

# Home Insurance

A quick guide to your policy

**Premier Select Cover**



# Welcome

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Now that you're insured with us, we aim to be with you when it matters most, providing you with the very best service possible at all times.

Plus, if you have a query or need to make a claim, we'll do everything we can to deal with it quickly and efficiently.

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## How to get the most from your policy

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

For full information about your policy, please refer to your Policy Documentation or visit [johnlewis.com/insurance](https://www.johnlewis.com/insurance)

In the meantime, if you have any questions you can call us on **0845 078 7560** – we're here to help.

## Your cover explained

We want to make sure you know exactly what you're covered for, and to make sure you have the information you require should you need to make a claim.

### **Unlimited Buildings and Contents Cover**

- With this level of cover, you don't have to worry about being underinsured. We don't ask you to calculate the exact cost of rebuilding your home or replacing your contents. However, there are limits for money, individual items and total amounts of valuables.

### **Personal Possessions away from home**

- With this cover, your belongings are protected against loss and damage anywhere in the world. For example, they're covered if you take them with you on holiday. The cover starts at £1,000 with our Premier Select policy and can be increased up to £25,000.

### Limits for valuable items

- We want to make sure your valuables are covered, that's why we will cover single items with a maximum value of £15,000 per item (such as jewellery, watches or cameras), up to a total limit of £40,000.

### 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:** Any items worth over £3,000 will need to be noted on your policy, and you may have to provide a valuation certificate when you make a claim for items over £3,000. These can be obtained from the original seller or through independent specialists. It's also a good idea to get your items 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 of the item you're claiming for. For example, if our preferred supplier doesn't stock a certain brand of computer, we will replace it with one of the same quality and specification that may be a different brand.

### Wear and Tear

The term 'wear and tear' in your Policy Wording refers to the gradual deterioration over time of your home, and the contents within it.

This is unavoidable and simply caused by usage over time, so it wouldn't be covered by your policy. For example, loose roof tiles or rotten wooden window frames. It is therefore important to keep your home and contents well maintained.

It is also important to note that 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

Your property (especially the external and boundary walls) can be subjected to frost damage in the winter months. As frost damage is gradual and can be prevented by regular maintenance of your home, it is not covered by your policy.

**Please refer to your Policy Documentation for full information about your cover.**



# Tips for looking after your home

Here are a few practical tips that could prevent you having to make a claim. We hope they're useful.

## General upkeep

Keeping your home well maintained can prevent minor problems going on to cause 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.
- To prevent frost damage to external walls, ensure the damp proof course is not bridged and is effective (where one is in place), gutters are not allowed to leak, and external taps are insulated to prevent them freezing. Any new build home should incorporate frost resistant bricks.
- If your home has a flat felt roof, protect it by painting the surface with a solar reflective paint or covering the surface with small limestone chippings to protect it from the heat in summer. It is also recommended to inspect the roof 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.
- Roofs (and their fixings) should be carefully inspected every five years and every year once they are over 60 years old. An assessment should be made to assess for corrosion of the nail fixings where they exist and replacement scheduled as necessary.
- At the end of each summer and after a storm, check the roof from the ground to ensure there are no missing tiles, slipped slates, leaning chimneys or displaced flashings or gutters.
- Check fencing and outbuildings are sturdy and secure.

## 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:

- When the temperature drops to freezing or below, leave your central heating running at a constant temperature (the coldest time is between 1am and 3am). If possible, leave it running in all rooms, particularly if your home is unoccupied.
- Radiators and boilers should be fixed with frost thermostats which automatically provide the minimum level of heat to prevent freezing in the event of temperatures dropping below a predefined danger level.
- Insulate your loft, cold water storage tank and water pipes to reduce the risk of freezing.
- Leave your loft hatch open to allow warm air to circulate and remove any thick insulation directly below water tanks in the loft to prevent freezing.

## Flood protection

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

- Look out for diagonal cracks running away from your windows and door frames - a common sign of excessive ground movement.

## Subsidence

Ground movement can cause severe damage to your home, but there are ways to prevent subsidence causing major damage.

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

For more tips and advice visit [johnlewis.com/insurance](https://www.johnlewis.com/insurance)

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

# Legal Advice

## 24-hour Legal Advice Helpline

You have access to our legally qualified advisors who can help with advice on any private legal problem in a friendly and helpful way. They can also assist in processing a claim straight away if your policy includes Legal Expenses Cover\*\* and your type of claim is covered.

## Legal Expenses Cover option

With Legal Expenses Cover, you could make a claim anywhere between £250 and £100,000.

Our legal representatives are quality-checked and chosen from our panel to suit your needs. Once appointed, they'll assess your claim to see if there is a more than 50% chance of success before proceeding.

## Representation

If there's a conflict of interest or you've already received court papers, you can choose your own legal representative. You'll just need to confirm they won't charge more than our own legal representative or alternatively, you can pay the difference in fees.

## Types of claim

We consider claims for legal expenses related to personal injury, consumer protection, residence, employment and taxation.

This could include:

- Pursuing damages following an injury or that was not your fault.
- Employment disputes with your employer due to unfair dismissal, sex or race discrimination at work or breaches of your employment contract.
- Taxation disputes where Her Majesty's Revenue & Customs have launched a full enquiry into your personal tax affairs.

Certain exclusions apply to this cover, such as any costs incurred without our written consent, legal expenses arising from your intentional wrongdoing and disputes you were aware of or should have been aware of when you applied for this policy.

For more information please refer to your Policy Wording or speak to our Legal Expenses Claims team.

You can contact both the **Legal Advice Helpline** and the **Legal Expenses Claims** team on **0845 078 7594**, quoting scheme reference 72804 (Claims line is open Monday to Friday between 9am and 5pm).

# Home security

In order to be covered, some policies may require specific security measures fitted to your home. If so, these will be detailed in an endorsement added to your policy schedule. If you live in such an area, 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.

The 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. Even if you live in an area where the number of burglaries is lower, we would 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.

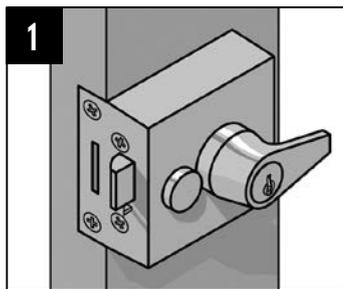
- A** The main final exit door. If your home is a flat, or part of a house converted into flats, the main final exit door means the door to your self-contained flat and not any communal exit door.
- B** Other single exit doors.
- C** Exit doors to garages and other outbuildings (excludes greenhouses).
- 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.



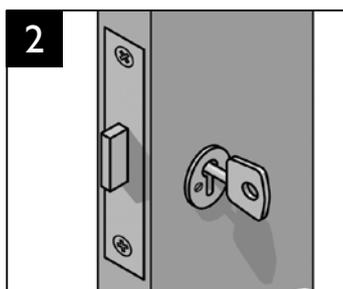
## Security devices

Below is a list of suggested security measures and the entry points around your home that should be applied.



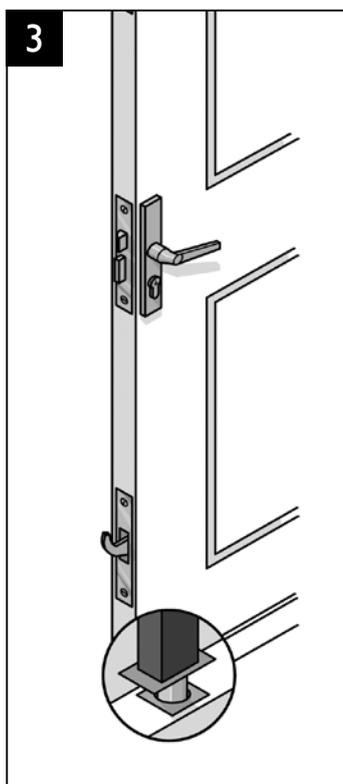
A lock which can be locked by a key from both the inside and outside.

Entry points A, B, C, D, E and F.



