

## POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

### INSURER

This Insurance is underwritten by certain Underwriters at Lloyd's and is administered on behalf of GGFi by Sennocke International Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority

### ABOUT YOUR POLICY

This Insurance provides the following coverage:

Household insurance cover.

This insurance only relates to those sections of the insurance which you request and we agree to insure.

**SIGNIFICANT FEATURES AND BENEFITS** (referenced to the sections contained in the insurance document):

**Buildings** are defined as: The private dwelling its decorations and fixtures and fittings, including permanently fitted flooring attached to the home, private garages and domestic outbuildings, swimming pools, tennis courts, drives, patios and terraces, walls, gates, paths, fences and fixed fuel tanks.

**Contents** are defined as: Household goods and personal property, within the home, which are your property or which you are legally liable for.

**Buildings and Contents** are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices or items dropped from them
- Storm, Flood or Weight of Snow
- Escape of Water from and frost damage to fixed water tanks, apparatus or pipes and fittings
- Escape of Oil from fixed domestic oil-fired heating installations and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a Riot, Violent Disorder, Strike, Labour Disturbance, Civil Commotion and acting maliciously
- Subsidence or Heave of the site upon which the buildings stand or Landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable)

Cover can be extended to include Accidental Damage

### **Buildings** cover also includes

- Accidental Damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs
- Accidental Damage to domestic oil pipes, joint and fittings, underground water-supply pipes, underground sewer, drains and septic tanks, underground gas pipes and tanks, underground cables
- Loss of rent due to you or additional alternative accommodation costs up to 20% of the sum insured for Buildings
- Expenses you have to pay for Architect's and Surveyor's fees, debris removal and additional costs as a result of Government or Local Authority requirements
- Increased domestic metered water charges up to £1,000 in all following an escape of water
- Anyone buying your home until completion of sale or the insurance ends, whichever is sooner
- Trace and access of a water leak from any fixed water appliance, pipe or tank up to £2,500 in any one period of insurance
- Loss or damage to buildings caused by forced entry by emergency services attending your premises, up to £1,000 any one period of insurance

### **Contents** cover also includes

- Property in the open but within the premises up to £250
- Accidental damage to televisions, satellite decoders, audio and video equipment, radios, home computers and communication equipment
- Accidental damage to fixed glass and double glazing, sanitary ware, mirrors, glass tops and fixed glass in furniture and ceramic hobs
- Contents whilst they are temporarily out of the home up to 20% of the contents sum insured
- Rent you have to pay if the home cannot be lived in following loss or damage which is covered under section two
- Additional alternative accommodation costs up to 20% of the sum insured for contents if home cannot be lived in following loss or damage which is covered under section two
- Fatal injury to you as a result of an accident, assault or fire in your home provided that death ensues within twelve months of such injury up to a maximum of £10,000 for each insured person over the age of majority within the United Kingdom
- Replacement of locks to safes, alarms and outside doors in the home following theft or loss of keys up to £250 in any one period of insurance
- Increased domestic metered water charges up to £1,000 in all following an Escape of Water
- Loss or damage to contents whilst being moved by professional removers to your new permanent home
- Loss or damage to visitors personal possessions by any event insured whilst contained within your home up to £1,000
- Loss or damage to contents and personal possessions at a residential care home attended by you or your parents up to £2,500 but limit to £250 any one single item, pair, set or collection
- Loss or damage to contents temporarily at a boarding school or university halls of residence whilst you are attending further education up to £2,500

### **This insurance also covers;**

- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents

### **Personal Possessions away from the home** cover includes

Jewellery, furs and personal possessions against physical loss or damage within agreed territorial limits  
All items over £5,000 must be specified on your schedule.

### **Extensions to cover available**

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage but must be specified on your schedule

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS**

#### **1) Contents Cover**

Unless otherwise agreed by us, the following limitations apply to contents:-

- money insured up to a maximum of £500 in total (£2,000 if held in a safe)
- credit cards insured up to a maximum of £2,000
- deeds and registered bonds and other personal documents are insured up to a maximum of £500

- stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- gold, silver, gold and silver plated articles, jewellery or other precious metal, furs, pictures, object d'art or fine art are insured up to a maximum of £2,500 or 10% of the sum insured for contents whichever is the less within the home
- domestic oil or liquefied gas in fixed fuel tanks is insured up to a maximum of £1,500
- theft of contents from domestic outbuildings and garages are insured up to £2,500 or 5% of the sum insured, whichever is the greater

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- any property held or used for business purposes

**2) Exclusions that apply to the whole of this insurance:-**

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Loss or damage which occurred before cover started or caused deliberately by you or any member of your home
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- e) Loss, damage or liability caused by Nuclear, Biological or Chemical contamination arising from
  - i) terrorism,
  - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.
- f) Loss or damage caused directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism
- g) Loss, damage or liability arising out of the activities of contractors working at or on the premises
- h) Any reduction in value of the property insured following repair or replacement paid for under this insurance
- i) Loss or damage caused by wear and tear or any other gradual operating cause
- j) Loss or damage from faulty design, specification, workmanship or materials
- k) Loss or damage caused by domestic pets, insects or vermin

**3) Policy Excess**

The standard policy excess is £100. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. Any specific excesses that may be applied will be advised to you.

**4) Tell us about any changes in occupancy of the home**

You must tell us of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

**5) Tell us about any changes to the home**

You must tell us before you start any conversions, extensions or other structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

## How We Settle Your Claim

- Buildings - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.
- Contents - Providing the sum insured is adequate, we will pay either the full cost to repair or replace, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.
- Personal Possessions - We will at our option repair, replace or pay for any article lost or damaged.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

## PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## CANCELLATION

If you decide that you do not wish to proceed then you can cancel this insurance by writing to **Sennocke International Insurance Services Limited** within 14 days of either:-

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later.

We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.

## CLAIMS

If you believe that you have a claim under this Insurance, you should notify **Cunningham Lindsey UK - Telephone 0345 605 0870**

## COMPLAINTS

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact **Sennocke International Insurance Services Limited** either in writing at **6 Pembroke Road, Sevenoaks, Kent TN13 1XR** or by telephone on **01732 - 742102**.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring matters to **Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA**. Telephone **020 7327 5693**

Complaints that cannot be resolved by the Company may be referred to the **Financial Ombudsman Service South Quay Plaza, 183, Marsh Wall, London E14 9SR**. Telephone - **08000 234567**. This complaint procedure is without prejudice to your right to take legal proceedings.

## COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). Subject to the FSCS Rules you may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme. Telephone - 020-7741 4100. Web Site - [www.fscs.org.uk](http://www.fscs.org.uk)

## LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.