item on your policy schedule.</p> <p>We will not cover any items individually valued over <b>£50,000</b></p> <p>Cover for money and credit cards is limited to <b>£500</b></p> <p>Limited to a maximum of <b>15%</b> of the sum insured for this section.</p>	<p><b>What is covered / not covered –</b></p> <p><b>1. Personal Possessions</b></p> <p><b>How insurers settle claims under Part D – Personal Possessions</b></p> <p><b>What is covered / not covered –</b></p> <p><b>2. Money &amp; Credit cards</b></p> <p><b>What is covered / not covered –</b></p> <p><b>3. New Acquisitions</b></p>

## Part E – Family Legal Protection, Identity Fraud & Emergency Property Assistance

Full details can be found in Part E of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part E
<p><b>Family Legal Protection</b> Provides a 24hr advice line – to give access to legally qualified staff to advise you on any personal legal, medical and tax problems; confidential telephone counselling service providing assistance with problems such as identity fraud, bereavement, stress and family matters; pays Legal costs up to <b>£100,000</b> arising from personal legal disputes including bodily injury; consumer contract; the rightful occupation or ownership of your home; employment; taxation and legal defence.</p>	<p>There is no cover for claims that are not reported within <b>180</b> days of occurrence or any costs incurred without our prior approval.</p> <p>There is no cover for the amount of the excess, the part of the claim you must bear - <b>the excess applicable will be shown on your policy schedule.</b></p> <p>Appointed representative fees are capped at £100 per hour, excluding VAT.</p>	<b>Section 1</b>
<p><b>Identity Fraud</b> The policy provides cover for legal costs and expenses following the unlawful act of transferring or using your means of identity up to <b>£50,000</b>.</p>	<p>There is no cover for claims that are not reported within <b>180</b> days of occurrence or any costs incurred without our prior approval.</p> <p>There is no cover for the amount of the excess, the part of the claim you must bear - <b>the excess applicable will be shown on your policy schedule.</b></p> <p>Appointed representative fees are capped at £100 per hour, excluding VAT.</p>	<b>Section 2</b>
<p><b>Emergency Property Assistance</b> Provides a 24hr advice line – to give access to qualified tradesman combined with Emergency Property Assistance cover to pay the cost of call-out, parts, materials and labour (up to 2 hours) to <b>£500</b> including VAT following insured emergencies, including failure of the primary heating system, and a variety of other emergencies.</p>	<p>There is no cover for call outs that are not considered to be emergencies e.g. – routine maintenance or if the equipment affected has not been properly installed, maintained, serviced or kept in repair in accordance with the manufacturer’s instructions.</p>	<b>Section 3</b>

### On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items. We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

### Matching Sets or Suites

**Part A, Buildings** - We will pay for the cost of replacing undamaged parts of a bathroom suite or fitted kitchen where replacements to the damaged parts cannot be found.

**Part B, Contents** - We will pay you up to 50% of the cost of replacing any undamaged parts for contents that form part of a set or suite.

**Part C, Fine Art and Antiques** - We will pay you the market value of the pair or set immediately prior to the loss.

**Part D, Personal Possessions** - We will pay for the cost of restoration and any resulting depreciation in value. If we agree to pay you for a total loss we will be entitled to take ownership of the item, pair or set concerned.

### How do I make a claim?

Please contact your intermediary who will then notify Home and Legacy. Alternatively please call Home and Legacy on **0844 893 8360**. Full details of how to claim are stated in the policy wording under – **how to make a claim**.

### **How do I make a complaint?**

If you have a complaint, please contact:  
The Customer Satisfaction Manager,  
Home and Legacy Insurance Services Limited,  
500 Avebury Boulevard,  
Milton Keynes, MK9 2LA.  
Tel: 0844 893 8360.  
Fax: 0844 893 8386.

Complaints which we are required to resolve will be passed on to us by Home & Legacy.

Full details of the complaints procedure can be found in the policy wording.

If it is not possible to resolve the problem you will be provided with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at:

The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR

Tel: 08000 234 567 free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

### **Would I receive compensation if insurers were unable to meet their liabilities?**

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme is available from the FSCS.

The FSCS can be contacted at:  
Financial Services Compensation Scheme,  
7th floor, Lloyds Chambers,  
Portsoken Street, London E1 8BN

Tel: 0800 678 1100 or 0207 741 4100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

**This policy summary can be made available in large print, audio or Braille.**

**Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.**

**Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.**