

# Home Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

## **Name of the insurer**

The Home scheme is underwritten by Royal & Sun Alliance Insurance plc (RSA).

## **Type of Insurance and Cover**

The Home policy is a multi-section Home Insurance policy, with optional sections. Sections are provided for Contents (with an Accidental Damage option), Personal Belongings, Buildings (with an Accidental Damage option), Contents Pairs, Sets and Suites, Garden Section, Sports Package and Buildings Pairs, Sets and Suites.

## All Sections

### **Significant and unusual exclusions or limitations**

You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of some claims – this is known as an ‘excess’. If an excess applies this will be shown on your schedule.
- Certain losses or damage if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the Contents Section unless certain security measures are in force.

## Contents Section

### **See Contents Section of policy booklet for details**

### **Significant Features and Benefits**

Cover is provided for loss or damage from an extensive list of perils such as fire, storm, flood, theft, etc. – see the policy booklet for full details.

In addition cover is provided for

- accidental damage to audio, video and computer equipment
- loss or damage to contents temporarily removed from the home (up to £5,000)
- contents in outbuildings (up to £5,000) and in the open (up to £2,000)
- replacement locks if keys are lost or stolen
- spoilage of food in freezers (up to £2,500)
- loss of domestic fuel and metered water (up to £5,000)

- alternative accommodation following an insured loss (up to £20,000)
- damage caused by emergency access
- your liability as occupier, employer of a domestic employee, tenant and in a personal capacity

## Significant and unusual exclusions or limitations

### See Contents Section of policy booklet for details

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes other than office furniture and equipment used for home working (up to £5,000, no one item greater than £1,500)
- Certain losses or damage when your home is unoccupied for more than 60 days in a row
- Theft or malicious damage caused by you, members of your household, paying guests or tenants
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature – but wider cover is available under Contents Pairs, Sets and Suites option
- Loss or damage to pedal cycles in the open – but wider cover is available under Personal Belongings
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building – but wider cover is available under Personal Belongings
- Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment – but wider cover is available under Personal Belongings
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Loss or damage from mechanical and electrical breakdown
- No cover is provided for wear and tear, maintenance or anything that happens gradually
- A number of specific causes of damage are excluded

## The following exclusions apply under the Accidental Damage Option

### See Contents section, Section Q – Other Accidental Damage for details

- Accidental damage occurring outside the home but wider cover is available under Personal Belongings
- Damage occurring when your home is lent, let or sub-let

## Contents Pairs, Sets and Suites

### See Contents Pairs, Sets and Suites section of policy booklet for details

#### Significant Features and Benefits

- We will cover the cost of any undamaged items of contents forming part of a pair, set, suite or other item of uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily.

## Personal Belongings Section

**See Personal Belonging section of policy booklet and policy schedule for details**

### Significant Features and Benefits

This provides much wider cover than otherwise provided under the Contents Section for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

### Significant and unusual exclusions or limitations

**See Personal Belongings section of policy Booklet for details**

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium
- Restrictions apply for theft from an unattended vehicle and a limit of £2,500 applies. See the policy booklet for details
- Theft or malicious damage caused by you, members of your household, paying guests or tenants
- Theft of pedal cycles while away from home unless in a building or locked to an immovable object
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Damage to sports racquets, sticks, bats and clubs while in play
- Loss or damage from mechanical and electrical breakdown
- No cover is provided for wear and tear, maintenance or anything that happens gradually
- Losses of credit, debit, cheque guarantee and cash cards not reported to the card issuing company within 24 hours of discovering the loss

## Sports Package

**See Sports Package section of policy booklet for details**

### Significant Features and Benefits

- Accidental death benefit if you die within 12 months solely as the result of a sporting injury
- Compensation for loss of use of sports club membership due to disability following sporting injury
- The limit for theft from an unattended road vehicle under the Personal Belongings section is increased £3,000
- The Personal Belongings section is extended to cover damage to certain sports equipment in use

### Significant and unusual exclusions or limitations

Accidental injury resulting from certain hazardous sports listed in the policy booklet

## Buildings Section

**See Buildings section of policy booklet for details**

### Significant Features and Benefits

Cover is provided for loss or damage from an extensive list of perils such as fire, storm, flood, theft, etc. – see policy booklet.

In addition cover is provided for

- alternative accommodation following an insured loss
- accidental damage to fixed glass, sanitary fixtures and underground services
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home

With the Garden Section this cover is extended to cover storm or flood to fences, gates and hedges (up to £1,000). The excess shown in your schedule applies.

### Significant and unusual exclusions or limitations

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row
- Certain loss or damage caused by you, paying guests or tenants
- Liability as occupier of your home but this can be insured under the Contents Section
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature, but wider cover is available under Buildings Pairs Sets and Suites option
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- The subsidence, landslip and heave claims you must pay the excess shown in your schedule.
- No cover is provided for wear and tear, maintenance or anything that happens gradually
- A number of specific causes of damage are excluded
- Damage caused to fences, gates and hedges by storm, flood or falling trees or branches
- Damage caused by new structures bedding down or newly made-up ground settling
- Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the home unless there is damage to the home at the same time by the same cause

## Buildings Pairs, Sets and Suites

**See Buildings Pairs, Sets and Suites section of the policy booklet for details**

### Significant Features and Benefits

We will cover the cost of any undamaged items or parts of a bathroom suite or fitted kitchen and their tiles where replacement of the damaged parts cannot be matched. We will not pay more than £10,000 for any one incident.

## Garden Section

See **Garden section of policy booklet for details**

### Significant Features and Benefits

Up to £1,000 each claim for:

- Damage to the garden as a result of fire, explosion, lightning, storm, flood, smoke, wilful or malicious acts, impact or accidental damage
- Damage to the garden as a result of theft or attempted theft
- Loss or damage to gates, fences and railings at the home caused by storm or flood
- Damage to the garden caused by falling trees or branches, walls, gates, fences, railings or lampposts and items normally fixed to the home

Up to £250 each claim for the cost of the removal of fallen trees or branches for which you are responsible.

### Significant and unusual exclusions or limitations

- The excess as shown in your schedule
- Loss or damage by birds, animals, insects, domestic pets, frost or drought, flood to lawns, bonfires, natural ageing, vermin, rot, mildew, fungus or poisoning

## Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

## Cancellation rights

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later.

To exercise your right to cancel your policy, please contact us on **0151 236 4511**.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

## How to Claim

Call us during office hours (9am to 5pm Monday to Friday) on **0345 603 4325**.

In the event of an emergency outside of office hours, call the Claims and Assistance helpline (provided by ARAG Insurance on **0333 000 7965**).

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 detail of how to claim are included in the policy booklet.

## 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 contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation 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.

RSA  
Customer Relations Team  
P O Box 2075  
Livingston  
EH54 OEP

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

## Financial Services Compensation Scheme

Royal and Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## 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

Approximately 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.

### 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 can 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 insurance period.

### 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 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.

## RSA

The Home scheme 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.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

## 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.

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