

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy other than the Travel and Monthly Premium Protection sections which are each covered by separate policy booklets. The latter policy booklets are provided only where these sections are insured. The optional Working from Home section is covered by an endorsement, which is provided only when this section is insured.

## Name of the insurer

The Insurer of all sections of this policy, other than as noted immediately below, is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich, NR1 3NG. The Family Legal Protection section of this policy and the legal expenses insurance within the Travel section are insured by Brit Insurance Limited. Registered Office: 55 Bishopsgate, London, EC2N 3AS and managed by Capita Assistance, a trading division of Capita Insurance Services Limited. The above insurers are authorised and regulated by the Financial Services Authority.

## Type of insurance and cover

The Norwich Union Home Plus policy is a multi-section home insurance policy. All sections are optional except that you must select Buildings or Contents. Sections are provided for Buildings (with an Accidental Damage Option), Contents (with an Accidental Damage option), Personal Belongings, Caravan, Small Craft, Personal Accident, Home and Garden, Sports Package, Family Legal Protection, Travel and Working from Home. If you choose to pay your premium by monthly payments, Monthly Premium Protection cover is also provided.

## All sections

### Significant features and benefits

- Clubline Total Incident Management claims services
- Club Assistance providing free legal and tax advice
- GP Helpline Service – providing free professional medical advice.

All available 24 hours a day, 365 days a year.

### Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the **General Conditions** section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions** section of the policy booklet for those exclusions that apply to all sections covered by the booklet.

- You will have to pay the first part of most claims – this is known as an 'excess'. For most claims the excess is £60 but an excess of £1,000 applies for subsidence under the **Building section**
- Certain losses or damage are not covered if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the **Contents section** unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals is not covered.

## Buildings section

See the Buildings section of your policy booklet for details.

### Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.– see policy booklet.

In addition cover is provided for

- Alternative accommodation following an insured loss
- Accidental damage to fixed glass, sanitary fixtures and underground services
- Damage caused by emergency access
- Costs of tracing and accessing leaks (up to £5,000)
- The buyer when you are selling your home
- Your legal liability as owner of your home.

With the **Accidental Damage option** this cover is extended to cover all other accidental damage that we regard as insurable – see Buildings section, Section I Accidental Damage for details.

## Home Plus policy summary

### Significant and unusual exclusions or limitations

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row
- Certain loss or damage caused by you, paying guests or tenants
- Liability as occupier of your home but this can be insured under the **Contents section**
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Loss or damage to your buildings from any cause not listed in the policy booklet – but wider cover is available with the **Accidental Damage option**.

### Contents section

See the Contents section of your policy booklet for details.

### Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.– see policy booklet.

In addition cover is provided for

- Accidental damage to audio, video and computer equipment
- Contents temporarily removed from the home
- Contents in outbuildings (up to £2,500) and in the open (up to £1,000)
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers (up to £1,000)
- Loss of domestic fuel and metered water (up to £1,000)
- Alternative accommodation following an insured loss
- Damage caused by emergency access
- Your liability as occupier, employer, tenant and in a personal capacity.

With the **Accidental Damage option** all other accidental damage occurring in the home, that we regard as insurable, is covered. See Contents section, Section Q Other Accidental Damage for details.

### Significant and unusual exclusions or limitations

See the Contents section of your policy booklet for details.

Your policy does not cover:

- Boats, boards, water craft of any kind
  - Items used for business or professional purposes
  - Certain losses or damage when your home is unoccupied for more than 60 days in a row
  - Theft or malicious damage caused by you, members of your household, paying guests or tenants
  - The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature but wider cover is available under **Home and Garden Package**
  - Loss or damage to pedal cycles in the open – but wider cover is available under **Personal Belongings**
  - Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building – but wider cover is available under **Personal Belongings**
  - Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment - but wider cover is available under **Personal Belongings**
  - Loss or damage to your contents from any cause not listed in the policy booklet – but wider cover is available under the **Accidental Damage option** and the **Personal Belongings section**.
- The following exclusions apply under the Accidental Damage Option – see Contents section, Section Q – Other Accidental Damage for details.
- Accidental damage occurring outside the home – but wider cover is available under **Personal Belongings**
  - Damage occurring when your home is lent, let or sub-let.

