

# HOME INSURANCE

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## A quick guide to your Essential Cover

### Welcome

Now that you're insured with us, we're here for you when it matters most. So if you have a query or need to make a claim, rest assured we'll do everything we can to help you quickly and efficiently.

#### How to get the most from your policy

To make your life a little easier, we've put together this handy guide. It outlines the support and help you can expect from us, and gives you a few tips that'll help keep your home and possessions safe. You'll also find it useful if you ever need to make a claim.

For full information about your policy, please refer to your policy documents or visit [johnlewisfinance.com](https://www.johnlewisfinance.com)

In the meantime, if you have any questions you can always call us on **0330 102 2742** – we're here to help.

### Your cover explained

#### Buildings and Contents Cover

You don't have to worry about being underinsured, because we don't ask you to calculate the exact cost of rebuilding your home or replacing your contents. We provide cover for your buildings up to £400,000 and £50,000 for your contents. However, there are limits for things such as money, individual items and total amounts of valuables. Please refer to your policy wording for further information.

#### Personal Possessions away from home

Your belongings are protected against loss and damage anywhere in the world, so you're covered for things such as losing your mobile phone on your way to work, or your engagement ring on holiday. This cover is optional and starts at £1,000 and can be increased up to £10,000.

#### Limits for valuable items

Valuable items worth over £3000 (such as jewellery, watches or cameras) will need to be noted on your policy. An individual item is covered to a maximum value of £7,000. Your total limit is £10,000.

#### New for Old

We'll replace your contents with new equivalent items.

**Tip:** It's worth keeping receipts and taking photos of your valuables and possessions so that we can begin to process any claims quickly.

**Tip:** You may have to provide a valuation certificate when you make a claim for valuables over £5,000. These can be obtained from the original seller or through independent specialists. It's also a good idea to get your valuables re-valued every couple of years to ensure you have the right level of cover.

#### Like for Like

If we can't replace the exact item, we'll find you a replacement that matches the same quality and specification. For example, if our preferred supplier doesn't stock a certain brand of computer, we'll replace it with one that may be a different brand.

#### Wear and Tear

This is the gradual and unavoidable deterioration of your home and its contents over time. It's simply caused by usage, so wouldn't be covered by your policy – loose roof tiles or rotten wooden window frames for example. That's why it's important to keep your home and contents well maintained. Importantly, if you do need to make a claim, wear and tear may be deducted from the value of an item.

## Storms

Weather can cause severe damage to your home, especially if it hasn't been properly maintained. If your property is damaged during adverse weather we will assess whether the severity of the weather has caused the damage, or if the damage only occurred due to poor maintenance or wear and tear.

## Frost

In the winter your property (especially the external and boundary walls) can be subject to frost damage. Since this is gradual and can be prevented by regular maintenance, it's not covered by your policy.

**For full information about your cover, please refer to your policy documents.**

## Tips for looking after your home

Here are a few practical tips that could prevent you having to make a claim.

### General Upkeep

Keeping your home well maintained can prevent minor problems causing major damage to your property, which might not be covered by your policy.

- **Gutters should be cleared** during the autumn months if they are likely to be blocked by leaves, and every three years in other circumstances.
- **Get an expert to check** that gas fires, boilers and central heating are in good working order and serviced every 12 months.
- **Ensure the damp-proof course is not bridged** to prevent frost damage to external walls, gutters are not allowed to leak, and external taps are insulated to prevent them freezing. Any new build home should incorporate frost resistant bricks.
- **Protect a flat felt roof** by painting the surface with a solar reflective paint or covering it with small limestone chippings to protect it from the heat in summer. Also inspect it at the end of the summer to remove any moss and/or self-sown seeds, and repair any blisters or cracks before the autumn rain begins.
- **Carefully inspect your roof** every five years, and once a year if it's over 60 years old. Assess for corrosion of any nail fixings and schedule necessary replacement. Maintain your roof by checking it from the ground at the end of summer and after storms to ensure there are no missing tiles, slipped slates, leaning chimneys, or displaced flashings or gutters.
- **Check fencing, gates and outbuildings** are sturdy and secure. Fencing and gates aren't covered by your policy for damage caused by storm or flood.

