



# Home Solutions Insurance Summary of Cover

## Important – you should read this



This leaflet provides a summary of the key features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask your insurance advisor for a copy. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts or policy schedule is incorrect or changes.

Your policy is governed by the law applying to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

### What cover do I have?

The sections of cover you select are shown in your policy schedule.

### How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

### What cover is available?

The Home Insurance policy provides the following cover options:

- **Buildings** – the structure of your home
- **Contents** – the contents of your home plus other related cover
- **Personal possessions** – the personal items you take away from the home
- **Family legal expenses** – the cost of specified personal legal actions

Details of the key features of each section you may select are listed below.

## Summary of cover and limits

Please refer to your Policy for full details of all covers and limits mentioned below.

### Buildings and Contents

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm including weight of snow or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance – pipe or tank, falling trees, accidental breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

### Buildings section

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites.

It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured	The sum insured selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement	Reasonable cost
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees & expenses	Included in the Buildings sum insured
Emergency access	£1,000
Garden Cover Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500

## Contents section

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home plus extra cover shown in the table.

**Valuables** are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle; deeds and documents including those showing ownership of financial investments; animals; business stock; specifically insured items or any part of the buildings.

**Vehicles and craft** – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes other than domestic gardening equipment; battery operated golf trolleys; wheelchairs or similar electric scooters specifically designed for the disabled or infirm which are not legally required to be licensed for road use; battery assisted cycles which are not legally required to be licensed for road use; and models or toys which are battery operated and/or pedestrian controlled.

Sum insured	The sum insured selected by you
Valuables limit	The limit shown on your schedule
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	Up to your contents sum insured
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	Reasonable cost
Fatal accident	£10,000
Food in freezer or refrigerator	Reasonable cost
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£2,500
Downloaded music and other information	£2,500

Optional additional covers – if shown on your schedule as being selected

### Accidental damage cover

Cover	*Key benefits include:	*Key exclusions include:
Contents	If selected provides accidental damage to your contents (such as spilling wine on your carpet or sofa).	<ul style="list-style-type: none"> <li>• Damage caused by wear and tear.</li> <li>• Damage to mobile phones, computer software, or electronic toys.</li> <li>• Damage caused by a person the home is lent, let or sublet to.</li> <li>• Damage to clothing or contact lenses.</li> </ul>
Buildings	If selected provides accidental damage to your buildings (such as putting a foot through the ceiling).	<ul style="list-style-type: none"> <li>• Damage caused by wear and tear.</li> <li>• Damage caused by a person the home is lent, let or sublet to.</li> <li>• Damage caused by a person you employ to carry out maintenance or repair work.</li> </ul>

### Personal possessions section

This covers specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Covers accidental loss or damage anywhere in the world	If selected by you
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

<b>*Key benefits include:</b>	<b>*Key exclusions include:</b>
If selected we cover, anywhere in the world, sudden and unexpected loss of or physical damage to the specified and unspecified items shown in your schedule and/or personal possessions specification that are owned by you or your family or for which you or they are responsible.	<ul style="list-style-type: none"> <li>• Theft from an unattended motor vehicle unless the vehicle was securely locked and item was hidden in a locked glove or luggage compartment.</li> <li>• Loss of or damage to sports equipment whilst it is in use.</li> <li>• Aircraft and watercraft (except models and toys).</li> </ul>

