

# summary of cover

HOME INSURANCE



# Contents

<u>Policy summary of cover</u>	<b>3</b>
<u>Home Insurance buildings cover</u>	<b>4</b>
<u>Home Insurance contents cover</u>	<b>6</b>
<u>Legal expenses</u>	<b>10</b>
<u>Home emergency</u>	<b>11</b>
<u>Security requirements</u>	<b>12</b>
<u>General information</u>	<b>12</b>

# This is a summary of the cover provided by our Home Insurance policy.

It highlights the main features and benefits and significant exclusions and limits of the policy to help you decide if the policy meets your needs. A significant exclusion is something that may affect your decision on whether the policy is suitable for you; it may also be unusual compared to other home insurance products in the market.

## The policy document

This summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document.

We will send your policy document to you after you have taken out the policy. If you wish, we can send you a copy before you take out the policy or you can see it on our website at [www.ecclesiastical.com/homeinsurance](http://www.ecclesiastical.com/homeinsurance)

## Your policy schedule

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

## The policy offers you insurance cover for

- The buildings of your home (including your garages and outbuildings)
- Your household contents and personal belongings whilst they are in your home
- Your legal expenses for a range of legal issues, such as work related disputes and tax problems

## In addition

### Accidental damage

You can extend your buildings and contents cover to include accidental damage. Accidental damage includes cover for damage caused by accidents such as if you put your foot through your ceiling while you are in the loft or you spill paint on your carpet.

### Contents cover

If you choose our contents cover you can extend it to include cover for personal belongings and valuables that you have with you when you're away from home.

### Touring caravans and boats

You can also take out cover for your touring caravan or boat.

## Duration of your policy

Your Home Insurance policy will be for 12 months from the start date shown on your policy schedule. We will send you notice when your policy is approaching renewal.

## No Claims Discount (NCD)

This allows you to accumulate a discount on your premium at each renewal (up to a maximum of 20%) if you don't make a claim under the sections mentioned below. If a claim is made under any of these sections the NCD under that section will be reduced to nil.

Sections eligible for NCD:

- Buildings
- Contents
- Portable possessions

Claims made under other sections will not affect the NCD.

# Home Insurance buildings cover

## Features and benefits

We give you an automatic limit of £750,000 which is enough for most properties.

However there are circumstances where the automatic limit of £750,000 will not apply. Examples include the property having more than five bedrooms or the property being let to tenants and also where you have chosen our 'Working from Home' extension. In such circumstances, you choose your own sum insured.

Cover for your home, including garages and outbuildings, against damage by a range of events such as fire, theft, subsidence, storm or flood and escape of water or oil.

*See the policy document for the full list of events that we cover.*

Accidental breakage of fixed glass (which includes double-glazing) sanitaryware and ceramic hobs or tops.

Accidental damage to underground services including the cost of clearing blockages.

Cost of locating the source of a leak of oil or water at your home.

## Significant exclusions and limitations

The most we will pay is up to £750,000 or the sum insured you have chosen.

If the limit or sum insured you choose is not adequate, we will reduce any claim you make in proportion to the amount you are underinsured by.

In order for your cover to continue unaffected you must advise us of any planned building works where the estimated value of the works exceeds £25,000 and before the signing of any contract which removes or limits your legal rights against a contractor or building firm.

- We include storm damage to gates, hedges and fences if your main building, garage or outbuilding is damaged at the same time. Otherwise we exclude storm damage to gates, hedges and fences.
- If your home is left unoccupied for more than 60 consecutive days, we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil.
- For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.
- If your home is left unoccupied for more than 60 consecutive days, we exclude cover.

### Limit

Up to the limit or the sum insured you have selected.

### Limit

£5,000

## Features and benefits

Trees, plants and shrubs.

## Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs. Both of these are on a new for old basis.

## Excess

We will discount your premium if you choose an additional voluntary excess.

## Significant exclusions and limitations

### *Limit*

£250 per item up to £2,500 in total.

- We exclude damage caused by storm or flood, frost, weight of snow or damage by animals.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

The standard excess you have to pay under the policy is the first £75 of each claim except for

- escape of water or oil and water freezing where you will pay the first £250 of each claim.
- subsidence where you will pay the first £1,000 of each claim.