### Burst Pipes

Burst internal pipes are one of the most common causes of damage to homes, especially during the winter months.

Here's how you can help prevent them:

- Leave your central heating running at a constant temperature when it's freezing (the coldest time is between 1am and 3am). If possible, leave it running in all rooms, particularly if your home is unoccupied.
- Fix frost thermostats to radiators and boilers. This will automatically provide the minimum level of heat to prevent freezing.
- Insulate your loft, cold water storage tank, and water pipes.
- Leave your loft hatch open to allow warm air to circulate.

### Flood protection

The weather can be unpredictable, but there are a number of things you can do to be more prepared, such as:

- Check, clear and unblock drains regularly so heavy rain can run freely.
- Keep sandbags if you're in a flood or weather warning area.
- Know where to turn off your gas and electricity supply, and keep personal documents in a sealed bag.

### Subsidence

Ground movement can cause severe damage, but there are ways to prevent it:

- Keep an eye out for diagonal cracks running away from your windows and door frames. This is a common sign of excessive ground movement.
- Inform us immediately if you notice any damage. If we can deal with it straightaway we could stop the repairs becoming difficult and lengthy.\*

For more tips and advice visit [johnlewisfinance.com](http://johnlewisfinance.com).

\*Subsidence excesses are likely to be higher than the normal excesses you have selected. Check your policy for full details.

# Home security

For your home to be covered, some policies may require specific security measures to be fitted. If so, these will be detailed in an endorsement added to your policy schedule and you'll have 45 days from the date your policy starts to put the necessary measures into place. If you don't take these precautions, you may find you're not insured against theft.

Window or door locks must be in use when the house is empty or when you go to bed at night. You don't have to lock windows in rooms that are being slept in. You only need one of the locks shown in the diagram on the next page. Even if you live in an area where the number of burglaries is lower, we'd still recommend you put these measures in place.

## Points of entry

Your property may have several entry points. Our diagram identifies the main areas that need securing in your home.

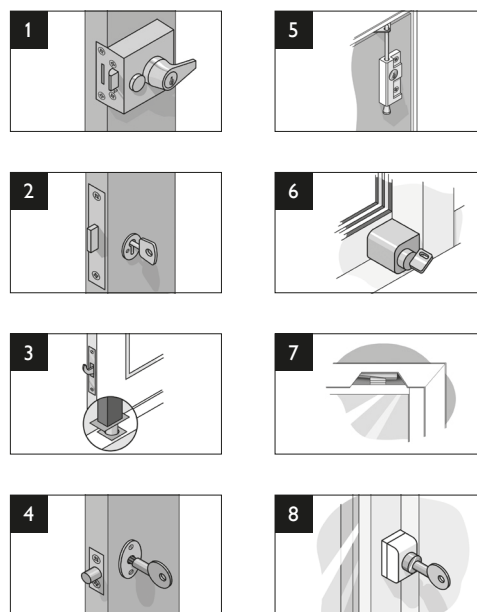
- A. The main final exit door. If your home is a flat, or part of a house converted into flats, the main final exit door means the door to your self-contained flat and not any communal exit door.
- B. Other single exit doors.
- C. Exit doors to garages and other outbuildings (excludes greenhouses).
- D. Sliding patio doors.
- E. Double opening outside doors or windows (e.g. French doors or windows).
- F. Doors inside garages which provide access to any part of the home.
- G. All ground floor opening windows, plus any that are on the first floor or above that are 'readily accessible'. The term 'readily accessible' means windows that can be reached from the ground without the use of a ladder or via single storey extensions, balconies, external staircases and fire escapes, nearby trees, roofs joining or next to your home, outbuildings, garages or walls.
- H. All panes of glass in louvred windows must be securely bonded into their brackets with an adhesive suitable for this purpose



## Security devices

Below is a list of suggested security measures and how they should be used on the entry points around your home.