### Family legal expenses section

<b>*Key benefits include:</b>	<b>*Key exclusions include:</b>
<p>If selected:</p> <ul style="list-style-type: none"> <li>• We will cover your legal costs and expenses incurred in a dispute arising from a contract of employment.</li> <li>• We will cover your legal costs and expenses incurred in a claim for the sale or purchase of personal goods or the purchase of services.</li> <li>• We will cover your legal costs and expenses incurred in a claim where a single negligent medical act or procedure causes death or bodily injury.</li> <li>• We will cover your legal costs and expenses incurred in a claim following damage to your home or personal possessions. Cover extends to problems such as nuisance and trespass.</li> </ul>	<ul style="list-style-type: none"> <li>• Employment Disputes relating to Disciplinary Hearings, internal grievance procedures and settlement agreements while you are still employed.</li> <li>• Any contract disputes arising from a loan, mortgage, pension or investment.</li> <li>• A Contract dispute relating to a motor vehicle owned by or hired or leased to you.</li> <li>• Any Clinical Negligence relating to alleged failure to correctly diagnose the condition.</li> <li>• Any Property Damage claim less than £250</li> <li>• There must be reasonable prospects of success, meaning a greater than 50% chance of successfully pursuing your claim.</li> <li>• The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.</li> <li>• We will not pay the first £250 for any claim for legal nuisance or trespass.</li> </ul>

\*A full list of benefits and the full list of exclusions can be found in the policy wording.

### What is not insured

**This is a summary of the key exclusions or restrictions and where you will find them in your policy document is shown in brackets below.**

#### Excess

An excess applies to most claims under all sections (except Family legal expenses). The excess you have chosen is shown in your schedule.

Under Event 8 of the Buildings section and Event 8 of the Contents section (escape of water) a £250 excess applies to each claim.

#### Subsidence, landslip or heave (Building section)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
- to floor slabs unless load-bearing walls are also damaged.

#### Storm (including weight of snow) or flood (Buildings section)

Does not cover loss or damage to fences, gates, hedges or railings unless covered under the Buildings event 21 Garden Cover.

#### Malicious damage (Buildings and Contents sections)

Does not cover damage by you, your family or other people living in the home.

## Excluded loss or damage (Conditions which apply to the whole of your policy)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

## Let, lent or sublet (Malicious damage/ theft – Buildings and Contents section)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

## Vehicles and craft (Contents and Personal possessions sections)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

## Unoccupied (Buildings and Contents sections)

If the home is unoccupied for more than 60 days in a row cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

## Pedal cycles (Personal possessions section)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

## Security protections

Your insurance advisor will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system;
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts;
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system;
- All doors on domestic outbuildings and garages secured by key operated security devices;
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

## How do I make a claim?

If you need to make a claim you can contact us on the numbers below.

- **Emergency assistance**  
0800 923 4202
- **Claims advice and assistance**  
0800 923 4200
- **Family legal expenses**  
0344 893 9313  
24 hours a day (please quote reference 6802507).

## Our complaints procedure

### Our commitment to customer service

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

### Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch at your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters).

## Most complaints can be resolved within 3 business days

If we can resolve your complaint to your satisfaction within 3 business days we will do so and we will write to you to confirm. (A business day is defined as Monday to Friday, but excluding bank holidays.)

## Complaints that take longer than 3 business days to resolve

If we have not been able to resolve your complaint to your satisfaction within 3 business days, we will keep you updated with progress and provide you with our decision as quickly as possible. This will be in the form of a final decision letter from our Customer Relations Team.

## Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our final decision letter.

You can also ask the ombudsman to review your case if we have not provided you with a final decision within 8 weeks of receiving your complaint.

The service they provide is free and impartial. They can be contacted as follows:

Post:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone:

08000 234567 (free on mobile phones and landlines)

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 Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

## Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address.

We will charge you on a pro rata basis for the time we have been on cover.

Where you cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

### Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland.  
Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
UK Branch registered in England and Wales Registration No. BR7985.  
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.  
Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

DAS Legal Expenses Insurance Company Limited  
The Head and Registered Office: DAS Legal Expenses Insurance Company Limited  
DAS House | Quay Side | Temple Back | Bristol BS1 6NH  
Registered in England and Wales, number 103274 | [www.das.co.uk](http://www.das.co.uk)  
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited  
The Head and Registered Office: DAS Law Limited | North Quay | Temple Back | Bristol BS1 6FL  
Registered in England and Wales, number 5417859 | [www.das.co.uk](http://www.das.co.uk)  
DAS Law Limited is authorised and regulated by the solicitors Regulation Authority.  
DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts on behalf of DAS Legal Expenses Insurance Company Limited.  
Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2017. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.