## Optional cover

### Accidental damage

This provides you with extra cover for damage caused by accidents such as if you put your foot through your ceiling when you are in the loft.

# Home Insurance contents cover

## Features and benefits

We give you an automatic limit of £75,000.

However there are circumstances where the automatic limit of £75,000 will not apply. Examples include the property having more than five bedrooms or the property being let to tenants and also where you have chosen our 'Working from Home' extension. In such circumstances, you choose your own sum insured.

You must make sure that the sum insured is the full cost of replacing all your contents as new.

Cover for your home contents against damage by a range of events such as fire, storm or flood, theft, vandalism and escape of water or oil.

*See the policy document for the full list of events that we cover.*

Cover for accidental damage in your home to:

- audio and visual equipment
- business equipment which includes personal computers, keyboards, monitors, modems, printers, facsimile machines, telecommunications equipment, photocopiers and other office equipment
- mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Cover for valuables such as jewellery, gold or silver, clocks, watches, furs, works of art, stamp, coin or medal collections whilst in your home.

## Significant exclusions and limitations

The most we will pay is up to £75,000 or the sum insured you have chosen.

If the limit or sum insured you choose is not adequate we will reduce any claim you make in proportion to the amount you are underinsured by.

- If your home is left unoccupied or unfurnished for more than 60 consecutive days we exclude theft, vandalism, storm or flood and damage caused by escape of water or oil.
- For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.

Limit for business equipment £10,000.

- We exclude accidental damage to office furniture.
- If your home is left unoccupied or unfurnished for more than 60 consecutive days we exclude damage to mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Standard limit for any one item or collection £3,500.

Overall limit (unless you have selected your own contents sum insured):

- for 1 or 2 bedroom properties £10,000
- for 3 bedroom properties £15,000
- for 4 or 5 bedroom properties £20,000

If you have chosen your own contents sum insured the overall limit for valuables is 35% of the contents sum insured.

Higher valuable limits are available on request.

## Features and benefits

Gifts and provisions in connection with a family celebration or religious festival.

Guests' personal belongings whilst in your home.

Contents of your immediate family in care homes.

Cover for accidental loss of money whilst in or away from your home.

## Settling your claim

We will repair, replace or pay the cost of replacing your contents. Replacement or the cost of replacement will be on a new for old basis.

## Excess

We will discount your premium if you choose an additional voluntary excess.

## Significant exclusions and limitations

### *Limit*

Up to an additional 20% of the sum insured.

### *Limit*

£2,500 any one claim.

### *Limit*

£1,000 for any one claim and £5,000 in total for all claims in any one period of insurance.

### *Limit*

Standard limit of £500.

90 days worldwide cover in any period of insurance.

We exclude money used for business purposes.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

The standard excess you have to pay under the policy is the first £75 of each claim except for escape of water or oil where you will pay the first £250 of each claim.

## Optional extensions

### Accidental damage

This provides you with extra cover for damage caused by accidents such as if you spill paint on your carpet.

### Portable possessions

Accidental loss or damage to valuables, personal belongings and clothing that you take away from your home.

## Features and benefits

You should make sure that the sum insured covers the maximum amount of property that you are likely to take away from home at any one time.

### Settling your claim

We will repair, replace or pay the cost of replacing your portable possessions. Replacement or the cost of replacement will be on a new for old basis.

### Excess

## Significant exclusions and limitations

### *Limit*

90 days worldwide cover in any period of insurance.

The limit or the sum insured you choose will be the most we will pay.

You must itemise any single items worth over £3,500.

We make a deduction for wear and tear of clothing.

- We include property left in an unattended vehicle provided all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.
- We include theft of pedal cycles provided they are locked to a permanent fixture when unattended.

Limit £750 any one pedal cycle. Higher limits are available on request.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.



## Touring caravans

Accidental loss or damage to touring caravans including trailer tents and luggage trailers.

### Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the caravan. If the caravan is less than 12 months old, you should insure it for the cost of replacement as new.

### Settling your claim

We will repair, replace or pay the cost of replacing your touring caravan, trailer tent or luggage trailer. If we know that you are still paying for the caravan, trailer tent or luggage trailer under a hire purchase or leasing agreement, we will pay the hire or lease company if the caravan, trailer tent or luggage trailer is lost or it would not be economical to repair the damage.

