

## Summary of Cover

# OWNER OCCUPIER

## Home Insurance for Private Residences

**A home insurance package designed for private residences.**

**Discount Insurance offers you comprehensive standard cover plus optional extras.**

### Inflation Protection

**We** take away the burden of keeping **your buildings sums insured** in line with inflation - **we** use recognised price indices to amend **your sums insured** to reflect inflation.

### Expert Claims Management

**We** take on the burden of negotiating with third parties on **your** behalf.

### Spreading Your Cost

You can take up the option to pay **your** annual premium by monthly direct debit - helping **you** to manage **your** cashflow. There may be a charge associated with this.

### Policy Duration

This is an annually renewable **policy**; **pro-rata options are available when policy is purchased as part of a portfolio. Please contact Customer Services for more details.**

### Sums Insured

Correct values at risk must be advised to us. If the sums insured **you** request are not adequate this may jeopardise **your** claim or cover.

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables as shown in the **policy** wording. **Your policy certificate** will show the revised limits if these have been increased;
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes. (Causes 1 – 11 in the **policy** wording);
- Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and **home** entertainment equipment (including satellite dishes up to £500);
- Accidental loss of metered water and oil up to £500;
- Alternative accommodation up to a maximum of 20% of the sum insured;
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes up to £500;
- Accidents to domestic employees up to £2,000,000;
- If the property is rented by the policyholder, cover for up to 10% of the contents sum insured for damage to the **buildings** by any cause specified under **buildings** standard cover;
- Public liability insurance up to £2,000,000 including damage arising from **your** occupation of the insured property (but not its ownership).

### Personal Possessions

- Loss or damage to personal possessions anywhere in the world.

### Buildings Standard Cover

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot;
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings;
- Accidental damage to underground pipes and cables and up to £5,000 towards the necessary costs in locating the source of the damage;
- Alternative accommodation up to 20% of the **buildings** sum insured;
- Property owner's liability up to £2,000,000.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- The standard **excesses** and any increased amount **you** have agreed to pay shown within your **policy wording** or on the **policy certificate**;
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them;
- Property primarily used for and liability arising from business purposes.

### General Exclusions

## keyfacts®

### POLICY SUMMARY

This document is a summary of the insurance cover provided by the Homecare Insurance product and, as such, it does not contain the full terms and conditions of **your** insurance. **You** can find the full terms and conditions of the product in the **policy** document. This summary is provided to **you** for information purposes only and does not form part of **your** insurance contract.

Type of insurance cover - Discount Insurance offers comprehensive **home** insurance **buildings** and/or **contents** cover for private residences. Please refer to **your policy certificate** for full details of **your** cover.

The maximum amount **we** will pay is the sum insured or limit shown within **your policy** wording or on the **policy certificate**.

Cover is automatically added for personal accident if contents cover is selected. Accidental damage and personal possessions may also be included. **Your policy certificate** will show if **you** selected these options. This **policy** is underwritten by certain underwriters at Lloyd's.

### Policy Duration

This is an annually renewable **policy**.

### FEATURES AND BENEFITS

Where a heading is underlined in the **policy** summary, full details can be found in **your policy** booklet under the same heading.

### Contents Standard Cover

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination;
- Pre-existing damage and loss, damage or liability arising from illegal activities.

#### Exclusions under Contents Standard Cover

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals;
- Damage caused by any gradually operating cause;
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable;
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.

#### Exclusions under Contents Standard Cover and Buildings Standard Cover

- Loss or damage occurring after the insured property has been **unoccupied** or **unfurnished** (see full definitions within the **policy** wording) for 90 consecutive days or more by malicious persons, escape of water or oil, theft, mirrors, fixed glass and sanitary ware and accidental loss of oil and metered water;

#### Exclusions under Personal Possessions

- Theft from an unattended motor vehicle, unless the personal possessions are concealed from view and the vehicle is locked;
- Theft from an unlocked hotel room.

Other terms and conditions may apply, dependent on circumstance.

#### CANCELLATION

##### Your Rights

**You** may cancel this **policy** during the 14 days from receipt of the **policy** documents (new business) or the renewal date by giving notice in writing during this period to **your** insurance adviser at the address shown in their correspondence or by contacting RGA.

There is no refund of premium in the event of a total loss claim. However in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

In the event of a total loss, if **you** are paying by instalments, **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

#### Cancellation outside the Statutory Cancellation Period

##### Your Rights

**You** may cancel this **policy** at any time by providing prior written notice to **your** insurance Adviser at the address shown in their correspondence or to RGA, provided that there have been:

- No claims made under the **policy** for which **we** have made a payment;
- No claims made under the **policy** which is still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to **us** during the **period of insurance**. We will

retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**. RGA Underwriting Limited will retain 15% of the total cost of the insurance cover as an administration charge.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund for the unexpired proportion of the premium will be given.

#### CLAIM NOTIFICATION

In the event that **you** need to make a claim under **your policy**, **you** should telephone the Discount Insurance claims line on 020 8847 8007. Claims must be submitted within 30 days of the incident.

#### MAKING YOURSELF HEARD

Any complaint **you** may have should in the first instance be addressed to **your** insurance adviser, then claim office or helpline as applicable. If **you** are not satisfied with the way in which **your** complaint has been dealt with, **you** should write to Discount Insurance Customer Services department.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- **We** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted;
- **Your** business has a turnover of less than £1,000,000;
- Referral to the Financial Ombudsman will not affect **your** right to take legal action;
- Full details of addresses and contact numbers can be found within the **policy** wording.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Home and Travel Limited and RGA Underwriting Ltd are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **you** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full;
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

#### FINANCIAL SERVICES AUTHORITY REGULATION

Home and Travel Limited and RGA Underwriting Limited are authorised and regulated by the Financial Conduct Authority (FCA).

Lloyd's Underwriters are authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. This can be checked on the FCA's register by visiting their website at [www.fca.org.uk](http://www.fca.org.uk) register or by contacting them on 0800 111 6768.

For further details about this cover, please contact the Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.

Alternatively you can buy online at [www.discountinsurance.co.uk](http://www.discountinsurance.co.uk)