

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 or for the period of insurance stated on the insurance schedule.

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 and antiques and personal possessions. Subject to our approval, 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 25% of the buildings sum insured and any new acquisitions are also automatically covered for up to 25% of your contents sums insured (or 25% of the fine art sum insured, if your insurance includes cover under Part C, the Fine Art section of the policy wording) – 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 15°C and any loft hatch kept open to allow warm air to circulate 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. This exclusion also applies to outbuildings containing plumbing and associated amenities at your home.

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 from a panel of insurers whose details are shown below.

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

Ageas Insurance Ltd, Registered in England No. 354568, Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA, United Kingdom. Ageas Insurance is authorised and regulated by the Financial Services Authority, FSA. Register No. 202039.

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.

Aviva Insurance Limited, Registered in Scotland No. 2116, Registered Office: Pitheavlis, Perth PH2 0NH, United Kingdom, authorised and regulated by the Financial Services Authority, Register No. 202153.

Royal & Sun Alliance Insurance 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 Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13-17 Dawson Street, Dublin 2, Ireland, authorised and regulated by the Financial Services Authority, Register No. 202846.

The key information about each part of the cover available is set out under the respective headings on the following pages. 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 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. We will return any premium paid in full provided no claims have been made. If you have made a claim the amount of refund will be calculated proportionately for the time for which you have been covered based on the annual premium payable. Details are shown in the full policy wording which is available on request.

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 £100 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. Full details are shown on page 4 of the policy wording.

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 . If you make a claim for what we identify as one or more separate events, you will need to pay a deductible for each separate event identified.	Policy Schedule Section 1 What is not covered
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, storm, pressure of snow, 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
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 11

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 . If you make a claim for what we identify as one or more separate events, you will need to pay a deductible for each separate event identified. 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 fine art and antiques & 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. Excludes property primarily used for business purposes other than business property. Excludes photographic equipment and musical instruments used for profit or business purposes.	Section 1 What is not covered Section 11 Basis of Settlement Section 11 What is not covered

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 20
Liability to Employees Liability to domestic employees.	Limited to a maximum of £10,000,000 any one event.	Section 21

Part C – Fine Art & 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 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 Section 4
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 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 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
<p>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.</p>	<p>There is no cover for claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.</p> <p>There is no cover for the amount of the deductible, the part of the claim you must bear – the deductible applicable will be shown on your policy schedule.</p> <p>Appointed representative fees are capped at £100 per hour, excluding VAT.</p>	<p>Section 1</p>
<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>	<p>There is no cover for claims that are not reported within 180 days of occurrence or any costs incurred without our prior approval.</p> <p>There is no cover for the amount of the deductible, the part of the claim you must bear – the deductible applicable will be shown on your policy schedule.</p> <p>Appointed representative fees are capped at £100 per hour, excluding VAT.</p>	<p>Section 2</p>
<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>	<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>	<p>Section 3</p>

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 our 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 offer 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: **0800 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

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

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.