

HOME INSURANCE

Policy Summary

Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select contents, buildings and legal expenses insurance and you may also add further benefits to provide cover to suit your needs. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Contents Insurance

If you select Contents Insurance, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • If the sum insured selected is less than the full replacement value, your claim may be reduced. • Contents excludes items included in the Garden Option. <p>A limit of £3,000 applies.</p> <p>You must tell us if any item you own is worth more than £1,500.</p> <p>A limit of £5,000 applies.</p>	Contents Option
<p>Freezer Food Loss or damage caused by a rise or fall in temperature.</p>		Contents Option
<p>Religious Festivals, Weddings, Civil Partnerships and Birthday Gift Increases The amount insured is increased for one month before and after the event.</p>		Contents Option
<p>High Risk Items Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamps or coin collections are insured for a total value of £7,500. You can increase this cover if you wish.</p>		Contents Option
<p>Clerical Business Equipment Cover for office furniture, office equipment and office stationery is included.</p>		Contents Option

Table 1 Contents Insurance (continued)

You may choose to add the following covers to Contents Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Contents Accidental Damage Option Provides accidental damage protection to your contents and covers accidental loss of metered water, liquid petroleum gas or oil.</p>	<ul style="list-style-type: none"> • A limit of £5,000 applies to loss of metered water. • A limit of £2,000 each for liquid petroleum gas or oil. • Contents excludes items included in the Garden Option. 	Contents Accidental Damage Option
<p>Technology & Entertainment Option Covers most items of technology and entertainment equipment found in the home against loss or damage while in or away from the home in the British Isles and up to 60 days worldwide.</p>	<ul style="list-style-type: none"> • A limit of £1,500 applies to items left in an unattended motor vehicle. • Technology & Entertainment excludes items included in the selectable options for Garden and Personal Items covers. 	Technology & Entertainment Option
<p>Garden Option Covers trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) and garden furniture.</p>	<ul style="list-style-type: none"> • A limit of £5,000 applies to garden re-landscaping. • Accidental damage is not covered unless the Contents Accidental Damage Option is chosen. • Garden excludes items included in the selectable options for Technology & Entertainment and Personal Items covers. 	Garden Option

Table 1 Contents Insurance (continued)

You may choose to add the following covers to Contents Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Personal Items Option</p> <p>Covers clothing, jewellery, watches, medals, money, credit cards and items which your family normally wear or carry, plus sports equipment, pedal cycles and camping equipment against loss or damage while in or away from the home in the British Isles and up to 60 days worldwide.</p> <p>You can choose to cover:</p> <ul style="list-style-type: none"> • unspecified items only • unspecified and specified items • specified items only <p>Unspecified items are those worth less than £1,500 each – a minimum sum insured of £500 applies to these items in total although this amount can be increased if you wish.</p> <p>Specified items are those worth more than £1,500 each and these items must be listed individually.</p>	<ul style="list-style-type: none"> • A limit of £1,500 applies to items left in an unattended motor vehicle. • A limit of £500 applies per pedal cycle unless specified. • Personal Items excludes items included in the selectable options for Technology & Entertainment and Garden covers. 	<p>Personal Items Option</p>
<p>Credit, debit, charge or cash dispenser cards</p> <p>Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.</p>	<ul style="list-style-type: none"> • A limit of £500 applies to loss of money or credit cards. • No excess is payable for credit, debit, charge or cash dispenser card. • In most cases you will only be liable for the first £50 per credit, debit, charge or cash dispenser card. 	<p>Personal Items Option</p>

Table 2 Buildings Insurance

If you select Buildings Insurance, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage</p> <p>Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • Damage caused to fences or gates by storm or flood is excluded. • For subsidence claims you must pay the first £1,000. • Damage caused by structures bedding down or settlement of newly made up ground. • Damage caused by sulphate reacting with any materials from which your home is built. • We will not pay for the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system that has caused an escape of water or oil. 	Buildings Option

You may choose to add the following cover to Buildings Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Buildings Accidental Damage Option</p> <p>Covers the accidental breakage of glass in windows, sanitary ware, drains and pipes and damage to cables or underground tanks.</p>	<ul style="list-style-type: none"> • Damage or breakage while your home is unoccupied. • Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life. 	Buildings Accidental Damage Option

Table 3 Home Emergency Assistance & Legal Expenses Options

These may be included once you select Buildings and/or Contents Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Home Emergency Assistance Option Covers emergency advice and certain repairs if immediate action is necessary.</p>	<ul style="list-style-type: none"> • A limit of £500 applies to any one claim. • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	Home Emergency Assistance Option
<p>Legal Expenses Option Gives you and your family up to £50,000 Legal Expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Protection • Residential • Employment • Tax 		Legal Expenses Option

Table 4 General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance or anything that happens gradually. • If you leave your home unoccupied for more than 60 days in a row, let it to anyone, or use it for trade, professional or business purposes, some covers will be restricted and some will not apply. 	See Sections specified in Tables 1 to 3
Excesses and Limits	Policy Section
Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Tables 1 to 3

IMPORTANT INFORMATION

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Claims will be handled at the address shown on your Schedule. Should you wish to claim under your Home Insurance policy you should call the Claims Helpline on 0345 072 7148 as soon as possible.

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you

have cause for complaint you should initially call the number shown on your quotation, policy schedule or claims documentation. In the unlikely event that your concerns cannot be resolved, your complaint will be referred to our Customer Relations Team who will arrange for an investigation to be carried out on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

RSA	Financial Ombudsman Service
Customer Relations Team P O Box 255 Wymondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

OTHER IMPORTANT INFORMATION

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. This

will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

Home Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).