### Personal Belongings section

See the Personal Belongings section of your policy booklet for details.

#### Significant features and benefits

This provides much wider cover than is provided under the **Contents section** for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

#### Significant and unusual exclusions or limitations

See the Personal Belongings section of your policy booklet for details.

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium
- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details. This limit can be increased, on request, for an additional premium
- Theft or malicious damage caused by you, members of your household, paying guests or tenants is not covered
- Theft of pedal cycles while away from the home is not covered unless in a building or locked to an immovable object
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature is not covered, but wider cover is available under the **Home and Garden Package**
- Damage to sports racquets, sticks, bats and clubs while in play – but this cover is available under the **Sports Package**.

### Caravan section

See the Caravan section of your policy booklet for details. Cover is provided for touring caravans only (not static caravans or motor homes).

#### Significant features and benefits

- Accidental loss or damage to your caravan, its fixtures, fittings, furnishings and utensils
- Accidental loss or damage to your caravanning and camping equipment
- Your legal liability arising from ownership or use of your caravan within the geographical limits specified in the policy booklet (the UK and most European countries).

#### Significant and unusual exclusions or limitations

- Theft or attempted theft of the caravan unless secured by a wheelclamp or hitchlock
- Theft from an unattended caravan unless involving violent and forcible entry
- Loss or damage to personal belongings but this cover is available under **Personal Belongings**
- Business or professional use or letting out on hire.

### Small Craft section

See the Small Craft section of your policy booklet for details.

#### Significant features and benefits

The following cover is provided within the British Isles and surrounding coastal waters up to 12 miles:

- Accidental loss or damage to the craft including any inboard engine, normal gear and equipment plus the following items if they are shown on the policy schedule – outboard motor, trailer or trolley
- Your legal liability arising from ownership or use of the craft. Up to £1 million unless the craft has a maximum design speed of over 20 miles per hour when a limit of £100,000 applies. the lower limit can be increased, on application
- Medical expenses up to £200 following your accidental injury if the craft sinks or hits an external object.

### Significant and unusual exclusions or limitations

- Loss, damage or legal liability unless the policy conditions in the Small Craft section of the policy are observed (these relate to the safe use of the craft and security)
- Theft of outboard motor unless fitted with an anti-theft device or involving violent and forcible entry
- Theft of gear or equipment unless involving violent and forcible entry
- Loss or damage to outboard motors unless fitted to the craft by a safety device
- Liability in respect of water skiing, parachute skiing or similar activities while being towed by the craft unless you have chosen to pay an additional premium for this cover.

### Personal Accident section

See the Personal Accident section of your policy booklet for details.

#### Significant features and benefits

Covers you and members of your family living permanently with you for death caused by accidental injury.

### Home and Garden section

See the Home and Garden section of your policy booklet for details.

#### Significant features and benefits

- Re-landscaping cost if your garden is damaged by fire, explosion, lightning, malicious acts, theft or attempted theft or being hit by vehicles, animals or aircraft
- The cost of any undamaged items of contents forming part of a pair, set, suite or item of a uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily
- Call out, labour, parts and materials in respect of home emergencies as defined within the policy booklet.

### Sports Package section

See the Sports Package section of your policy booklet for details.

#### Significant features and benefits

- Accidental death benefit if you die within 12 months solely as the result of a sporting injury
- Compensation for loss of use of sports club membership due to disability following a sporting injury
- The limits for theft from an unattended vehicle under the **Personal Belongings** section are increased
- The **Personal Belongings** section is extended to cover damage to certain sports equipment in use.

#### Significant and unusual exclusions or limitations

Accidental injury resulting from certain hazardous sports listed in your policy booklet.

### Family Legal Protection section

See the Family Legal Protection section of your policy booklet for details.