### Excess

### Significant exclusions and limitations

#### *Limit*

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

We exclude

- cover for caravans which are hired out.
- storm damage cover to trailer tents and awnings.
- theft or attempted theft whilst the touring caravan is left unattended, unless securely locked and also secured by a wheel clamp or hitchlock.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

## Boats

Accidental loss or damage to crafts (including surfboards, kiteboards and sailboards) up to five metres in length with a maximum speed of 15 knots – covers the craft, its equipment, trolleys, lifejackets, outboard motors and trailers.

### Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the boat. If the boat is less than 12 months old, you should insure it for the cost of replacement as new.

### Settling your claim

We will repair, replace or pay the cost of replacing your boat.

### Excess

### Significant exclusions and limitations

#### Limit

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

- We exclude boats which are lent or hired out.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

# Legal expenses

We automatically include this cover when you take out buildings or contents insurance.

We arrange this cover in conjunction with DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

### Features and benefits

We will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Cover is provided under the following headings:

- Employment disputes
- Contract disputes
- Personal injury
- Clinical negligence
- Property protection
- Tax protection
- Jury service & court attendance
- Legal defence

### Significant exclusions and limitations

#### Limit

£50,000 any one event

- If you decide not to use a law firm that DAS recommend we will only pay your reasonable costs and expenses taking into account what we would have paid the DAS recommended law firm.
- Under contract disputes and property protection we exclude small claims where the amount in dispute is £100 or less
- We do not cover cases where there is no reasonable chance of winning.
- Under property protection you will have to pay the first £250 of each claim for legal nuisance or trespass.

# Home emergency

We automatically include this cover when you take out buildings or contents insurance.

We arrange this cover in conjunction with DAS Legal Expenses Insurance Company Limited (DAS). DAS are responsible for paying any claims under this section and will manage all claim matters and correspondence on our behalf.

## Features and benefits

Provides for emergency assistance, 24 hours a day, 365 days a year if you need immediate help to:

- repair damage or prevent further damage to your home;
- make your home safe and secure; or
- relieve unreasonable discomfort, risk or difficulty to you or your family members living in your home.

Cover is provided for incidents related to:

- Roof damage
- Plumbing and drainage
- Main heating system
- Domestic power supply
- Toilet unit
- Home security
- Vermin

## Significant exclusions and limitations

### *Limit*

£750 per claim.

Excludes claims

- when your home has been unoccupied or unfurnished for more than 60 consecutive days.
- where the fittings have not been inspected or serviced in accordance with the manufacturer's instructions.
- for costs incurred before DAS have been notified of the emergency.

# Security requirements

The location of your property may mean that we need to apply security requirements. If this is the case, we will let you know before you take out the policy. You may be able to choose to comply with the security requirements in return for a discount to your premium.

If security requirements do apply but you do not put them in place or use them as agreed, an increased theft excess may apply.

## General information

### Claims

For all claims other than Legal expenses and Home emergency claims call:  
0345 603 8381

For Legal expenses call:  
DAS Legal Expenses Insurance Company Limited  
0345 268 9124  
or, if calling from abroad,  
+44 (0)1452 875925

For Home emergency claims call:  
0345 268 8469  
or, if calling from abroad,  
+44 (0)1452 875922

### Law applicable

It is our intention to apply the law of England and Wales to this insurance unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

### Cancellation rights

#### Your right to cancel in the cooling-off period

You have 14 days from receiving the policy to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

#### Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period the policy is in force and you are committed to pay the premium. However you can still cancel the policy providing you give us notice in writing. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £15. If you have made a claim then the full annual premium is due.

### Complaints

If you have any reason to complain about the advice or service we provide please contact us at:

Ecclesiastical Insurance Office plc  
Beaufort House  
Brunswick Road  
Gloucester  
GL1 1JZ

Tel: 0345 777 3322  
Fax: 0345 604 4486  
Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

If you remain dissatisfied or we have not completed our investigation after 8 weeks you can take your complaint to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0 234 567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The full complaints procedure is in the policy document. This procedure does not affect your right to take legal proceedings.

### The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS should we be unable to fulfil our obligations.

Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Notes

# Notes

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA registration number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**



Beaufort House, Brunswick Road,  
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.