

keyfacts

House Guard Policy Summary



This is a summary of cover available under Fortis House Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Fortis Insurance on request.

Fortis House Guard

House Guard is an annual household insurance contract underwritten by Fortis Insurance Limited, apart from the Personal legal protection optional extension of cover, which is underwritten by DAS Legal Expenses Company Limited. English law will apply to this contract of insurance.

House Guard offers a Buildings and Contents policy where you choose the sum insured. A bedroom rated Contents policy is also available that offers a Contents sum insured of £40,000. The sum insured for Buildings must be high enough to cover the cost of rebuilding the structure of your home. The sum insured for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Personal belongings, High risk property, Pedal cycles and Personal legal protection. The sections you have chosen and the sums insured are shown on your policy schedule.

Main benefits

If you have chosen Buildings cover, we will cover the structure of your home including: outbuildings, garages, garden walls, gates, hedges, fences, paths and drives against loss or damage from specific perils (for example – fire, malicious damage, storm, flood or subsidence), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire, malicious damage, storm, flood or subsidence), as summarised on the next page and detailed in your policy document.





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Causes covered	Buildings	Contents	Standard Policy Limits	Policy Booklet
Buildings	✓	N/A	Up to the sum insured shown on your policy schedule	Section 1 – Buildings
Outbuildings	✓	N/A	£15,000 – unless another amount is shown on your policy schedule	Section 1 – Buildings
Professional fees and costs	✓	N/A	Up to the Buildings sum insured shown on your policy schedule	Section 1 – Buildings
Accidental breakage of fixed glass, ceramic hobs and sanitary fixtures and fittings	✓	N/A	Up to the Buildings sum insured shown on your policy schedule	Section 1 – Buildings
Accidental damage to underground pipes, cables and drains	✓	N/A	Up to the Buildings sum insured shown on your policy schedule	Section 1 – Buildings
Rent and Alternative accommodation	✓	✓	20% of either the Buildings or Contents sum insured	Section 1 – Buildings Section 2 – Contents
Contents	N/A	✓	Up to the sum insured shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	1/3 of Contents sum insured. (Limit for any one item is £1,500)	Section 2 – Contents
Business equipment	N/A	✓	£5,000 (Limit for any one item is £1,500)	Section 2 – Contents
Money	N/A	✓	£300	Section 2 – Contents
Freezer food	N/A	✓	£500	Section 2 – Contents
Contents in an outbuilding	N/A	✓	£1,000	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	N/A	✓	Up to the Contents sum insured shown on your policy schedule	Section 2 – Contents
10% increase in sum insured at Christmas & family weddings	N/A	✓	Up to the Contents sum insured shown on your policy schedule	Section 2 – Contents
Accidental damage to television sets, audio equipment, video recording equipment or personal computers	N/A	✓	Up to the Contents sum insured shown on your policy schedule	Section 2 – Contents
Public and personal liability	✓	✓	£2 Million	Liabilities Section
Unpaid damages	✓	✓	£2 Million	Liabilities Section
Liability to domestic employees	N/A	✓	£10 Million	Liabilities Section
Tenant's liability	N/A	✓	20% of Contents sum insured shown on your policy schedule	Liabilities Section
Optional covers available				
Accidental damage to Buildings and Contents	✓	✓	Up to the Building Contents sum insured shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Personal belongings Includes 60 days worldwide cover per year	N/A	✓	A choice of £1,000, £2,000, £3,000, £4,000 or £5,000. A £1,500 limit for any one item applies	Personal belongings extension
High risk property both inside and outside the home	N/A	✓	Your choice	High Risk property extension
Pedal cycles	N/A	✓	Your choice. A limit of £1,000 for any one cycle applies	Pedal cycles extension
Personal legal protection	✓	✓	£50,000	Section 3 – Personal legal protection



Main exclusions

General policy exclusions

Any loss or damage that happens gradually over a period of time. Property more specifically insured elsewhere. Property being confiscated or detained by customs or other officials.

See page 9 for details of general policy exclusions.

Exclusions relating to Buildings

Storm or flood damage to fences, gates and hedges. Subsidence loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations beneath the outside walls of the main building are damaged at the same time and by the same cause.

See pages 10, 11 and 13 for the exclusions applied under the Buildings section.

Exclusions relating to Contents

Storm or flood damage to property away from your home and not in a building.

Theft or attempted theft when your home or any part of it is lent or sublet to or occupied by someone who is not a member of your family, unless force is used to enter or leave the building.

See pages 14 – 17, 19 – 21 for the exclusions applied under the Contents section.

Exclusions relating to the Accidental damage extensions

Accidental damage caused by domestic animals, wear and tear, loss of value or depreciation.

See pages 12 and 18 for the exclusions applied under the Accidental damage extensions.

Exclusions relating to the Personal belongings extension

Theft or attempted theft from an unattended vehicle unless the item is hidden from view and all access points to the vehicle are securely locked. Breakage of sports equipment whilst in use and any items used for business or professional purposes.

See page 22 for the exclusions applied under the Personal belongings extension.

Policy Excess

The following excesses apply on top of any other excess that may apply (which will be shown in your schedule).

£50.00 for every incident (other than for subsidence, heave or landslip under Section 1 - Buildings).

£1,000.00 for subsidence, heave or landslip claims.

Cancellation Procedure

You have 14 days from receipt of your policy booklet to cancel the cover. We will refund your premium for the time that is left on your policy. Additionally we may make an administration charge of £10 or 10% of the premium, whichever is greater.

See page 7 of the policy booklet for Cancellation information.



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How to make a claim

Telephone the Fortis Onecall service on **08701 222021**, **this line is open 24 hours a day, 365 days a year**. Please have your policy details available. Alternatively, you can write to us at the address at the bottom of the next page.

We can immediately confirm your claim and if necessary send you a report form to fill in and return to us. We will send report forms within one working day of receiving your call.

Customers who have purchased Personal legal protection and wish to make a claim under this section should call DAS Legal Expenses Company Limited on **0117 934 2174**.

See pages 3, 7 and 8 of your policy booklet on how to make a claim and how we will deal with your claim.

Complaints Procedure

Step 1 – Please contact our Customer Service Adviser at the address below

Step 2 – Write to Barry Smith, Chief Executive, at the same address if your problem is not sorted out

Step 3 – If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR

See the back page of your policy booklet for details on how to make a complaint.

Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full.

For the remainder of any claim or unused premium, compensation is made to 90% of its value.

More information can be found on www.fscs.org.uk. Telephone **0207 892 7300**.