#### Significant features and benefits

Costs of pursuing a legal action arising from:

- Your death or personal injury
- Loss or damage to your personal belongings or home
- Your buying or hiring goods or services for your private use where amount in dispute is at least £125 including buying your home
- Your contract of employment
- Interference with your rights under the Data Protection Act.
- Costs of defending a legal action arising directly from you privately selling your goods or home where the amount in dispute is at least £125 including selling your home.

#### Significant and unusual exclusions or limitations

The insurer will only cover claims:

- Which occur during the period of the insurance
- Have reasonable prospects of succeeding
- Reported within 180 days of the event giving rise to the claim
- Arising from interference with your legal rights relating to your home where they occur more than 180 days after the start of your Legal Expenses insurance
- Arising from your contract of employment where they occur more than 90 days after the start of your Legal Expenses insurance.

The insurer will not pay any costs incurred before your claim has been accepted.

The insurer will not cover any claim arising from or relating to:

- A matter you should have realised might occur before entering into this contract
- A dispute between you and the insurer or any member of the Aviva group of companies
- Death, personal injury or damage to property as a result of an accident involving a vehicle you were driving
- Building, re-building, extending or converting a building
- Subsidence, heave, landslip, mining or quarrying
- Patent, copyright, intellectual or artistic property or investments, including stocks and shares
- Disputes between landlords and tenants
- Planning laws and regulations and taxes relating to your home
- Equal pay legislation.

### Travel section

See your separate Travel policy booklet for details.

#### Significant features and benefits

This section provides travel insurance for holiday or business trips (clerical/administration only), not exceeding 60 days in duration, which commence during the period of insurance. UK trips are included only where they involve 2 or more nights stay in pre-booked accommodation. Some of the covers provided are optional.

If you have selected any of these options this will be shown on your policy schedule.

The following features and benefits are provided (limits mentioned apply per insured person)

- **24 hour Worldwide Emergency Medical Service** – you may use our 24 hour Worldwide Emergency Medical Service for immediate help with any emergency medical situation you have when outside the UK
- **Cancellation and Curtailment** – refund of pre-paid travel and accommodation costs up to £5,000 should you have to cancel or cut short your trip due to the reasons stated in your policy booklet
- **Missed Departure** – additional travel and accommodation costs up to £750 if you miss your international departure from/to the UK due to the reasons stated in your policy booklet
- **Personal Accident** – up to £25,000 is paid for death or loss of limbs/sight or permanent disablement

- **Medical and Repatriation Expenses** – up to £5 million for emergency treatment outside the UK, including repatriation and other necessary travel and accommodation expenses
- **Delayed Baggage** – up to £250 for replacement of essential items following loss on the outward journey
- **Personal Money** – including cash (up to £250), travellers' cheques and travel tickets up to £500 in total
- **Loss of Passport or Driving Licence** – Extra travel or accommodation expenses up to £500 to replace these
- **Personal Liability** – in respect of accidental injury to third parties or for damage to their property
- **Travel Delay** – compensation up to £100 if your booked means of travel is delayed for more than 12 hours. Also provides cover up to £5,000 if you abandon the trip after being delayed more than 24 hours
- **Legal Expenses** – up to £25,000 for legal costs incurred following your personal injury or death while you are on your trip
- **Sporting Activities** – cover automatically applies for certain sporting activities defined within the policy booklet.

#### Optional covers

- Winter Sports cover for up to 21 days. Cover for loss of or damage to ski equipment and compensation if you cannot ski due to piste closure or accident or illness
- Personal Baggage. Cover for personal belongings up to £1,500 in total, with a limit of £250 per item. (Not required if clothing and personal belongings are insured under the **Personal Belongings section**)

#### Significant and unusual exclusions or limitations

For cover to apply you must comply with the policy conditions in the Travel section of the policy. These include the need to tell us about pre-existing medical conditions and actions you must take whenever you are aware of a possible claim under this policy (e.g. you may need to notify the police within 24 hrs).

