

Home and Legacy Ultra 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?

Home and Legacy's Ultra Home insurance policy is designed to protect your domestic buildings and contents against all risks of physical loss or damage. With contents insurance there is an option to cover fine art, antiques, collectibles and personal possessions. Cover for the majority of policyholders is also 'warranty free' which means that the security restrictions often found in home policies will not apply. You can buy the buildings and contents covers separately or you can take them out together. Whichever you select, Family Legal Protection, Identity Fraud and Emergency Property Assistance covers are always included. Policies also provide access to our 24 hour emergency property assistance and legal helplines. If your contents are insured, cover is automatically extended to any property in the world that you own or live in on a regular basis up to 15% of your contents and fine art sums insured, subject to a maximum of £50,000.

Additions, alterations, improvements to your home are automatically covered for up to 20% of the buildings sum insured and any new acquisitions are also automatically covered for up to 20% of your contents sums insured – provided that you notify us with full details within 60 days. You must also tell us about any building works planned at your home that are expected to cost you more than £50,000.

We can also provide cover for additional domestic homes that you own in Great Britain under the same policy (subject to underwriters acceptance).

Occupancy of the Home

Full cover will continue if your home is left unoccupied for up to 60 consecutive days. After 60 days a number of exclusions will apply - cover for loss or damage caused by escape of water from fixed water apparatus (unless your home is kept heated to a temperature of at least 10°C or the water is shut off and the fixed water tanks, apparatus and pipes are drained) and cover for theft or attempted theft, vandalism or accidental damage will be excluded.

Multi Trip Travel Insurance

Multi Trip Travel Insurance for all members of your household, in good health, up to the age of 70 can also be included under the same policy on an optional basis. This cover can be extended to include winter sporting activities.

Who is providing the insurance?

Parts A to D, (Buildings, Contents, Fine Art/Antiques and Personal Possessions)

The insurance for Parts A–D is offered from a panel of insurers whose details are shown below.

The insurer applicable for your cover will be shown on your policy schedule:

AXA Insurance plc, Registered in England No.78950, Registered Office: 5 Old Broad Street, London, EC2N 1AD, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202312.

Aviva Insurance UK Limited, Registered in England No. 99122, Registered Office: 8 Surrey Street, Norwich NR1 3NG, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202280.

Legal and General Insurance Limited, Registered Office: One Coleman Street, London, EC2R 5AA, United Kingdom authorised and regulated by the Financial Services Authority, Register No. 201883.

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

The National Insurance and Guarantee Ltd. (NIG), Registered in England No. 42133, Registered Office: Crown House, 145 City Road, London, EC1V 1LP, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202263.

Royal & Sun Alliance plc, Registered in England and Wales No. 93792, Registered Office: St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202323.

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 Insurance Limited, Registered in England and Wales No. 758979, Registered Office: Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202846.

Part F, (Worldwide Multi Trip Travel Insurance)

AXA Insurance UK plc, Registered in England No.78950, Registered Office: 5 Old Broad Street, London, EC2N 1AD, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202312.

The key information about each part of the cover available is set out under the respective headings below. This includes the most significant and unusual exclusions or limitations to the cover and where to find them in the full policy wording. It is important that you read the full policy wording. A copy is available from Home and Legacy or your insurance intermediary on request.

Endorsements that vary the terms and conditions of the insurance may also apply to your policy. If you take out a policy with us your policy schedule will show any endorsements that apply.

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

The policy or renewal 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 full policy year. We will return any premium paid in full provided no claims have been made. Details are shown in the full policy wording which is available 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
Buildings Cover is provided for the structure of the buildings of your home (including garages and outbuildings) against all physical risks of loss and damage.	Excludes the standard deductibles, the part of a claim that you must bear and any increased amount you agree to pay – the deductibles applicable will be shown on your policy schedule.	Policy Schedule Section 1
Outdoor Items Cover for loss of or damage to permanent outdoor items, (e.g. statues and garden ornaments), whilst they are in the open at your home.	Limited to a maximum of 10% of the buildings sum insured for any single event. Loss or damage to trees, shrubs, plants and lawns is subject to a maximum single item limit of £2,500. There is no cover for damage caused by flood or storm and frost damage or death by natural causes e.g. (disease) or neglect to trees, shrubs, plants and lawns.	Section 2
Trace and Access The cost to trace and access leaking pipes within the home.	Limited to a maximum of £15,000 for any one event outside the home. Cover under this section does not include loss or damage to the heating or water system or oil container.	Section 4 Liability to Others
Property owner's liability insured.	Limited to a maximum of £5,000,000 any one event. Excludes liability arising out of your business.	Section 8
Disability through injury Cover for the cost of alterations to your home if you become permanently disabled as a result of a sudden and unforeseen accident during the period of insurance.	Limited to a maximum of £50,000.	Section 17

