

Towergate Holiday Homes Insurance Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

Name of the insurance undertaking

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.

Norwich Union Insurance Limited is authorised and regulated by the Financial Services Authority.

Type of Insurance and Cover

The Towergate Holiday Homes Insurance policy provides cover for buildings and/or contents. Sections are provided for Buildings, Contents, Valuables and Personal Effects (optional).

Note: In certain circumstances the cover provided may be different to our standard conditions.

All Sections

Significant Features and Benefits

Free 24 Hour Emergency Helpline.

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.

- You will have to pay the first part of most claims - this is known as an 'excess'. The standard policy excess is £50 although this can be increased in order to obtain a premium discount.
- Certain losses or damage 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
- Damage caused by escape of water if the home is unoccupied for more than 30 consecutive days (excluding period 1 November to 31 March)
- Damage caused by escape of water if the home is unoccupied for more than 7 days between 1 November and 31 March unless the water system has been drained down

Buildings Section - see Section 1 of 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 or loss of hiring charges following an insured loss
- accidental damage
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £1,000)
- the buyer when you are selling your home
- your legal liability as owner of your home.

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 30 days in a row
- Theft or malicious damage caused by persons lawfully in the home
- 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.

Contents Section - see Section 2 of 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
- contents temporarily removed from the home
- contents in outbuildings (limited to £2,500 for theft)
- garden ornaments and furniture (up to £750)
- replacement locks if keys are lost or stolen (up to £250)
- spoilage of food in freezers (up to £500)
- loss of domestic fuel and metered water (up to £750)
- pedal cycles (up to £250)
- personal effects (£500) and personal money (£100) away from the home
- your liability as occupier, employer, tenant and in a personal capacity

Significant and unusual exclusions or limitations - see Contents Section of policy booklet for details.

- No cover is provided for boats, boards or water craft of any kind
- No cover is provided for items used for business or professional purposes
- Certain losses or damage when your home is unoccupied for more than 30 days in a row
- Theft or malicious damage caused by persons lawfully in the home
- Theft whilst the home is lent or let unless involving forcible and violent entry to or exit from the home
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Theft of pedal cycles unless in a building or securely locked to an immovable object.
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building
- Loss or damage to your contents from any cause not listed in the policy booklet.

HH907 Security Endorsement (Standard)

We will not pay for loss or damage unless the property is secured as follows:-

- (a) **The main entrance** door to be fitted with a lock approved to British Standard 3621 or European equivalent or a mortice deadlock of at least five levers or any rim automatic deadlatch with a key locking handle on the inside.
- (b) **Other external doors** excluding sliding patio doors to be fitted with either
 - (i) a lock to the standard in (a) above or
 - (ii) key operated security devices top and bottom in addition to the existing locks
- (c) **Sliding patio doors** to be fitted with either
 - (i) protections to the standard in (b) above or
 - (ii) any key operated patio door lock mounted internally on the centre rail(s).
- (d) **All opening windows** on the ground floor and those, which are accessible on other floors, are fitted with key operated security devices or shutters securely locked internally.

HH914 Unoccupancy

In respect of Perils 4 & 6 of Sections 1 and 2 relating to when the home is unoccupied.

- (a) We will not be liable for loss or damage unless:
 - (i) the house is inspected internally and externally at least once every 14 days by a responsible adult.
 - (ii) The water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times. (Excluding Spain and Portugal).

(b) We will not cover the first £200 of any claim unless the loss or damage arises as a result of Fire, Explosion, Lightning, Earthquake or Smoke.

(c) Valuables, Money and Credit Cards must be removed from the home.

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 after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims please call Towergate Holiday Homes on 01708 777606.

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 on the complaint procedure.

Norwich Union is a member of 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

Norwich Union is a member of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Underwritten by:

Norwich Union Insurance Limited Registered in England No. 99122 Registered Office 8 Surrey Street
Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.