

Home Household Insurance – Policy Summary

keyfacts®

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Home Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the MMA Home Insurance product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

DESCRIPTION
<p>SECTION A – BUILDINGS</p> <p>Standard Buildings Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslide Cover up to the buildings sum insured as shown in the policy schedule</p> <p>Cables, Pipes, Tanks Accidental damage for which you are legally responsible</p> <p>Temporary accommodation and Loss of Rent Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured</p> <p>Property Owners Liability Legal liability as owner but not occupier of the buildings Legal liability under Defective Premises Act Up to £2,000,000 plus costs</p> <p>Accidental damage (optional cover) Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule</p>
<p>SECTION B: CONTENTS</p> <p>Standard contents cover Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslide Cover up to the contents sum insured as shown in the policy schedule</p> <p>Loss of Oil and Metered Water Up to £1,000</p>

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Significant features and benefits of the policy

DESCRIPTION
<p>Temporary accommodation Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section Up to 20% of the sum insured</p> <p>Occupiers and Personal liability Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property Up to £2,000,000</p> <p>Employers liability Legal liability for bodily injury caused to domestic employees during the course of their work Up to £10,000,000</p> <p>SECTION C : PERSONAL POSSESSIONS INSURANCE (optional cover) Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days Up to the sum insured shown in the policy schedule</p> <p>SECTION D: PEDAL CYCLES INSURANCE (optional cover) Accidental loss or accidental damage to any specified pedal cycle whilst within the UK Up to the sum insured shown in the policy schedule</p> <p>SECTION E: LEGAL PROTECTION INSURANCE (optional cover) Legal costs and expenses up to £50,000 to enable you to pursue legal proceedings for customer disputes, employment disputes, bodily injury claims and property protection</p> <p>SECTION F: MMA HOME EMERGENCY (optional cover) Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair</p> <p>SECTION G: MMA PESTSHIELD (optional cover) The contractor's charges up to £150 including VAT for the emergency removal, extermination and/or control of wasps' and/or hornets' nests, rats, mice and clothes moths</p>

Significant and unusual exclusions or limitations of the policy

	See Policy Document
<p>SECTION A: BUILDINGS</p> <p>Standard Buildings Compulsory excess is £50 except for Subsidence, Landslip and Heave where the excess is £1,000 Additional excesses may apply – please refer to the policy schedule Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p> <p>Cables, Pipes, Tanks Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains</p> <p>Property Owners Liability Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	<p>SECTION A</p> <p>Pages 8 & 9</p> <p>Page 9</p> <p>Page 9</p> <p>Page 10</p>

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Significant and unusual exclusions or limitations of the policy

	See Policy Document
<p>SECTION B: CONTENTS</p> <p>Standard contents cover Compulsory excess is £50 Additional excesses may apply – shown in the policy schedule Any amount exceeding £500 for contents in the open Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished Malicious acts, theft or attempted theft caused by you, your family or tenants or while your home is unoccupied or unfurnished Malicious damage or theft cover in excess of £2,000 from outbuildings and garages Loss or damage caused by theft whilst your home is lent or let unless involving forcible and violent entry to or exit from your home</p> <p>High Risk Items Limit Total limit is one third of the sum insured Single article limit is up to 10% of the sum insured, maximum £5,000</p> <p>Loss of Oil and Metered Water Loss or damage caused while the home is unoccupied or unfurnished</p> <p>Occupiers and Personal liability Legal liability arising from – Bodily injury to you or a family member or an employee – Damage to property owned or the ownership of any land or building – Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1999</p>	<p>SECTION B</p> <p>Pages 12 & 13</p> <p>Page 13</p> <p>Page 12</p> <p>Page 13</p> <p>Page 16</p>
<p>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover) The compulsory excess is £50 Theft from unattended vehicles unless property concealed in a boot or glove compartment and any amount exceeding £1,000 Loss or damage to sports equipment while in use Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p>	<p>SECTION C</p> <p>Page 18</p>
<p>SECTION D: PEDAL CYCLES INSURANCE (optional cover) The compulsory excess is £50 Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p>	<p>SECTION D</p> <p>Page 18</p>
<p>SECTION E: LEGAL PROTECTION INSURANCE (optional cover) Any claim relating solely to personal injury in an employment dispute A claim relating to your business, profession or trade, a contract involving a motor vehicle, the settlement payable under an insurance policy, a dispute arising from any loan, mortgage, pension, investment or borrowing A claim relating to any illness or bodily injury which happens gradually</p>	<p>SECTION E</p> <p>Pages 25 & 26</p>
<p>SECTION F: MMA HOME EMERGENCY (optional cover) Boiler or heating failures between May to August inclusive and boilers over 15 years old Replacement of cylinders, tanks, radiators and sanitary ware External water supply pipes Work undertaken by any person or organisation other than a tradesperson authorised in advance by Homeserve Claims Management Ltd to carry out repairs</p>	<p>SECTION F</p> <p>Page 30</p>
<p>SECTION G: MMA PESTSHIELD (optional cover) Any claim occurring within the first 14 days of the first period of insurance Your home being unoccupied for 60 consecutive days or more Loss or damage to any property or any consequential loss or damage of any kind</p>	<p>SECTION G</p> <p>Pages 36 & 37</p>

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How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A – D):

Telephone 08708 44 44 41 to speak to MMA Property Care Line, PO Box 471, Cardiff CF10 3WJ

Legal Protection (Policy section E):

Telephone 0870 129 9713 to speak to DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Claims can also be emailed to NewClaims@das.co.uk

Home Emergency (Policy section F):

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on 08701 299 715

MMA Pestshield (Policy section G):

If a claim or possible claim occurs you must report it as soon as possible. Please contact us on 08701 299 717

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £25.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. In some cases, the broker or intermediary who arranged your insurance will be able to resolve any concerns and you should contact them directly.

Alternatively, you may telephone us on 0118 955 2222 or write to The Customer Services Director at the following address, quoting your policy or claim number: MMA Insurance plc, Norman Place, Reading RG1 8DA.

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc. You can also ask for your case to be reviewed by the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (website www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN (website www.fscs.org.uk).