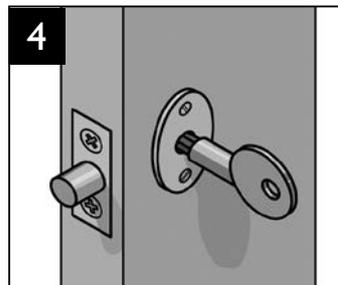
A mortice deadlock with 5 levers or more, or a surface mounted rim deadlock.

Entry points A, B, C, D and F.



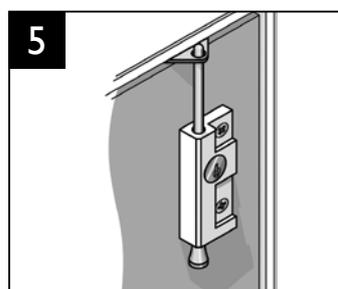
A key-operated multi-point locking system.

Entry points A, B, C, D, E, F and G.



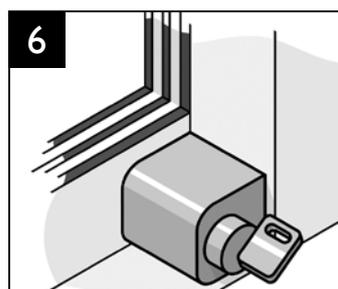
Two key-operated security bolts operating horizontally and fitted internally top and bottom.

Entry points B, C, D and F.

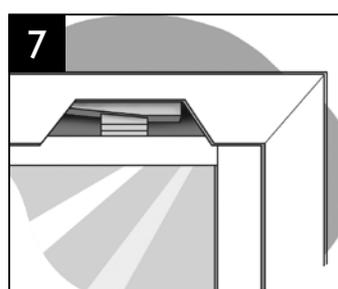


For each door and window, two key-operated security bolts operating vertically and fitted internally top and bottom.

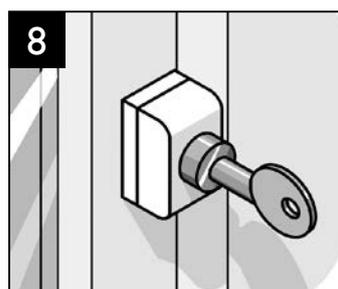
Entry point E.



For each opening door, two key-operated patio door locks fitted top and bottom which operate horizontally and shoot through the doors.



One key-operated patio door lock, plus an anti-lift device which prevents the lifting of sliding patio doors from their frames.



At least one key-operated locking device.

Entry points C, D and G.

# 24-hour Home Emergency Service

If there's an emergency in your home, you might need help straightaway. Your cover includes our 24-hour Home Emergency Service, all you have to do is call **0845 078 7599** (lines are open seven days a week, 24-hours a day).

## Typical examples of home emergencies are:

- Burst internal pipes, blocked drains and sewage pipes or leaking radiators.
- Broken or damaged windows that mean the property is not secure.
- Vermin inside the property (not all vermin will be covered, please check your Policy Wording).

## When you need help, our advisors are available 24-hours a day to:

- Provide immediate advice on how to deal with the emergency.
- Organise a qualified tradesperson to come and resolve the emergency by completing a temporary repair.
- Pay up to £1,500 towards parts and labour.

## What to expect when making a Home Emergency Claim:

- 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 assess 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:

- 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 tradesman needs to reach the source of a problem through another route. This is commonly referred to as Trace and Access.
- After a repair is complete, if there is any damage to your property caused by the emergency, you will need to contact the Claims helpline on **0845 078 3838**.

# How to make a claim

<b>Step 1</b>	<b>Contact us</b> <p>Call us on <b>0845 078 3838</b> (Open from 8am to 8pm Mon–Fri, 9am to 5pm Sat)</p>
<b>Step 2</b>	<b>Details of your claim</b> <p>Your personal claims handler will ask for details of your claim – the more information you can provide, the quicker the claims process will begin.</p>
<b>Step 3</b>	<b>Putting things right</b> <p><b>If you're claiming for building damage:</b></p> <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> <p><b>If you're claiming for contents:</b></p> <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 allocate 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>

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