

keyfacts

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited

Type of Insurance Household – Groupama 45Wise

Period of Cover 12 Months

Buildings		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further details
Covers the structure of your Home against loss or damage caused by Fire, smoke, explosion, lightning, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks	Loss or damage after the buildings have been Unoccupied for more than 30 consecutive days or left Unfurnished is excluded Malicious damage, theft or attempted theft by you, your family or any person lawfully in your Home is excluded Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded	Policy Section 1 Buildings
Alternative accommodation if your Home is uninhabitable as a result of loss or damage covered by this policy	Up to 20% of the Buildings sum insured	Policy Section 1 Buildings Extensions to Section 1
Architects and Surveyor's Fees, the cost of clearing the site and making the building safe		Policy Section 1 Buildings Extensions to Section 1
Accidental breakage of fixed glass, fitted ceramic hobs, sanitary ware, cables and underground pipes and tanks		Policy Section 1 Buildings Extensions to Section 1
Public Liability	Up to £2,000,000	Policy Section 1 Buildings Extensions to Section 1
Excess	£50 standard compulsory policy excess applies. £1,000 compulsory excess for subsidence, heave and landslip applies	See policy schedule
Contents (within your Home)		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers the contents within your Home against loss or damage caused by Fire, smoke, explosion, lightning, theft, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, impact with the building	Loss or damage after the buildings have been left Unoccupied for more than 30 consecutive days or left unfurnished is excluded Malicious damage, theft or attempted theft by you, your family or any person lawfully in your Home is excluded. We deduct an amount for wear and tear for clothing household linen and pedal cycles We do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour For Theft or attempted theft from your garage or outbuilding any amount exceeding £1,500 for Standard Cover £2,500 for Accidental Damage Cover is excluded	Policy Section 2 Contents

Contents (within your Home) (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Valuables limits whilst in the Home	<p>Properties with:</p> <p>1 bedroom – standard cover £4,500 Accidental damage cover £6,500</p> <p>2 bedrooms – standard cover £5,000 Accidental damage cover £7,000</p> <p>3 bedrooms – standard cover £6,000 Accidental damage cover £8,000</p> <p>4 bedrooms – standard cover £7,000 Accidental damage cover £9,500</p> <p>5 bedrooms – standard cover £8,000 Accidental damage cover £12,000</p> <p>Up to £2,500 per item</p> <p>£50 standard compulsory policy excess applies</p>	<p>Policy Section 2 Basis of Claims Settlement</p> <p>See policy Definitions for definition of Valuables</p>
Visitors personal effects whilst in your Home	Up to £500	See policy Definition for Contents
Contents in the garden	<p>Up to £500 for Standard cover option</p> <p>Up to £1,000 for Accidental Damage cover option</p> <p>Damage to plants, trees, and shrubs is excluded</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Loss of oil and metered water	<p>Up to £1,000 for Standard cover option</p> <p>Up to £2,000 for Accidental Damage cover option</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Deep Freezer Contents	<p>Up to £500 for Standard cover option</p> <p>Up to £1,000 for Accidental Damage cover option</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Fatal Accident	Up to £5,000	Policy Section 2 Contents Extensions to Section 2 Contents
Office Equipment and office furniture used by you or your family for clerical business or professional purposes whilst in your Home	Up to £5,000	See policy Definitions for Contents
Personal Liability Covers you against liability for damage or injury caused by a third party	<p>Up to £2,000,000</p> <p>Loss arising from the carrying out of any profession, business or employment is excluded</p> <p>Liability arising from any mechanically assisted vehicles is excluded</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Legal liability arising from accidents to Domestic Employees	Up to £10,000,000	Policy Section 2 Contents Extensions to Section 2 Contents
Christmas/Weddings (Gifts and Provisions)	Up to 10% of the Contents Limit of Indemnity during December and 30 days either side of the wedding date	Policy Section 2 Contents under the heading Christmas and Weddings.
Accidental damage cover for audio and audio visual equipment and computer equipment is included	<p>Damage to records, tapes, discs, or computer software is excluded.</p> <p>Damage caused by cleaning, fitting, repair adjustment or dismantling apparatus is excluded.</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Replacement of locks if your keys are stolen	Up to £1,000	Policy Section 2 Contents Extensions to Section 2 Contents
Alternative accommodation if your Home is uninhabitable as the result of loss or Damage covered by this policy.	Up to 20% of the limit of indemnity for Contents	Policy Section 2 Contents Extensions to Section 2 Contents
Temporary removal of contents including contents in student accommodation	<p>Up to 20% of the limit of indemnity for Contents</p> <p>Up to £5,000 for contents in student accommodation</p> <p>£100 excess applies for contents in student accommodation</p>	Policy Section 2 Contents Extensions to Section 2 Contents
Excess	Standard compulsory £50 policy excess applies	

Extra Protection (for cover outside the home)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers your Personal Effects outside your Home within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy schedule	Unspecified items limits: £1,500 single article £1,000 sports equipment £350 mobile phones £400 personal money £500 credit cards £750 per pedal cycle Excludes loss or damage to sports equipment whilst in use Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible and violent entry Excludes theft of unattended pedal cycles unless in a locked building or attached by a security device to a permanently fixed structure Excludes equipment used for winter or water sports and camping.	Policy Section 3 Extra Protection
Excess	Standard compulsory £50 policy excess applies	

General Exclusions (applying to the whole policy)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	The policy excludes loss, damage, injury or liability arising from or relating to: <ul style="list-style-type: none">▪ Nuclear or radioactive incidents▪ Acts of war▪ Property obtained by deception▪ Pollution▪ Computer viruses or date recognition failures▪ Biological, chemical or nuclear terrorism	General Exclusions

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

If you wish to make a claim, please telephone 0870 2403093

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk, or via www.groupama.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE
www.groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority