This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?
This is a home insurance policy. It covers loss or damage to the buildings of your homes.

What is insured?
- Your buildings are insured including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services.
- All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm.
- Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss.
- Unlimited Trace and Access cover within the home and up to £50,000 for claims occurring outside the home.
- Loss of or damage to new fixtures, fittings and/or building works up to £75,000 including VAT.
- Replacement locks and keys.

Liability
- Property owners’ liability up to £10M.
- Additional and acquired land up to £10M.

Home Emergency
- Home Emergency is included up to £1,500 per incident. This includes the failure of:
  - Plumbing or drainage system.
  - Electricity supply or cooking systems.
  - Primary heating system at your home.
  - Locks on external doors or loss of the only set of keys to your home.
  - Or for vermin inside your home.

Home Cyber
- Costs up to £50,000 during any one period of insurance incurred in respect of:
  - Restoration of personal computer systems and electronic devices following a cyber attack.
  - Professional assistance including computer virus removal.
  - Financial loss caused by cyber crime.
- Additional Services:
  - Cyber Helpline.
  - Cyber Attack Resolution Service.
  - Householdlaw & Cyber Service.

What is not insured?
- Building works costing in excess of £75,000 including VAT.
- Loss or damage caused by storm or flood to gates, hedges and fences.
- Deliberate or criminal acts by you or any person living with you or anyone acting on your behalf.
- Malicious acts by tenants or paying guests.
- Wear, tear or the gradual deterioration of something with age and over time.
- Any incident occurring prior to the commencement of this policy.
- Reinstatement of any fields, meadows, pastures, paddocks or woodland or for the removal of any fallen trees in those areas.
- Loss or damage caused by electrical or mechanical breakdown.
- Faulty workmanship, defective design or use of defective materials.
- Liability arising from any trade, profession, business or employment.
- Liability for any bodily injury to you or your family or any persons employed by you.
- Incidents occurring after your home has been left unoccupied for 60 days.
- Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw per hour or 250,000 BTU’s.
- Any activities carried out by you for business or professional purposes.
- Insured events which are not discovered during the period of insurance.

Are there any restrictions on cover?
- Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance.
- Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000.
- Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water.
- Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water.
- Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider’s recommendations.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your policy schedule of insurance.
**Where am I covered?**
You are covered at the risk address(es) shown on your schedule of insurance.
Home Cyber – Worldwide.

**What are my obligations?**
- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft. Any incidence or circumstance relating to a home cyber claim must be reported to us within 14 days of the occurrence.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.

**When and how do I pay?**
You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

**When does the cover start and end?**
Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.

**How do I cancel the contract?**
You may cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We’ll then refund the part of your premium that applies to the remaining cover, unless you’ve made a claim.
This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?
This is a contents insurance policy. It covers loss or damage to things you and your family have in your home or take anywhere in the world, including household goods and personal items, valuables, money and credit cards. It also provides home cyber cover.

What is insured?
- All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major losses such as fire, theft, escape of water, flood and storm
- Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- Replacement locks and keys
- New purchases for contents, art and jewellery up to an additional 20% of the sum insured
- Contents up to £20,000 owned by dependent parents or grandparents residing in a nursing or residential care home
- Office business equipment at the home up to £25,000
- Business Stock up to £10,000
- Fraudulent use of credit cards, bank or building society books up to £30,000
- Marquees up to £35,000
- Metered water, heating oil or gas up to £10,000
- Outdoor items up to £25,000
- Costs incurred as a result of stalking up to £20,000
- Trauma Cover up to £15,000
- Non-motorised watercraft (not exceeding 12 feet in length) up to £5,000

Liability
- Occupiers’, personal and employers’ liability (including organised events) up to £10M
- Tenants’ liability up to £2M

Home Emergency
- Home Emergency is included up to £1,500 per incident. This includes the failure of:
  - Plumbing or drainage system
  - Electricity supply or cooking systems
  - Primary heating system at your home
  - Locks on external doors or loss of the only set of keys to your home
- Or for vermin inside your home

Home Cyber
- Costs up to £50,000 during any one period of insurance incurred in respect of:
  - Restoration of personal computer systems and electronic devices following a cyber attack
  - Professional assistance including computer virus removal
  - Financial loss caused by cyber crime
- Additional Services:
  - Cyber Helpline
  - Cyber Attack Resolution Service
  - Householdlaw & Cyber Service

What is not insured?
- Deliberate or criminal acts by you or any person living with you or anyone acting on your behalf
- Malicious acts by tenants or paying guests
- Wear, tear or the gradual deterioration of something with age and over time
- Any incident occurring prior to the commencement of this policy
- Loss or damage caused by electrical or mechanical breakdown
- Faulty workmanship, defective design or use of defective materials
- Motor vehicles, motorcycles, caravans, aircraft and watercraft (other than as described under the contents definition in the policy wording) and their respective accessories other than portable satellite navigation systems
- Loss or damage from any unattended motor vehicle unless all windows are closed, all doors and other openings are securely locked shut and any property insured by this section is hidden from view in the boot, closed glove compartment, roof box or elsewhere inside the vehicle where it cannot be seen from the outside
- Jewellery and watches and personal money whilst in storage

Liability
- Liability arising from any trade, profession, business or employment of you or your family
- Liability for any bodily injury to you or your family

Home Emergency
- Incidents occurring after your home has been left unoccupied for 60 days
- Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw per hour or 250,000 BTU's

Home Cyber
- Any activities carried out by you for business or professional purposes.
- Insured events which are not discovered during the period of insurance

Are there any restrictions on cover?
- Art and antiques - £25,000 for a single item, pair or set unless specified
- Jewellery and watches—£10,000 for a single item, pair or set unless specified
- £15,000 for theft from any unattended motor vehicle.
- Personal Money—£10,000
Restrictions on cover continued…

- Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance
- Any one quad bike, go-kart or off road motorcycle - £10,000
- Any one trailer or non-motorised horse-box - £5,000
- Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider’s recommendations.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your policy schedule of insurance.