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
Contents Cover is provided for all risks of physical loss or damage to your contents and possessions wherever they are in the world – subject to some exclusions – refer to Part B of the policy under – What is not covered.	Excludes the standard deductibles, the part of a claim that you must bear and any increased amount you agree to pay – the deductibles applicable will be shown on your policy schedule. Excludes accidental damage losses and losses following theft not involving forced entry for contents at student's accommodation and parent's or grandparent's nursing homes. Cover is limited for any one event to: <ul style="list-style-type: none"> • £10,000 for gold, silver & outdoor items • £10,000 for damage caused by pets • £20,000 for business property • £10,000 for contents at student's accommodation & contents of parents or grandparents in nursing homes. 	Section 1 What is not covered Section 12 Basis of Settlement Section 12

Part B – Contents continued

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

Significant features and benefits	Significant exclusions or limitations	Location in Part B
Liability to Others Liability to others in a personal capacity and as occupier of your home.	Excludes liability outside of the United Kingdom in any country where you own residential property. Limited to a maximum of £5,000,000 any one event.	Section 1
Liability to Employees Liability to domestic employees.	Limited to a maximum of £10,000,000 any one event.	Section 18

Part C – Fine Art, Gold, Silver, Gold & Silver Plate & 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
Cover for fine art, gold silver, gold and silver plate and antiques within your home or during periods of temporary removal (including whilst stored within a bank vault or depository) against all risks of physical loss or damage. Your policy schedule will state if cover is included. New Acquisitions Automatic cover for new purchases acquired anywhere in the world – Giving 60 days in which to notify insurers.	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. There is a limit of £25,000 for any pair or set unless the item, pair or set is individually listed as a specified item on your policy schedule. Limited to a maximum of 25% of the sum insured for this section.	Sections 1 and 2 What is not covered Basis of Settlement
Defective title You are covered if you discover that you do not have title to an item of fine art you have purchased and are legally obliged to return it to its rightful owner.	Cover is limited to 10% of the sum insured under this part of the policy and up to a maximum of £25,000 .	Section 3

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
Cover for personal possessions that you would normally wear or carry about with you, (e.g. jewellery, watches, guns and furs whilst you are anywhere in the world (including whilst stored within a bank vault or depository) against all risks of physical loss or damage - your policy schedule will state if cover is included.	Excludes the standard deductibles, the part of the claim that you must bear, and any increased amount you agree to pay – the deductibles applicable will be shown on your policy schedule There is no cover for photographic equipment or musical instruments used for business purposes. There is a limit of £10,000 for any item, pair or set, unless the item, pair or set is individually listed as a specified item on your policy schedule.	Sections 1 and 2 Policy Schedule What is not covered Basis of Settlement

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
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.	There is no cover for claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.	Section 1

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

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>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.</p>	There is no cover for claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.	Section 2
<p>Emergency Property Assistance 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 £500 including VAT following insured emergencies, including failure of the primary heating system, and a variety of other emergencies.</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.	Section 3

Part F – Multi Trip Travel Insurance (optional cover)

