

## Towergate Home 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(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.

### Name of the insurance undertaking

The Insurer of all sections of this policy, is noted on **Your Policy Schedule**.

### Type of Insurance and Cover

The Towergate Home policy is a multi-section home insurance policy. All sections are optional except that you must select either **Buildings** or **Contents**. Sections are provided for **Buildings** (with an **Accidental Damage Option**), **Contents** (with an **Accidental Damage Option**) and **Personal Belongings**.

This policy is underwritten by either AXA Insurance UK plc, Royal & Sun Alliance Insurance plc, Zurich Insurance plc or a consortium of insurers comprising AXA Insurance UK plc, Royal & Sun Alliance Insurance Group plc, Equity Red Star and Allianz Insurance plc - details of their proportionate shares are shown on the policy schedule

### 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’. For most claims the excess is £60 but

an excess of £1,000 applies for subsidence under the **Buildings Section**.

– 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

**Buildings Section** – see Buildings section 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 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

#### 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
- 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 Contents Section 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 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 (up to £1,000)
- spoilage of food in freezers (up to £1,000)
- loss of metered water (up to £1,000)
- loss of domestic fuel

- 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 Contents Section of policy booklet for details.

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500)
- Certain losses or damage when your home is unoccupied for more than 30 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
- 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 Personal Belonging section of policy booklet for details.

#### **Significant Features and Benefits**

This provides much wider cover than otherwise provided under the **Contents Section** for your clothing, personal belongings, money (up to £500), credit cards (up to £500) and pedal cycles (up to £500). 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 Personal Belongings section of 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
- Theft of pedal cycles while away from home 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
- Damage to sports racquets, sticks, bats and clubs while in play

#### **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 may cancel your policy at any time. If you cancel within the first 14 days of receipt of the policy documentation and cover has not commenced any premium paid will be refunded in full. If you cancel once cover has commenced within the first 14 days or at any time cancellation charges will apply. This will include an additional charge of £25 to cover the administrative cost of providing this policy. Please refer to 'Cancelling this policy' on page 25 of the policy booklet.

#### **How to Claim**

For claims under all Sections call Towergate Home & Protect on 0844 892 1522.

#### **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 schedule for details on the complaint procedure.

We are 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**

We are members 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.

Compensation under the scheme for compulsory insurance is covered in full. Non-compulsory insurance is protected in full for the first £2000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

#### **Administered by:**

Towergate Home & Protect, 3 Smith Way, Grove Park, Enderby, Leicester LE19 1SX  
Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN  
Registered in England No. 4043759

**Towergate Home & Protect** is a trading name of Towergate Underwriting Group Limited  
Authorised and regulated by the Financial Services Authority  
1182/103/PS/SI/05.2009/4291