

Towergate  
*Signature*  
homeplus

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 documentation. It is important that you read the policy documentation carefully when you receive it.

## Who is the Insurer?

The insurer of all sections of the policy other than as noted immediately below is Aviva Insurance UK Limited. Registered in England, No. 99122. Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority

Home Emergency Service cover, detailed on page 23 of the policy, is a contract of insurance with Inter Partner Assistance, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey RH1 1PR and a separate contract with AXA Assistance who arrange and administer this cover.

The Personal Lawyer cover, the Personal Identity theft insurance and the Travel Legal Expenses is a contract of insurance with Inter Partner Assistance. Registered in England No. 4072894. Registered office: The Quadrangle, 106 – 118 Station Road, Redhill, Surrey RH1 1PR. Authorised and Regulated by the Financial Services Authority.

Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK.

## What is Towergate Signature Home Plus Insurance?

The Towergate Signature Home policy protects your home comprising of Buildings, Contents, Art, antiques and collectables, Personal belongings, Travel. Some of the covers summarised below are optional and these are clearly marked as such. If you have selected any of these options, they will be itemised on your schedule. Some optional covers can only be purchased with Contents cover.

## All sections

### What are the benefits and features of Towergate Signature Home Plus insurance?

- Claims service – Towergate Signature Home Plus comes with a dedicated claims team. You can notify a claim 24 hours a day, 365 days a year and in most cases no forms are necessary
- Legal and tax helpline – providing free expert advice
- The Travel Assistant – whether travelling on business or pleasure, Towergate Signature Home Plus provides you with a dedicated travel assistance service. Before you go and while you are away, the Travel Assistant helpline can be contacted 24 hours and day, 365 days a year and can help you with a wide range of travel advice, from information on the country you are visiting to helping out with emergencies abroad

- Warranty free – for most customers, Towergate Signature Home Plus is 'warranty free', which can remove typical restrictions with regards to security
- Personal Lawyer cover of £100,000 is included as standard
- Home Emergency Service cover is provided to pay for parts and materials following failure of the primary heating system, and a variety of other power and heating emergencies – see policy booklet for full details
- Personal identity theft insurance is included as standard

### What are the significant or unusual exclusions or limitations of Towergate Signature Home Plus insurance?

You must comply with the 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 sections 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'. You will have selected your chosen excess for most claims, but this can vary within the policy for certain sections, e.g. no excess is payable under the Home Emergency section, and, for most cases, the subsidence excess is £1,000 under the Buildings section
- Loss or damage or gradual deterioration caused by wear, tear or depreciation, rot, damp, vermin or infestation
- Any loss that is not the direct result of the insured incident itself.
- Electrical or mechanical breakdown
- Any specific exclusion or limitation shown in your policy schedule
- Building works and refurbishment at your home over a value of £25,000 without prior agreement.

## Buildings section

### What are the benefits and features?

Your Buildings section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for loss or damage to buildings and no deduction will be made for wear, tear or depreciation in the event of a claim. The amount insured must be sufficient to cover the cost of re-building to the same specification including an allowance for site clearance and professional fees.

In addition, cover is provided for:

- alternative accommodation following an insured loss, up to the sum insured
- alternative accommodation following compulsory evacuation by a local authority, up to 30 days
- temporary removal of fixtures for restoration, renovation, repair or safekeeping
- re-landscaping your garden following damage caused by fire, explosion, malicious persons, riot, unlawful trespass, theft or attempted theft or being hit by vehicles, animals or aircraft – up to £25,000 or £5,000 for theft claims
- cost of tracing and accessing leaks – up to the amount insured
- the buyer when you are selling your home
- your legal liability up to £5,000,000 as owner of your home
- loss or damage to new fixtures and fittings advised to us within 45 days of acquisition (up to 15% of amount insured, maximum of £25,000)
- extermination of pests such as rats, mice and wasps. Covers up to £500 per incident.