Your policy schedule will indicate if cover is included. Full details can be found in Part F of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part F
<p>Multi Trip Travel Insurance This part of the policy covers you and members of your household for trips that you take throughout the world (including business travel) – cover can be extended for winter sports, if required.</p>	<p>There is no cover:</p> <ul style="list-style-type: none"> • under most sections, for the standard deductibles, the part of any claim you bear • any trip exceeding 61 days duration (31 winter sports) • one way trips • Anyone who is aged 80 years or over (those aged 71-79 will be subject to additional premium and receipt and acceptance of a completed medical declaration form) • trips in the UK for less than 2 nights or when there is not a charge made for your accommodation. • expenses relating to normal pregnancies are not covered. 	<p>Each Section of this Part</p> <p>Policy schedule</p> <p>Definition of trip</p>
<p>Cancellation or Curtailment Charges Covers irrecoverable or unused travel and accommodation costs and reasonable additional travel expenses if you have to cancel or curtail a trip for a variety of reasons including:</p> <ul style="list-style-type: none"> • Your death, injury or serious illness (or any persons you are travelling or have arranged to travel with, or a close relative or business associate) • Redundancy which qualifies for payment under UK legislation. 	<p>Costs and expenses are limited to a maximum of £7,000 per person.</p> <p>Cover is excluded for circumstances you knew about at the start of the insurance or when you booked the trip, if you could reasonably have expected that the circumstances you were aware of were likely to result in you having to cancel or curtail the planned trip.</p>	Section 1
<p>Emergency Expenses</p> <ul style="list-style-type: none"> • Medical, surgical, hospital, nursing fees up to £10,000,000 following unforeseen bodily injury or illness. • Emergency dental treatment for pain relief up to £200. • Cost of funeral expenses up to £1,500 and cost of conveying the ashes or body home. 	<p>Expenses are only paid whilst you are outside of the UK or within the Channel Islands.</p> <p>You are not covered for services or treatment which, in the opinion of a doctor in attendance, can wait until your return to the United Kingdom.</p> <p>Expenses relating to normal pregnancies are not covered.</p>	Section 2
<p>Personal Accident Benefit will be paid following bodily injury resulting in death, loss of limbs, loss of sight, or permanent total disablement within 2 years of a trip.</p>	Cover is limited to £25,000 for death, loss of limb or sight and permanent total disablement.	Section 4

Part F – Multi Trip Travel Insurance (optional cover)

Your policy schedule will indicate if cover is included. Full details can be found in Part F of the policy wording

Significant features and benefits	Significant exclusions or limitations	Location in Part F
Personal Liability Liability to others in a personal capacity.	Cover is limited up to £2,000,000 for any one event. Liability arising out of your employment, profession or business or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft is excluded. If you insure the contents of your home under Part B of the policy you can only make a claim under one section, not both.	Section 6
Delayed departure If your departure is delayed by at least 12 hours and you chose to abandon your trip, cover is provided for any travel costs that you are unable to recover up to a maximum of £3,000 .	Cover is not provided if delayed departure is as a result of a strike or industrial action which commenced or was announced before the date of issue of the tickets/booking.	Section 7
Overseas Legal Expenses Covers legal costs and expenses up to £25,000 if an insured person suffers death, illness or personal injury during the trip.	If there is more than one insured person then the maximum amount payable for all claims will be limited to £50,000 .	Section 11
If winter sports cover is selected the following additional covers are also included : The cost of hiring replacement ski equipment up to £50 per day up to a maximum of £500 , if your own ski equipment is lost, stolen or damaged. Up to £300 for the unused portion of your ski pack if you are incapacitated due to bodily injury or illness and up to £200 for the unused portion of your lift pass if it is lost.	There is no cover for theft loss or damage to ski equipment left in unattended motor vehicles overnight 9pm – 9am or during the day between 9am – 9pm unless the equipment is kept in a locked boot. There is no cover for trips over 31 day's duration.	Sections 9 and 10

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 about the sale of the policy please contact:
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard,
Milton Keynes, MK9 2LA.

Tel: 0844 893 8360

Fax: 0844 893 8386

If your complaint about anything other than the sale of the policy please contact us at:

For Buildings and Contents Insurance

The contact address and numbers as shown on the policy schedule.

For Family Legal Protection, Identity Fraud

FirstAssist Insurance Services Limited who administer the insurance on behalf of the insurer who can be contacted at:

First Assist Insurance Services Limited,
Marshall's Court,
Marshall's Road,
Sutton, Surrey, SM1 4DU

Tel: 0208 652 1313

Fax: 0208 661 7604

For Emergency Property Assistance

Quality Department,
Europ Assistance Insurance Limited,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex, RH16 1DN

Tel: 0845 358 8008
Fax: 01444 459320

For Multi Trip Travel Insurance

Head of Customer Care,
Axa Insurance,
Civic Drive,
Ipswich, IP1 2AN,

Tel: 01473 205926

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

If we are unable to resolve the problem we will provide you 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: 0845 080 1800
Email: 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: 0207 892 7300
Email: enquiries@fscs.org.uk