

Policy Summary

Please read this document carefully, which provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

NIG Home Insurance Policy

The Home Insurance Policy is underwritten by The National Insurance and Guarantee Corporation Limited (NIG), and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

Section 1: Buildings	Section 2: Contents
What is covered	
<ul style="list-style-type: none"> • Your home and its walls, roofs, drives, patios; • Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes; • Outbuildings including sheds, garages, tennis courts, terraces, and carports within the same site. 	<ul style="list-style-type: none"> • Household goods, including non-permanent fixtures and fittings like carpets and curtains; • Personal belongings in the home, outbuildings, garages and sheds within the same site; • Money in the home up to £100.
Loss or Damage What you are covered for:	
<ul style="list-style-type: none"> • Fire & Smoke Damage; • Storm or Flood; • Escape of water or oil; • Theft or attempted theft; • Damage by malicious persons or vandals; • Subsidence; • Riot; • Impact. 	<ul style="list-style-type: none"> • Fire & Smoke Damage; • Storm or Flood; • Escape of water or oil; • Theft or attempted theft; • Damage by malicious persons or vandals; • Subsidence; • Riot; • Impact.
Additional Cover Extra benefits included as standard:	
<ul style="list-style-type: none"> • Damage to internal plumbing installations by frozen pipes; • Accidental breakage of windows or fixed sanitary ware; • The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 15% of the sum insured); 	<ul style="list-style-type: none"> • Accidental breakage of TVs, videos, audio and home computer equipment; • Replacement door locks if your keys are stolen, up to £250; • Oil and Metered water up to £500; • Items kept in the garden up to £250 (Paragraph D – Contents in the open);

Section 1: Buildings

Section 2: Contents

Additional Cover - continued

- Between exchange of contracts and completion of the sale of your property, the benefit of the insurance is extended to the new purchaser (Paragraph E – During Sale);
- Accidental damage to external pipes and cables.
- Freezer contents (Paragraph I – Deep Freezer contents);
- Contents temporarily removed to another building up to 15% of the sum insured.

Accidental Damage Cover (Optional Extra)

- Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor.
- Extra accidental damage cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture.

Summary of Exclusions and Limits

Please refer to your policy document for full details

Your policy will not pay for:

- Theft or attempted theft;
 - Damage by malicious persons or vandals;
- Caused by you or your family.

After your home has been unoccupied for more than 35 consecutive days or is left unfurnished your policy will not pay for:

- Theft or attempted theft;
- Damage by malicious persons or vandals;
- Escape of water or oil;
- Damage to internal plumbing installations by frozen pipes;
- Accidental damage to glass and sanitary ware;
- Accidental damage.

Domestic pets:

- Your policy will not pay for accidental damage caused by domestic pets.

Your policy will not pay for:

- Theft or attempted theft;
 - Damage by malicious persons or vandals;
- Caused by you or your family.

After your home has been unoccupied for more than 35 consecutive days or is left unfurnished your policy will not pay for:

- Theft or attempted theft;
- Damage by malicious persons or vandals;
- Escape of water or oil;
- Accidental damage to TVs, videos, audio and home computer equipment;
- Accidental breakage to mirrors and glass;
- Accidental damage.

Domestic pets:

- Your policy will not pay for accidental damage caused by domestic pets.

Your policy will not pay for:

- Theft or attempted theft while your home is loaned or let or occupied by paying guests unless involving forcible and violent entry to or exit from the home.

Section 1: Buildings	Section 2: Contents		
Summary of Exclusions and Limits - continued			
	<p>Business equipment:</p> <ul style="list-style-type: none"> Your policy will not pay for loss or damage to property (including money) held for any professional or business purposes. <p>*Valuables, **Collections and ***Works of Art in the Home limit:</p> <ul style="list-style-type: none"> £5,000. Please refer to your policy schedule for details of the limit applicable to your policy. <p>Single article limit:</p> <ul style="list-style-type: none"> £1,000. <p>Limit for loss from outbuildings (except garages):</p> <ul style="list-style-type: none"> £1,000. 		
Excess			
<p>The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p>			
Subsidence	£1,000	All claims	£50
All claims	£50		

*Valuables are gold and silver articles, watches, jewellery, cups, trophies and the like and furs.