Where am I covered?

Contents & Home Cyber – Worldwide
Liability – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. (Personal liability also includes worldwide cover for a temporary visit not exceeding 90 consecutive days)
Home Emergency – The risk address(es) shown on your schedule of insurance.

What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft. Any incidence or circumstance relating to a home cyber claim must be reported to us within 14 days of the occurrence.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.

When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

When does the cover start and end?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.

How do I cancel the contract?

You may cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We’ll then refund the part of your premium that applies to the remaining cover, unless you’ve made a claim.
This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

**What is this type of insurance?**

Legal Protection Insurance provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.

<table>
<thead>
<tr>
<th>What is insured?</th>
<th>What is not insured?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment</strong></td>
<td>✗ Any claim where the lawyer we appoint for you does not believe you will be more likely than not to win your case</td>
</tr>
<tr>
<td>✓ Disputes arising from your contract of employment or future employment</td>
<td>✗ Any costs you incur before we have agreed to cover your claim</td>
</tr>
<tr>
<td><strong>Contract</strong></td>
<td>✗ You cannot claim for legal disputes that started before the date your cover begins</td>
</tr>
<tr>
<td>Disputes over:</td>
<td>✗ Costs which exceed your policy limit of £100,000 for any one claim</td>
</tr>
<tr>
<td>✗ Buying or selling your principal home</td>
<td>✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority</td>
</tr>
<tr>
<td>✗ Buying or hiring in goods or services</td>
<td>✗ Costs arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry</td>
</tr>
<tr>
<td>✗ Selling goods</td>
<td>✗ If we agree you can choose your own lawyer, any costs above what we would pay our preferred lawyers– this is currently £100 per hour (this amount may vary from time to time)</td>
</tr>
<tr>
<td>✗ Renting your principal home as a tenant</td>
<td><strong>Are there any restrictions on cover?</strong></td>
</tr>
<tr>
<td><strong>Personal Injury</strong></td>
<td>✗ Employment - Employer’s disciplinary and internal grievance procedures or settlement agreements while you're still employed.</td>
</tr>
<tr>
<td>✓ Sudden or specific accidents causing bodily injury, psychological injury, mental illness or death</td>
<td>✗ Contract - Claims where you didn’t enter into the agreement in a personal capacity and/or during the period of cover provided by this policy or where the amount in dispute is £100 or less. Also, disputes relating to a motor vehicle, a loan, mortgage, pension, investment or borrowing, or contract disputes in connection with building work or design where the contract value exceeds £75,000 incl. VAT.</td>
</tr>
<tr>
<td><strong>Clinical Negligence</strong></td>
<td>✗ Personal Injury - Illness or injury that happens gradually</td>
</tr>
<tr>
<td>✓ A negligent surgical act, or clinical or medical procedure causing death or bodily injury</td>
<td>✗ Clinical Negligence - Alleged failure to correctly diagnose a condition or claims solely for psychological injury or mental illness that is not associated with you having suffered physical bodily injury</td>
</tr>
<tr>
<td><strong>Property Protection</strong></td>
<td>✗ Property Protection - The first £250 of any claim for legal nuisance or trespass or claims where the property damage is £100 or less</td>
</tr>
<tr>
<td>✓ Disputes relating to your principal and secondary home or personal possessions following:</td>
<td>✗ Tax Protection - Investigations where you are self-employed, a sole trader or in a business partnership or those relating to criminal investigations</td>
</tr>
<tr>
<td>✗ Someone causing damage to them</td>
<td>✗ Jury Service - Claims where you are unable to prove your loss</td>
</tr>
<tr>
<td>✗ Legal nuisance or trespass</td>
<td>✗ Legal Defence - Parking or obstruction offences or motor-related insurance offences</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax Protection</th>
<th><strong>Telephone Helplines</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ If HM Revenue &amp; Customs conduct an examination which includes all areas of your self-assessment tax return</td>
<td>✓ Legal advice</td>
</tr>
<tr>
<td><strong>Jury Service &amp; Court Attendance</strong></td>
<td>✓ Tax advice</td>
</tr>
<tr>
<td>✓ Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you, or do while you perform jury service</td>
<td>✓ Health and medical information</td>
</tr>
<tr>
<td><strong>Legal Defence</strong></td>
<td>✓ Counselling service</td>
</tr>
<tr>
<td>Defence for:</td>
<td>✓ Cycling Injury</td>
</tr>
<tr>
<td>✓ Criminal prosecutions or certain civil actions against you as an employee</td>
<td><strong>Additional Services:</strong></td>
</tr>
<tr>
<td>✓ Motor related prosecutions</td>
<td>✓ Home Cyber Helpline &amp; Attack Resolution Service</td>
</tr>
<tr>
<td><strong>Telephone Helplines</strong></td>
<td>✓ DAS HouseholdLaw &amp; Cyber Online Service</td>
</tr>
</tbody>
</table>
Where am I covered?

- For Personal Injury claims, worldwide cover
- For Contract Disputes, the United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey
- For all other insured incidents, the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands

What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the appointed representative any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need.

When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.

How do I cancel the contract?

You may cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We’ll then refund the part of your premium that applies to the remaining cover, unless you’ve made a claim.