



Fresh Start

I N S U R A N C E S E R V I C E S

HOME INSURANCE POLICY

The following summary does not contain the full terms and conditions of the contract, which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your policy.

INSURER

This insurance is underwritten by certain underwriters @ Lloyd's of London, under a facility managed by Plum Underwriting Ltd.

ABOUT YOUR POLICY

The policy provides coverage for household insurance and only relates to those sections of the insurance which you request and we agree to insure.

SIGNIFICANT FEATURES & BENEFITS;

Buildings are defined as: The private dwelling and the garages and outbuildings used for domestic purposes (the home), the home and its decorations, fixtures and fittings attached to the home, permanently installed swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts and ornamental fountains and ponds, all of which you own or for which you are legally liable and within the premises named in the schedule.

Contents are defined as: Household goods and personal property, within the home, which are your property or for which you are legally liable for.

Buildings and Contents are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood, Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles.

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable)

Buildings cover also includes

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

SIGNIFICANT FEATURES & BENEFITS;

Contents cover also includes

- Property in the open up to £250
- Pedal cycles in the home up to £500 in total
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Accidental damage to televisions, audio and visual equipment including radios, video recorders, home computers, gaming consoles and satellite decoders
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay or temporary accommodation costs up to 10% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person over the age of 16 years and £5,000 for each insured person under the age of 16 years
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an escape of water
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of any one event
- Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents
- Domestic Freezer Contents up to a maximum of £250
- Money & Credit cards IN THE HOME ONLY up to £300

Cover can be extended to include Accidental Damage for an additional premium (only if applicable)

Personal Possessions away from the home cover includes

Motorised wheelchairs, Mobility scooters, Clothing, baggage, sports equipment and other similar items (such as , but not limited to MP3 players, mobile phones, hand held gamers, cameras, portable DVD players, laptops) normally carried about the person and all of which belong to **you**. **All items over £1000 must be specified.**

Extensions to cover available

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS;

1) Contents Cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- money and credit cards are insured up to a maximum of £300
- deeds and registered bonds and other personal documents are insured up to a maximum of £1500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1250 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £5000 or 20% of the sum insured for contents whichever is the less
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1000
- theft of contents from detached outbuildings are insured up to £1000

Contents does **NOT** include:

- motor vehicles (other than garden machinery or motorised wheelchairs and mobility scooters) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- any property held or used for business purposes
- any property insured under any other insurance

2) Exclusions that apply to the whole of this insurance:-

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Consequential Loss
- e) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- f) Loss, damage or liability caused by Biological or Chemical contamination arising from
 - i) terrorism,
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism
- g) Any reduction in value of the property insured following repair or replacement
- h) We will not pay for any damage caused by wear and tear or any other gradually operating cause.

3) Policy Excess

The standard policy excess is £250 unless a different limit is shown on your schedule. For claims resulting from Subsidence, Landslip or Heave the excess is £1000 unless a different limit is shown on your schedule. Any specific excesses that may be applied will be advised to you and shown on your schedule

4) **Tell us about any changes in occupancy of the home**

You must tell your broker immediately if you

- stop using the home as your permanent private residence
- Regularly leave the home unattended by day or night other than for your normal job of work, or
- leave the home without an occupant for more than 30 consecutive days

When we receive this notice we have the option to change the conditions of the insurance.

5) **Tell us about any changes to the home**

You must tell your broker before you start any conversions, extensions or other structural work to the buildings. When we receive this notice we have the option to change the conditions of the insurance.

How We Settle Your Claim

Buildings – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents – Providing the sum insured is adequate, we will at our option pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as you have paid or we have authorised the cost of replacement.

This basis of settlement does not apply to clothes or pedal cycles where we will pay up to the value of the item at the time of loss or damage.

Personal Possessions –We will, at our option, either repair, replace or pay for any article lost or damaged.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

COOLING OFF PERIOD

If you decide that you do not wish to proceed then you can cancel this insurance by writing to your broker within 14 days of either:-

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later.

CANCELLATION

We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.

CLAIMS

To notify a possible claim, please refer to your schedule for claims contact details.

When notifying a claim, please provide your name, policy number, the name of your broker and full details of the loss or damage.

COMPLAINTS

Customer Service

Plum Underwriting Ltd and your broker are committed to providing you with the highest standard of service at all times. If you have any questions or queries about your policy or the handling of any claim, in the first instance please contact your broker shown on your schedule.

Customer Complaints Procedure

1. In the unlikely event that you wish to make a complaint regarding your policy or claim you should contact the following in writing.

The Customer Liason Officer, Plum Underwriting Ltd, 145 Leadenhall Street, London, EC3V 4QT
Email: info@plum-underwriting.com

Plum Underwriting Ltd aims to respond to all complaints within 5 working days by issuing a written acknowledgement of your complaint. In all communications please quote your policy number shown on your schedule along with the name of your broker that arranged this insurance.

2. If you remain dissatisfied with the resolution or handling of your complaint by Plum Underwriting Ltd, then you may refer the matter to:

Policyholder & Market Assistance, Lloyd's Market Services, Lloyd's, One Lime Street, London, EC3M 7HA.

Tel: 020 7327 5693. Fax: 020 73275225.

Email: complaints@lloyds.com

3. If you are still unhappy after review of your complaint by Policyholder & Market Assistance, you can refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0845 0801800

Email: complaint.info@financial-ombudsman.org.uk

You can also refer your complaint to the Financial Ombudsman Service if you have not received a written final response in respect of your complaint within 8 weeks of the date Plum Underwriting Ltd received your complaint. Further details will be provided on request and at the appropriate stage of the complaints process. This complaint procedure does not affect your right to take legal action.

COMPENSATION

All insurers providing cover under this policy are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme www.fscs.org.uk

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary the insurance shall be governed by the laws of England & Wales and subject to the exclusive jurisdiction of the courts of England & Wales. Unless we agree otherwise the language of the insurance contract and all communications relating to it will be in English.