

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.

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), 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 separately or you can take them out together. Both parts include Family Legal Protection, Identity Fraud and Emergency Property Assistance covers.

Who is providing the insurance?

Buildings and Contents Insurance

The National Insurance and Guarantee Corporation Limited (NIG)

Family Legal Protection and Identity Fraud

Great Lakes Reinsurance (UK) PLC

Emergency Property Assistance

Europ Assistance Insurance Limited

The key information about each part of cover available is set out under the respective headings. 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.

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 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 full policy year. 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 pro-rata refund based on the cover you have received plus a charge of £15.00 to cover our operational costs. Should you suffer a total loss claim you may be required to pay the full annual premium.

Part A – Buildings Insurance

This part of the policy covers 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 as standard. Your legal liability as owner of your property or as employer of any domestic employees you hire at your home is also covered.

It also covers building or contents items such as statues and garden ornaments, trees, shrubs, plants at the home that are permanently kept outdoors.

New additions, alterations or improvements to the buildings at your home up to 15% of the buildings sum insured are also covered without prior agreement provided you notify with details within 60 days.

Full details of the buildings insurance can be found in the Part A of the Policy – the key exclusions and limitations are set out below.

You will have to pay the first £250 of any claim for buildings insurance (unless you have selected a different amount), except for subsidence which is subject to a £1000 excess or when your claim exceeds £10,000. Claims that exceed £10,000 (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.

We will not pay more than £2,500 for loss or damage to any one tree, shrub, plant or lawns or pay for damage caused by storm or flood or more than 10% of the buildings sum insured for items outdoors.

No cover is provided for maintenance.

We will not cover you for certain losses or damage if an endorsement to that effect is shown on your Policy Schedule.

Part B – Contents Insurance

This part of the policy covers your household goods 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 as standard. Cover for your legal liability is also included as occupier of the buildings or as employer of any domestic employees you hire at the property.

This part of the policy will also cover you for newly acquired contents (up to 15% of the amount insured) provided you notify us with full details within 60 days of acquisition.

Full details of the Contents insurance can be found in Part B of the Policy – the key exclusions and limitations are set out below.

You will have to pay the first £250 of any claim under this part of the policy (unless you have selected a different amount) or when your claim exceeds £10,000. Claims that exceed £10,000 (apart from claims for subsidence) will be settled in full and you will not have to pay the first part of any claim.

No cover is provided for any single article over £50,000.

No cover is provided for any pedal cycle over £500 – *although these can be insured under Part D of the policy.*

Cover is limited for items permanently kept out of doors to £1,000 for any one event.

We may not pay claims following a theft or attempted theft if the home is not fitted with adequate door and window locks and secured with them whilst you are out of your home during the day or when you retire at night.

We will not cover you for certain losses or damage if an endorsement to that effect is shown on your Policy Schedule.

Part B – Contents Insurance (optional covers)

If you select any optional covers you will have to pay the first £250 of any claim on those covers too (unless you have selected a different amount).

Students' belongings

If you select this benefit your policy will cover contents belonging to members of your household away from home whilst in full-time education (up to £3,500)

Business property

If you select this optional additional benefit, your policy will cover Business property, such as Office furniture, furnishings and office equipment (up to £5,000)

Part C – Fine Art

This part of the cover, if selected, will cover fine art, antiques, gold and silver (including plated items) in your home and while temporarily removed against accidental loss or damage. We will also cover newly acquired Fine Art and Antiques up to 15% of the amount insured provide full details are advised to us within 60 days of acquisition.

Full details of the Fine Art insurance can be found in Part C of the Policy – the key exclusions and limitations are set out below.

We will not cover any single fine art items valued over £5,000 unless such items are individually specified.

Part D – Personal Possessions

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 90 days in any annual period of insurance. We will also cover newly acquired personal possessions up to 15% of the amount insured, provided full details are advised to us within 60 days of acquisition.

Full details of the Personal Possessions insurance can be found in Part D of the Policy – the key exclusions and limitations are set out below.

You will also have to pay the first £250 of any claim under this part of the policy (unless you have selected a different amount) or when your claim exceeds £10,000. Claims that exceed £10,000 (apart from claims for subsidence) will be settled in full and you will not have to pay the first part of any claim.

Items with a single article limit over £2,500 must be individually specified.

We will not cover any items individually valued over £50,000.

Cover for money and credit cards is limited to £500.

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.

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 - 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.

Other Covers – included with all policies

Full details of these covers can be found in Part E of the Policy – the key exclusions and limitations are set out under each Section below.

Family Legal Protection

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 £100,000 arising from personal legal disputes including bodily injury; consumer contract; the rightful occupation or ownership of your home; employment; taxation and legal defence.

We will not cover any claims that are not reported to us within 180 days of occurrence or any costs incurred without our prior approval.

Identity Fraud

The policy provides cover for legal costs and expenses following the unlawful act of transferring or using your means of identity (up to £50,000).

We will not cover any claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.

Property Emergency Assistance

Provides a 24hr advice line – to give access to qualified tradesman which is combined with Property Emergency Assistance cover to pay the cost of call-out, parts, materials and labour (up to 2 hours) to £500 including VAT following insured emergencies, including failure of the primary heating system, and a variety of other emergencies.

We will not pay for call outs that are not considered to be emergencies for example – 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.

How do I make a claim?

Please ring Home and Legacy Insurance Services Limited on 0844 893 8360

How do I make a complaint?

If you have a complaint about anything other than the sale of the Policy, please contact us:

For Buildings and Contents Insurance

NIG at Crown House, 145 City Road, London EC1V 1LP.

Tel: 0207 253 2536 Fax: 0207 251 0345

For Family Legal Protection, Identity Fraud

FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU Telephone: 0208 652 1313 Fax: 0208 661 7604 who administer the insurance on behalf of the insurers.

For Property Emergency Assistance

Quality Department, Europ Assistance Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1N. Telephone: 0845 358 8008 Fax: 01444 459320

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the Policy Wording.

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. Further details are in the Policy document.

NIG is the trading name of The National Insurance and Guarantee Corporation Limited. Registered Office: Crown House, 145 City Road, London EC1V 1LP. Registered in England & Wales number 42133. NIG is authorised and regulated by the Financial Services Authority. Our FSA register number is 202263. Our permitted business is selling and administering contracts of general insurance.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. United Kingdom. FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

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

Europ Assistance Insurance Limited. Registered in England and Wales No. 758979, Registered Office; Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Europ Assistance Insurance Limited, is authorised and regulated by the Financial Services Authority, registration number is 202846 and is a non life general insurance undertaking underwriting personal and commercial insurance products. Home State is the United Kingdom.

You can check this information on the FSA's Register by visiting the FSA's web site www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.