

# Policy Summary

## Congregational Home Choice

This document is only a summary and does not contain the full terms and conditions of the cover provided by the policy. Full details of the cover, terms and conditions can be found in the policy document.

Congregational Home Choice is underwritten by:  
Congregational & General Insurance plc.

Head Office:  
Curren House  
Curren Street  
BRADFORD  
West Yorkshire  
BD1 5BA

Registered in London No. 93688, England.

### TYPE OF INSURANCE AND COVER

Congregational Home Choice is a home insurance policy designed to cover the contents and/or buildings of your home up to a sum insured selected by you.

Cover is provided against damage caused by the following: fire, explosion, smoke, lightning, earthquake, theft, riot, malicious damage, storm and flood, subsidence, heave or landslip, escape of oil from fixed heating systems, escape of water from fixed water systems or freezing, collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals.

### SIGNIFICANT FEATURES AND BENEFITS - CONTENTS SECTION

Index-linking will apply to the sum insured. It will not apply to sums insured under the optional extensions outlined below.

A No Claims Bonus with a step-back facility is available to qualifying policyholders.

#### Cover automatically includes loss or damage to:

Contents in the open within the boundaries of the home (excluding storm or flood damage) up to £500 each claim.

Contents temporarily removed from the home whilst in the UK up to £5,000 each claim.

Contents stored or kept in detached garages, sheds and outbuildings up to £1,000 each claim.

Refrigerated and frozen food up to £1,000 each claim.

#### Cover also includes:

Replacement of external locks and keys following theft of keys up to £300 each claim.

Loss of personal money whilst in the home up to £500 each claim.

Loss of oil and metered water up to £1,000 each claim.

Occupier's and Personal Liability cover up to £2,000,000.

Alternative accommodation and/or loss of rent up to 20% of the contents sum insured following insured damage.

#### Optional covers:

Cover may be extended to include accidental damage.

#### Optional extensions:

Cover away from the home - Unspecified Personal Possessions ie. items composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic equipment, wearing apparel and other articles normally worn, used or carried (maximum article limit £1,000) may be covered against accidental loss or damage anywhere in the UK including 60 days per annum anywhere in the world. Any such items valued at £1,000 or more, any mobile phones, video cameras or camcorders, contact or corneal lenses, hearing aids or musical instruments, laptops or other portable computers may also be covered but must be included as Specified Items in the policy. A valuation may be required in respect of Specified Items.

Sports equipment away from home can be covered under the Sports Equipment section. A limit of £250 each item will apply.

Business equipment - Office equipment owned by you or your family and used for business or professional purposes may be covered whilst in the home.

Personal money and credit cards away from the home may be covered up to £500 each claim.

Pedal cycles may be insured up to a maximum value any one cycle of £1,000.

Family Legal Protection Cover – legal expenses cover up to £25,000 for one or more events arising from the same cause. (This cover is underwritten by DAS Legal Expenses Company Ltd, DAS House, Quayside, Temple Back, Bristol BS1 6NH).

### SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS – CONTENTS SECTION

Policy Excess - £50 for each claim made.

Valuables – unless the valuable is specified in the schedule a limit of 5% of the sum insured for contents or £1,000 will apply whichever is the less. The total limit payable in respect of such valuables will be 30% of the sum insured for contents or £7,500 whichever is the less. (Page 10, Basis of Claims Settlement, item 6.)

Contents Temporarily Removed – cover excludes loss or damage to contents removed from the home and belonging to or the responsibility of any student member of the family who is living away from the home. (Page 12, Extension B, Exclusion i) Paragraph c.)

Refrigerated and Frozen Food – cover excludes loss or damage involving a refrigerant or freezer unit over 15 years old. (Page 13, Extension H, Exclusion i) Paragraph c.)

## **SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS – CONTENTS SECTION**

### **(CONTINUED)**

Contents in Outbuildings – theft from detached outbuildings is excluded unless entry to or exit from the outbuilding was by forcible and violent means.

(Page 14, Extension R, Exclusion ii)

Contents in Outbuildings – loss or damage to contents in garages, sheds or outbuildings not situated within the boundaries of the land of the home is excluded.

(Page 14, Extension R, Exclusion iv)

Sports Equipment – loss or damage to sports equipment whilst in use is excluded.

(Page 16, Extension 3, Exclusion ii)

Theft from unattended motor vehicles - excluded unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle that has been locked and all windows and sunroofs closed.

(Page 15, Exclusion vi)

## **SIGNIFICANT FEATURES AND BENEFITS - BUILDINGS SECTION**

Index-linking will apply to the sum insured.

A No Claims Bonus with a step-back facility is available to qualifying policyholders.

Cover may be extended to include accidental damage.

### **Cover includes:**

Personal liability as owner of your buildings up to £2,000,000.

Accidental damage to fixed glass and sanitary fixtures.

Replacement of external locks and their keys following theft of the keys up to £300 each claim.

Alternative accommodation and/or loss of rent up to 20% of the buildings sum insured following insured damage.

## **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS-BUILDINGS SECTION**

Policy Excess - £50 for each claim made (with the exception of claims for subsidence, heave or landslip which have a standard excess of £1,000).

## **KEY FACTS APPLICABLE TO ALL SECTIONS**

### **DURATION OF CONTRACT**

Congregational Home Choice is an annual insurance contract, valid for 12 months from inception of cover

### **CANCELLATION RIGHTS**

If on reflection you decide that this policy does not meet your needs you may request cancellation by advising either your insurance intermediary or Congregational & General Insurance plc within 14 days of the date of your receipt of the of the policy.

If you choose to cancel this policy you will be entitled to a refund of the premium you paid. However, Congregational & General Insurance plc will charge a pro-rata premium for the time on cover plus £15 towards operational costs, subject to a minimum amount payable of £25 including Insurance Premium Tax (IPT).

### **CLAIMS NOTIFICATION**

If you need to claim under your policy you may do so by contacting the Claims Department at:

Congregational & General Insurance plc  
Curren House  
Curren Street  
Bradford  
West Yorkshire  
BD1 5BA

Telephone 01274 700 700

### **COMPLAINTS**

Congregational & General Insurance plc aims to provide you with excellent service at all times. However, if you have any cause for complaint you should, in the first instance, contact the insurance intermediary that arranged the insurance contract on your behalf. If you are still dissatisfied you may contact Congregational & General Insurance plc directly at the address and telephone number detailed above.

In the event that we are unable to resolve your complaint using our complaints procedure the matter may be referred to the Financial Ombudsman Service.

### **COMPENSATION SCHEME**

A compensation scheme exists to protect retail customers of insurance undertakings that are authorised and regulated by the Financial Services Authority (FSA).

In the event of an insurance undertaking being unable to meet its liabilities the retail customer may be entitled to compensation from The Financial Services Compensation Scheme (FSCS).

Congregational & General Insurance plc is authorised and regulated by the Financial Services Authority.

## **Congregational & General Insurance plc**

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Registered in London No. 93688

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*Congregational is authorised and regulated by the Financial Services Authority, authorisation number 202089  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234  
Subject to the rules of the Financial Ombudsman Service. Member of the Association of British Insurers*



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HC Rev 11.04