- Cover is restricted to travel within Europe unless you have chosen worldwide cover
- Cover is restricted to you, your domestic partner and children up to age 17 (23 if in full time education), living permanently with you
- Children are only covered if travelling with you, your partner or as detailed in the policy booklet

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- Cancellation, curtailment or medical expenses claim
  - Arising from pre-existing medical conditions
    - see policy booklet for details
  - For pregnancy or childbirth if you are more than 32 weeks pregnant at the time of the claim
  - For hospital or repatriation costs that have not been authorised by the Emergency Medical Service
- Medical expenses, curtailment or personal accident claims
  - That result from your participation in organised sports or any sporting activity not covered by the policy and hazardous activities such as motorcycling on machines over 125cc, mountaineering, bungee jumping, white water rafting, potholing, racing, expeditions, crewing vessels between countries, ski jumping or ice-hockey
  - In relation to winter sports activities unless this optional extension is insured
- Missed departure claims due to strike or industrial action existing or notified before you leave home
- Personal money claims
  - If left unattended (unless in locked personal accommodation)
  - If stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space)
  - For any loss from a suitcase in transit by air and outside of your control
- Travel delay claims if you do not check in by the time you are supposed to
- Personal baggage claims
  - If stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space)
  - For certain sports equipment, contact lenses, hearing aids, dentures and business equipment.

### Working from Home section

See separate policy endorsement for details.

#### Significant features and benefits

Cover under this optional section is available if you work from home in a clerical capacity, including if you receive business visitors in the home.

Cover under the Contents section above is extended to cover:

- Office equipment, supplies and furnishings up to your chosen Working from Home sum insured (maximum £15,000).
- Samples of stock (up to £1,000) but only while in the private dwelling.

Cover as provided under the Personal Belongings Section above is provided for:

- Office equipment up to 30% of your chosen Working from Home sum insured, when temporarily removed from the home.

Liability cover under the **Building** section (if insured) and the **Contents** section is extended to include:

- Your legal liability, in respect of clerical activities only, connected with your trade, business or profession and carried out in the home by you or your business employees.
- Your legal liability as an employer of receptionists and clerical staff in the home.

#### Significant and unusual exclusions or limitations

- An excess of £100 applies for office equipment temporarily removed from the home.
- There is no cover for theft of office equipment left unattended when temporarily removed from the home unless it is in a locked room, or vehicle when further restrictions and a limit of £1,000 apply – see policy booklet and endorsement for details.
- There is no liability cover for any goods, service, advice, treatment, operation or diagnoses supplied by you or your business employees.

### Monthly Premium Protection section

See your separate Monthly Premium Protection policy booklet for details.

#### Significant features and benefits

If you are eligible, this section pays your monthly premiums for House insurance for up to 12 months if you become unemployed or cannot work because of an accident or illness.

#### Significant and unusual exclusions or limitations

You are eligible for this benefit if, at the inception of your home insurance, you are aged 18 or over, under 75 and in work or retired (with additional eligibility requirements for those working on fixed-term contracts).

If you are retired or aged 65 to 74 the only benefit payable is for an illness that requires hospitalisation and payments are only payable for up to 6 months.

No benefit is payable for a disability arising from a pre-existing medical condition, pregnancy or child birth.

### Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

### Cancellation rights

You have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

### How to claim

For claims under all sections other than Travel and Family Legal Protection, telephone Clubline on **0800 012345**.

For Medical Emergencies and Travel Assistance under the Travel Section call **(+44) 1603 208041** or fax **01603 208075**.

For claims under the Legal Expenses section or the Legal Expenses cover within the Travel section call **08705 234500**.

For other claims under the Travel section call **(+44) 1603 208071** from abroad and **0800 0156745** from the UK.

For legal and tax advice call Club Assistance on **08705 234540**.

For professional medical advice call the GP Helpline on **08707 397699**.

### Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details of the complaint procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

### Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about the scheme is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to: Financial Services Compensation Scheme 7th Floor Lloyds Chambers Portsoken Street London E1 8BN.