### What are the significant or unusual exclusions or limitations?

- Certain loss or damage when your home is unoccupied or unfurnished for more than 60 days in a row – for example, if caused by theft, malicious persons or escape of water (unless central heating is in operation during October to March or the water supply is turned off at the mains and system drained)
- Cover does not extend to all damage caused by subsidence – for example coastal and river erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. unless there is a valid claim for damage to the home itself
- Theft or malicious damage caused by you, your paying guests or tenants
- Liability as occupier of your home (but this can be insured under the Contents section)
- Accidental damage, subsidence or heave due to defective materials, design or workmanship
- The cost of replacing any undamaged items, which form part of a set or common design, other than a pair. However, we will cover the cost of replacement of undamaged parts of a bathroom suite or fitted kitchens and their tiles where replacements cannot be matched.

## Contents section

### What are the benefits and features?

Your Contents section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for loss or damage to contents at the address shown in the schedule and while temporarily removed elsewhere in the world. The amount insured must be sufficient to replace the contents as new.

In addition, cover is provided for:

- loss or damage to newly acquired contents advised to us within 45 days of acquisition (up to 15% of amount insured)
- alternative accommodation following an insured loss up to the sum insured
- alternative accommodation following compulsory evacuation by a local authority, up to 30 days
- outdoor items – up to £25,000
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in value of the damaged pair and sets, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost
- spoilage of food in freezers – unlimited
- accidental loss of domestic heating fuel and metered water – unlimited
- replacement locks if keys are lost or stolen – unlimited
- unrecovered court awards – £1,000,000
- temporary increase to contents for wedding gifts and your gifts and provisions for certain religious festivals – up to 10% of sum insured
- your liability as occupier, and in a personal capacity – up to £5,000,000, and your liability as employer of a domestic employee – up to £10,000,000
- your liability as a tenant – up to 15% of the sum insured
- trauma benefit – after a crime in your home, your policy provides assistance ranging from payment of fees towards private counselling, for temporary accommodation should you need to stay away from your home while security is improved, or fatal injury benefit should you die as a direct result of an injury by a third party
- preparing new Title Deeds, following loss or damage – up to £5,000
- credit cards – up to £30,000; personal money – up to £5,000; personal money in locked safe at your home – up to £10,000
- unregistered motorcycles (under 51cc) and unregistered quad bikes used within boundaries of the home; golf carts and unregistered vehicles for disabled persons – up to £3,000 per item
- contents belonging to parents or grandparents in residential care – up to £5,000

- students' contents belonging to members of your household in full-time education – up to £5,000
- golf hole in one cover – up to £500
- visitors' belongings – up to £3,000 per visitor
- business property – up to £15,000 including £2,500 of stock
- data replacement following loss of personal or business data on your home computer – up to £10,000
- theft from unattended road vehicles – up to £5,000.

#### **What are the significant or unusual exclusions or limitations?**

- No cover is provided for aircraft, watercraft (other than sailboards, surfboards, windsurfers and jetskis) or trailers, motorised vehicles (other than domestic gardening equipment, golf carts, models and toys, unregistered vehicles for the disabled, unregistered motorcycles under 51cc and unregistered quad bikes used within the boundaries of your home)
- Certain loss or damage when your home is unoccupied for more than 60 days in a row – for example if caused by theft, malicious persons or escape of water (unless central heating is in operation during October to March or the water supply is turned off at the mains and system drained)
- Theft or malicious damage caused by you, your paying guests or tenants
- Theft from unattended road vehicles unless force and violent entry is used to a securely locked vehicle
- Liability arising from any motorised vehicle other than for unregistered motorcycles under 51cc and unregistered quad bikes, models, toys, and domestic gardening equipment used within the boundaries of the home, golf carts, unregistered vehicles for the disabled and model aircraft
- Liability arising from water craft or boards unless propelled by oars or paddles
- Liability as owner of your home (but this can be insured under the Buildings section)
- No cover is provided for jewellery, watches and guns with a single article limit over £5,000 and/or over £10,000 in total, but this can be insured under the Personal belongings section.

