

Summary of Cover Available

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Thatchowners. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult your insurance broker. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER

About the Insurer

Thatchowners is underwritten by Certain Underwriters at Lloyd's. Both the society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by The Financial Services Authority. The selling and administering of Thatchowners will be undertaken by Heath Lambert Insurance Services; a trading style of Heath Lambert Ltd which is authorised and regulated by the Financial Services Authority, as a principal member for the selling of general insurance. Heath Lambert Insurance Services can be contacted at Norfolk House, 32-40 North Street, Horsham, West Sussex, RH12 1RZ, United Kingdom or Telephone 01403 321111.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule

How to Cancel this Insurance

If you decide that you do not wish to proceed then you can cancel this insurance by writing to the insurance broker who sold you this insurance within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

How to make a claim under this Insurance

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Heath Lambert Insurance Services, Norfolk House, 32- 40 North Street, Horsham, West Sussex, RH12 1RZ, United Kingdom or telephone 01403 321114 as soon as possible.

The claims service is available 24 hours a day 365 days a year.

At the time of making a claim, you will be asked:

- The name of the insurance broker who sold you this insurance
- The policy number stated on your schedule;
- Full details of the claim.

Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact The Manager, Thatchowners, Heath Lambert Insurance Services, 32 – 40 North Street, Horsham, RH12 1RZ, United Kingdom.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:-

Complaints Department

Lloyd's
One Lime Street
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law

The Cover Available

Thatchowners is a comprehensive household insurance specifically designed for Thatched properties. We will insure only those sections you request and we agree to insure.

Buildings are defined as: The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks.

Contents are defined as: Household goods and personal property, within the home, which are your property or which you are legally responsible for.

Key Benefits

Buildings and **Contents** are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake (Pages 6 & 13)
- Aircraft and other Aerial Devices (Pages 6 & 13)
- Storm Tempest Or Flood (Pages 6 & 13)
- Escape of Oil from fixed domestic oil-fired heating installations (Pages 7 & 13)
- Escape of Water from fixed water tanks, apparatus or pipes (Pages 7 & 13)
- Accidental damage to oil pipes, underground water supply pipes, sewers, drains and cables (Pages 9 & 18)
- Theft or attempted theft (Pages 7 & 13)
- Impact by any vehicle or animal (Pages 7 & 14)
- Riots, Violent Disorder, Strikes, Labour Disturbance, Civil Commotion or by any person of malicious Pages 8 & 14)
- Subsidence, Landslip or Heave of the site upon which the Buildings stand (Pages 8 & 14)
- Falling Trees, Telegraph Poles or Lamp-Posts (Pages 9 & 14)

The Buildings and Contents sums insured are index linked to protect you against inflation

Buildings cover also includes

- Frost damage to fixed water tanks, apparatus and pipes (Page 7)
- Damage caused by falling aerials and satellite dishes (Page 8)
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs (Page 9)
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings (Page 9)
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements (Page 10)
- Increased domestic metered water charges up to £1,000 in all following an escape of water (Page 10)
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event (Pages 22-25)

Contents cover also includes

- Property in the open up to £500 (Page 12)
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured (Page 16)
- Accidental damage to televisions, audio and video equipment including radios, dvd players, video recorders, home computers and satellite decoders (Page 15)
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware (Page 15)
- Rent you have to pay and temporary accommodation costs up to 10% of the sum insured following a claim (Page 17)
- Fatal injury to you caused by fire or burglars up to a maximum of £50,000 for each insured person (Page 18)
- Replacement of locks following theft or loss of keys – no limit Page 18)
- Increased domestic metered water charges up to £1,000 in all following an Escape of Water (Page 18)
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event (Page 22-25)
- Your legal liability for accidents to domestic staff up to £5,000,000 (Page 21)
- Domestic freezer contents up to £500 (Page 19)

Personal Possessions away from the home cover includes

Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits
All items over £1500 must be specified.

Extensions to cover available

Buildings and Contents cover can be extended to include Accidental Damage

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage

Domestic freezer contents cover can be increased above the £200 cover given within the contents section

Money and Credit cards can be covered against theft and unauthorised use

Significant Exclusions or Limitations

1) Contents Cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £5000 or 20% of the Contents sum insured, whichever is the less, but limited to £1500 for any one item
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1000
- theft of contents from detached outbuildings are insured up to £1000

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings

2) Exclusions that apply to the whole of this insurance:-

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- e) Loss, damage or liability caused by Biological or Chemical contamination arising from
 - i) terrorism,
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

3) Unoccupancy

Unless otherwise agreed by us, this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect if the home is left without an authorised occupant for more than 30 consecutive days/nights.

4) Policy Excess

The standard policy excess is £50. For claims resulting from Subsidence, Landslip or Heave the excess is defined in the Schedule. Any specific excesses that may be applied will be advised to you.

5) Tell us about any changes in occupancy of the home

You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

6) Tell us about any changes to the home

You must tell the insurance broker who sold you this insurance before you start any structural work to the buildings that:

- changes the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

How We Settle Your Claim

Buildings – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new.
This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.

Your Total Peace of Mind

Lloyd's underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's underwriter is unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme 7th floor, Lloyd's Chambers, Portsofen Street, London E1 8BN and on their website www.fscs.org.uk.