1. A lock which can be locked by a key from both the inside and out. Entry points A, B, C, D, E and F.
2. A mortice deadlock with 5 levers or more, or a surface mounted rim deadlock. Entry points A, B, C, D and F.
3. A key-operated multi-point locking system. Entry points A, B, C, D, E, F and G.
4. Two key-operated security bolts operating horizontally and fitted internally top and bottom. Entry points B, C, D and F.
5. For each door and window, two key-operated security bolts operating vertically and fitted internally top and bottom. Entry point E.
6. For each opening door, two key-operated patio door locks fitted top and bottom which operate horizontally and shoot through the doors.
7. One key-operated patio door lock, plus an anti-lift device which prevents the lifting of sliding patio doors from their frames.
8. At least one key operated locking device. Entry points C, D and G.



# 24-hour home emergency cover

If there's an emergency in your home, you might need help straightaway. This is an option within your policy. If your policy includes our Home Emergency Cover, call us on **0330 102 2750** (lines are open seven days a week, 24-hours a day).

### Typical examples of home emergencies include:

- Burst internal pipes or leaking radiators; blocked drains or sewage pipes, if they're causing internal damage to the property; leaking roofs; broken or damaged windows that mean the property is not secure; vermin inside the property (rats, mice, squirrels or wasps). Blocked drains or sewage pipes, if they're causing internal damage to the property.

Our advisors are available 24-hours a day to provide immediate guidance on how to deal with the emergency and organise an authorised tradesperson to complete a temporary repair to prevent any further damage being caused to your home. You're covered for temporary repairs up to £500.

### When making a Home Emergency Claim, you can expect that:

- We'll always try to get a tradesperson to you as quickly as possible, but if there are any delays we'll let you know; during severe weather we might not be able to safely get to you or access your emergency; for boiler repairs\* we carry most parts in our vans, but we may need to order parts for some boilers and make a second visit.

### Things to consider include:

- Keep heaters to hand if your boiler breaks down; check the Buildings section of your policy to understand what cover you have to repair any damage that may be caused if a tradesperson needs to reach the source of a problem through another route – this is commonly known as 'Trace and Access'; after a repair's complete, if there's any damage to your property caused by the emergency, contact the Claims helpline on **0330 102 2749**.

## How to make a claim

<b>Step 1</b>	<b>Contact us</b>
Call us on <b>0330 102 2749</b> (Open from 8am to 8pm Mon-Fri, 9am to 5pm Sat)	
<b>Step 2</b>	<b>Details of your claim</b>
Your claims handler will ask for details of your claim – the more information you can provide, the quicker the claims process will begin.	
<b>Step 3</b>	<b>Putting things right</b>
<b>If you're claiming for building damage:</b>	
<ul style="list-style-type: none"><li>• We may appoint a surveyor or loss adjuster to work with you and assess the work that needs to be done.</li><li>• They may provide an approved tradesperson to complete the work.</li><li>• Where property can't be replaced or repaired a cash settlement will be offered which you can use to pay for your own repairs or replacement.</li><li>• If your property is uninhabitable following loss or damage covered by the policy, we'll arrange alternative accommodation for you, your family and your pets.</li></ul>	
<b>If you're claiming for contents:</b>	
<ul style="list-style-type: none"><li>• A claims handler will decide if your item can be cleaned, repaired or replaced.</li><li>• They may allocated a supplier to carry out the repair or to value the goods and organise replacement.</li><li>• If they offer a replacement, it will be on a new for old, like for like basis.</li><li>• Where property can't be replaced or repaired, they will be happy to discuss an agreed cash settlement if you'd prefer.</li></ul>	
<ul style="list-style-type: none"><li>• If we pay cash, the amount we pay will reflect any discounts we might have received if we had repaired or replaced.</li><li>• Making a claim – even for a small amount – may increase your premium when you renew your policy.</li><li>• Home Emergency claims will not affect any No Claims Discount you may have or impact on your claims record.</li><li>• Check your Policy Wording for full details of our claims process.</li></ul>	

### Calls may be recorded and monitored.

\*Heating failure excludes: Normal day-to-day maintenance of the system/facility. 2. Boilers over 15 years old or beyond economical repair.3. Boilers with an output of 60kW or more.4. Boilers not serviced by a qualified person within 15 months of the last service. 5. Replacement of the boiler if beyond economic repair.

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