## Art, antiques and collectables – optional

#### **What are the benefits and features?**

Your Art, antiques and collectables section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Loss or damage to art, antiques and collectables at the address shown in the schedule and while temporarily removed elsewhere in the world.

The amount insured must represent the full acquisition cost of the items or the current market value, whichever is greater.

In addition, cover is provided for:

- loss or damage to newly acquired art, antiques and collectables advised to us within 45 days of acquisition – up to £50,000
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in market value of the damaged pair or set, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost
- Defective title – up to 10% of total Art, antiques and collectables sum insured – maximum £25,000 if you are legally obliged to return an item if it is proved that you do not have good title to it
- Death of an Artist – up to 200% of amount insured due to increase in value following the death of the artist in the event of a valid claim
- theft from unattended road vehicles – up to £5,000.

#### **What are the significant or unusual exclusions or limitations?**

In addition to the terms applying to the Contents section above, the undernoted applies:

- items in custody of dealers, auction rooms, museums or galleries when insured in the name of these institutions
- single article limit – £15,000 unless item is individually specified.

## Personal belongings – optional

#### **What are the benefits and features?**

Your Personal Belongings section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

For jewellery, furs and guns with a single article limit over £5,000 and/or valued over £10,000 in total. The amount insured must be sufficient to replace items as new.

In addition, cover is provided for:

- loss or damage to newly acquired personal belongings advised to us within 45 days of acquisition – up to £15,000
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in value of the damaged pair and sets, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost
- theft from unattended road vehicles – up to £5,000.

#### **What are the significant or unusual exclusions or limitations?**

In addition to the terms applying to the Contents section above, the undernoted applies:

- single article limit – £5,000 unless item is individually specified.

## Personal lawyer cover

#### **What are the benefits and features?**

Your Personal lawyer cover section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Costs of legal action arising from:

- your death or bodily injury, including as a result of medical negligence
- loss or physical damage to your personal belongings following the above
- disputes over your buying, selling or hiring goods or services for your private use where amount in dispute is at least £125
- interference with your legal rights relating to your home including physical damage to your home
- disputes regarding to the sale or purchase of your main home
- disputes with your landlord regarding your tenancy agreement to rent your home
- disputes regarding your contract of employment
- interference with your rights under the Data Protection Act
- disputes relating to your personal self assessment tax return
- your defence of a motor prosecution.

In addition, cover is provided for:

- loss of your salary or wages while you are on jury service as long as it is not recoverable elsewhere.

#### **What are the significant or unusual exclusions or limitations?**

This section covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representatives' costs unless court proceedings are started or a conflict of interest arises.

The insurer will only cover claims:

- which occur during the period of insurance
- which have reasonable prospects of success
- reported as soon as possible and within 180 days of the event giving rise to the claim
- relating to a dispute regarding the sale or purchase of your main home or consumer disputes when you have continually held legal cover with either us or another insurer since the relevant agreement was made.

The insurer will not pay any costs incurred before your claim has been accepted, or any costs if action has been taken prior to our agreement.

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

- a matter you should have realised might occur before entering this contract
- death, bodily injury or damage to property as a result of an accident involving a vehicle you were driving
- gradually developing illnesses or bodily injury
- building, re-building, extending or converting a building and planning laws
- subsidence, heave, landslip, mining or quarrying
- libel and slander
- disputes between landlords and tenants relating to rent, services charges or renewal of the tenancy agreement
- divorce, matrimonial, cohabitation, maintenance or custody matters
- an investigation by H M Revenue and Customs Special Compliance Office
- a motor prosecution where you were driving a motor vehicle without a valid licence and/or insurance or involving parking or obstruction offences
- loss of salary or wages for jury service if you are self employed.

#### **Complaints**

If you are unhappy with this policy section, please telephone 0844 770 9000. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (08000 234567).

