

Summary of cover

Home Solutions Insurance



Summary of cover

Important - you should read this

Zurich Home Solutions

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Home Solutions policy. The full terms, conditions or exclusions are shown in the policy document. If you want to see full details of the cover please ask us to provide you with a copy of the policy document. English law will apply to the Legal expenses section. The rest of the contract is governed by the law that applies to where you reside within the United Kingdom, Channel Islands and Isle of Man. If there is any dispute as to which law applies, it will be English law.

Your Contents cover may require you to install and use various security protections when the home is unattended or at night. We will have told you about these. A summary of the protections required is shown on page 6. If you want to see a copy of the endorsement that will be included in your policy please ask us to provide a copy.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

What cover is available?

The Home Solutions policy provides the following cover options:

Buildings - the structure of your home

Garden cover - the plants, trees, lawns and garden ornaments in your garden

Contents - the contents of your home plus other related cover

Personal possessions - the personal items you take away from the home

Legal expenses - the cost of specified personal legal actions

Caravan - your touring caravan

Details of the key features of each section you may select are listed overleaf.

Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

Buildings and Contents sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

Buildings section (pages 3 & 4)

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured	£250,000 or the sum insured agreed with you and appearing on your schedule
Accidental damage (e.g. putting a foot through a ceiling)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement	No inner limit
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees and expenses	Included in the Buildings sum insured

Contents section (pages 5, 6 & 7)

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft**, deeds and documents including those showing ownership of financial investments, animals, specifically insured items or any part of the buildings.

Vehicles and craft are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

Sum insured	£40,000 or any higher amount selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	40% of Contents sum insured
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250

Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	No inner limit
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	No inner limit
Fatal accident	£10,000
Food in freezer or refrigerator	No inner limit
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£1,000

Other optional covers you may have insured are shown in the tables below.

Garden cover (page 4)

Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500
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Personal possessions section (page 8)

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Cover accidental loss or damage anywhere in the world	
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

Legal expenses (pages 9, 10 & 11)

Covers costs to:

Pursue or defend legal action by or against a third party for disputes relating to goods and services, including your permanent home.

Pursue legal action against a third party for disputes relating to personal injury, clinical disputes, your home, your employment and the misuse of personal information about you.

Defend legal action relating to a motoring prosecution.

Represent you in an inquiry by the Inland Revenue into the amount of tax you have to pay on your wages or salary.

The most we will pay is £50,000 any one claim.

If your claim is covered, we will appoint an approved specialist solicitor who is expert in the law relating to your problem in your name and on your behalf.

We provide a Legal helpline to get telephone advice on any personal legal problem 24 hours a day, 365 days a year.

Caravan (page 12)

Covers accidental loss or damage anywhere in Great Britain or Europe

Caravan including fittings, fixtures and furnishings

The sum insured selected by you

Legal liability

£2,000,000

Alternative accommodation

£15 a day up to £300

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document. The page numbers shown in brackets are the page numbers in the policy document.

Excess

A £50 excess applies to most claims under all sections other than Legal expenses. You may have selected a higher amount. The excess that applies is shown in your schedule.

Under the legal expenses section, a £250 excess applies where we agree to appoint a legal representative that you choose.

Subsidence, landslip or heave (page 3)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- unless the main structure, garages or outbuildings are also damaged;
- to floor slabs unless load-bearing walls are also damaged.

Storm or flood (page 3)

Does not cover loss or damage to fences, gates, hedges or railings.

Malicious damage (pages 3, 4 & 5)

Does not cover damage by you, your family or other people living in the home.

Excluded loss or damage (page 14)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

Let, lent or sublet (Malicious damage/theft pages 3, 4 & 5)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

Vehicles and craft (pages 5, 6 & 8)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

Unoccupied (pages 3, 4 & 5)

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

Pedal cycles (page 8)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

Theft from unattended road vehicles (page 8)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

Legal Expenses (pages 9, 10 & 11)

The main exclusions are:

- the first £250 of every claim where you choose the legal representative that is appointed to represent you;
- legal costs we have not agreed to;
- contract disputes relating to business activities, building work and tenancy or lease agreements;
- contract disputes arising during the first 3 months of cover;
- claims where you do not have a reasonable chance of succeeding;
- claims you report more than 6 months after the event happened;
- disputes with any local authority or any government department;
- disputes between you and any other person covered by this policy;
- disputes between you and someone that you live with or have lived with.

Caravan (page 12)

Cover for damage or liability does not apply if the caravan is not used as a touring caravan.

Terrorism (page 14)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

General

There are a number of general exclusions that apply to household policies issued by all insurers.

Security protections

We will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

How do I make a claim?

Details of how to make a claim are shown in your Zurichcare Assistance booklet or you may ring us on the following numbers.

Claims and emergency assistance

0870 010 8888

24 hours a day

Legal expenses

0870 010 7654

24 hours a day (please quote reference 36202)

If your claim is covered we will appoint the legal representative in your name and on your behalf. It is important that you do not appoint a solicitor yourself.

How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

If you have a complaint about your policy, please call us on **0870 902 1282**.

If you prefer, you may write to us at the following address:

Customer Care Team
PO BOX 378
Fareham PO15 7WQ.

If you have a complaint about a claim, please call us on **0870 010 8888**.

If you prefer, you may write to the Claims Manager at the office handling your claim.

If you are still not satisfied, you can contact the Chief Executive's office.

You can phone **01242 511227**,
or e-mail chiefexecutive@uk.zurich.com

Or, write to:

Chief Executive
The Grange
Bishops Cleeve
Cheltenham GL52 8XX.

A member of the Chief Executive's office will respond to your complaint and offer to sort it out where possible.

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case. This is a free and impartial service.

You can phone on **0845 080 1800**,
or e-mail
enquiries@financial-ombudsman.org.uk

Or, write to:

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

You may contact the Ombudsman at any stage of your complaint. Your legal rights will not be affected.

Can I receive compensation if Zurich cannot meet its obligations to me?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on **020 7892 7300**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us (or your insurance advisor) of your decision in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and refund the remainder of the premium you have paid.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or by phone. We (or our authorised agent) may cancel your policy by giving you 7 days written notice to your last known address. We will charge you for the days we have been on cover and refund the remainder of the premium you have paid.



**General Insurer of
the Year 2004
Highly Commended**

Zurich Insurance Company

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