**Collections are stamps, medals, coins, firearms and similar collections of intrinsic value.

***Works of art are curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Section 4: Personal Possessions (optional extra)	
What is covered	Loss or damage
<p>Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, pedal cycles, and money.</p>	<ul style="list-style-type: none"> Accidental loss; Accidental damage; Money up to £250; Credit cards up to £250; <p>Anywhere in Europe and for up to 60 days elsewhere in the world.</p>

Section 4: Personal Possessions - continued

Summary of Exclusions and Limits

Please refer to your policy document for full details

Loss or Damage.	Your policy will not pay for: <ul style="list-style-type: none">• Theft from an unattended vehicle unless all doors, windows and boot or hatchback are closed and securely locked up to £1,000;• Property used for professional or business purposes;• Theft of Pedal cycles when the cycle is unattended unless the cycle is immobilised by a security device;• Loss or damage while the cycle is being used for racing, pacemaking or trials;• More than £1,000 for any item unless specified in the schedule.
Money Credit cards	Your policy will not pay for: <ul style="list-style-type: none">• Loss unless reported within 24 hours to the police.
Excess	
A £50 excess is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.	

Section 5: Caravan

(optional extra)

Caravan – What is covered:	Caravan contents – What is covered:
<ul style="list-style-type: none">• The caravan including fixtures and fittings including awnings and external steps;• Furniture, furnishings, bedding and household linen and Utensils.	<ul style="list-style-type: none">• Personal effects, clothing and luggage, audio and visual equipment and sports equipment while in the caravan up to £100 per item.
Additional Cover	
Extra benefits included as standard:	
<ul style="list-style-type: none">• Additional cost of removing caravan to nearest repairer and returning it to your home;• Alternative accommodation for up to 15 days (maximum £20 per day) if the caravan becomes uninhabitable as a result of loss or damage while you are on holiday or touring;• Payment of lost hiring charges, up to 15 days, for bookings made before the date of the loss or damage. Maximum £20 per day.	

Section 5: Caravan - continued

Summary of Exclusions and Limits

Please refer to your policy document for full details

Caravan

Your policy will not pay for:

- Your caravan while it is being used as a permanent residence or for any trade, business or profession;
- Theft of touring caravan unless the caravan is secured by a hitch lock or wheel clamping device while detached from the touring vehicle.

Caravan contents

Your policy will not pay for:

- Valuables, personal money, credit cards, collections and Works of Art;
- Personal effects, clothing and luggage, audio and visual equipment or sports equipment while the caravan is not being used by you and your family;
- Theft of personal effects, clothing and luggage, audio and visual equipment or sports equipment while the caravan is being used by you and your family unless the caravan is securely locked and all windows are tightly closed and locked.

Excess

The following excesses are payable. Please refer to your policy schedule for full details of the excesses that apply to your policy.

Fixed Site Caravans – all claims

£50

Touring Caravans – all claims

£100

Section 6: Small Craft

(optional extra)

What is covered

- Loss or damage to the hull and all gear and equipment including any outboard motor, launching trolley and trailer used with the craft while within 3 miles of the coast of the United Kingdom or Republic of Ireland.

Summary of Exclusions and Limits

Please refer to your policy document for full details

Your policy will not pay for:

- Theft or attempted theft unless the whole craft is stolen, or entry into the craft or store is by forcible and violent entry or outboard motors are securely locked to the craft by an anti theft device;
- Loss or Damage when craft is let out on hire or charter, use other than for pleasure, or to sails or protective coverings by wind or blown away.

Excess

A £50 excess is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Making a Claim

To make a claim you can obtain a claim form from your broker or call us direct on 0845 607 1626. Alternatively, NIG provide a 24 hour, 7 days a week Helpline to give you free advice or arrange for a reputable repairer to help you with an emergency. Please call 0870 0100 346.

Rights of Cancellation

If this cover does not meet your requirements, please return all your documents within 14 Days of receipt. We will return any premium paid in full.

Your Satisfaction

We and your Broker or Agent will endeavour to provide you with a high level of service. If you have a complaint please contact:

The Broker or Agent who arranged the policy for you,

Or;

NIG at Crown House, 145 City Road, London EC1V 1LP

If you are not satisfied with the way your complaint is dealt with, please write to the Managing Director of NIG at the address shown above.

If we cannot resolve the differences between us, you can refer your complaint to the Financial Ombudsman Service. South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone number 0845 080 1800.

Details about our Regulator

NIG is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to 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. For compulsory classes of insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.