

Policy Summary

Key Choice Nest

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.

Key Choice Nest 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

Key Choice Nest is a home insurance policy designed to cover the contents of your home up to a limit of £50,000. As an option the buildings of your home can also be covered up to your selected sum insured.

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

SIGNIFICANT FEATURES AND BENEFITS - CONTENTS SECTION

Accidental damage cover is provided automatically.

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

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 are automatically covered up to £2,000 (maximum single article limit £1,500) against accidental loss or damage anywhere in the UK including 60 days per annum anywhere in the world. Any such items valued over £1,500, any mobile phones, video cameras and camcorders, contact or corneal lenses, hearing aids and 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.

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:

Loss of personal money and loss due to unauthorised use of credit cards up to £500 each claim.

Replacement of external locks and their keys following theft of keys up to £300 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 away from the home - Unspecified Personal Possessions – the £2,000 overall limit may be increased if required.

Cover away from the home – Specified Personal Possessions may be included.

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

Pedal cycles can 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 OR LIMITATIONS – CONTENTS SECTION

Policy Excess - £50 for each claim made.

Valuables – unless the valuable is specifically shown in the Schedule any amount exceeding £2,500 is excluded.
(Page 10, Exclusion ii)

Contents Temporarily Removed – 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 11, 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 12, Extension H, Exclusion i) Paragraph c.)

Contents in Outbuildings – theft from detached outbuildings is excluded unless entry to or exit from the outbuilding was by forcible and violent means.
(Page 13, Extension O, Exclusion ii)

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – CONTENTS SECTION**(CONTINUED)**

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 13, Extension O, Exclusion iv)

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

(Page 15, Exclusion vi)

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 vii)

SIGNIFICANT FEATURES AND BENEFITS - BUILDINGS SECTION

Cover automatically includes accidental damage.

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

Accidental damage to fixed glass and sanitary fixtures.

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

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

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**

Key Choice Nest 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 to cover 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
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KC NEST Rev 11.04