# Personal identity theft insurance

## What are the benefits and features?

Your Personal identity theft insurance section includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for:

- the main policyholder, their partner and members of their family living with them
- up to £50,000 insurance cover for legal and other costs,

You are covered for Adviser's costs to include:

- Defend civil legal proceedings and/or take reasonable steps to remove a County Court Judgement against you by an organisation that you are alleged to have brought, hired or leased goods or services from including preparing and arranging for your signature in relation to any required Affidavits.
- Represent you at an interview at a police station prior to formal charges being made against you. Cover is only available where you deny the alleged offence on the basis that you have been a victim of identity theft.
- Subject to the Underwriters being satisfied that there has been an act of negligence, pursue civil legal proceedings against an organisation that has, through their negligence, caused you to suffer a financial loss as a result of identity theft.

In addition, you are covered for:

- Reasonable costs incurred by you relating to the sending of correspondence and telephone calls to financial institutions, credit rating agencies, the Adviser or the police as a result of identity theft.
- Reasonable lost earnings incurred by you of up to £500 per week for a maximum period of six weeks as a result of having to meet or deal with financial institutions, credit rating agencies, the Adviser or the police as a result of identity theft.
- Up to £200 for the costs of replacing your passport or driving licence should you have a reasonable requirement to replace either of them as a result of identity theft.
- Repeat charges incurred by you when reapplying for credit for which a previous application was declined as a result of identity theft.

## What are the significant or unusual exclusions or limitations?

There is a £50 excess applicable to each claim

The identity theft must have been made after you first purchased this insurance.

There is no cover where:-

- The insured incident began to occur within the first 30 days of the insured period.
- The claim is false or fraudulent.
- You did not act to take reasonable precautions against identity theft or take action to protect yourself from identity theft
- Adviser's costs have not been agreed in advance or are above those for which Arc Legal has given its prior written approval.
- The identity theft has been carried out by somebody living with you.
- Legal aid is available to you.

There is no cover: -

- Prior to the issue of court proceedings, for the costs of any legal representative other than those of the adviser unless expressly agreed by Arc Legal. Such agreement is entirely at Arc Legal's discretion.

You must agree to be added to the CIFAS Protection Register if the adviser recommends it.

You must notify claims as soon as reasonably possible and within 30 days of the incident.

## Complaints

If you are unhappy with this policy section, please telephone 0844 770 9000. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (08000 234 567).

## Travel section – optional

This section provides worldwide travel cover for you, your partner, family members and domestic staff living at your home address. Cover operates for holidays and business trips (non-manual duties only), that last no more than 90 days duration and which commence during the period of insurance. UK holidays are also covered where they include at least two consecutive nights stay in pre-booked accommodation.

Winter Sports cover is optional for up to 30 days and if selected will be shown on your home policy schedule.

## What are the benefits and features?

Your Travel section includes the following significant features and benefits, which are explained in detail in your Policy Booklet (limits apply per person):

- 24-hour Worldwide Emergency Medical Service for immediate help with any emergency medical situation outside the UK

- Cancellation charges and Abandonment – refund of pre-paid costs up to £15,000 if you have to cancel or abandon your trip due to any of the reasons stated in your travel insurance policy section
  - Emergency Medical and Associated Expenses – up to £10 million outside the UK (includes repatriation costs)
  - Personal Accident – up to £50,000 for loss of limbs/sight or permanent total disablement
  - Personal Liability – up to £2 million for accidental injury to third parties or damage to their property
  - Missed International Departure – up to £1,000 for extra travel costs if you miss your international departure from/to the UK due to any of the reasons stated in your travel insurance policy section
  - Delayed Departure – up to £250 if your travel is delayed for more than 12 hours. Also, up to £15,000 if you abandon the trip after being delayed more than 24 hours
  - up to £3,000 if you are unable to return home on your scheduled return date due to the airspace being closed or an airport or port that you are scheduled to travel through being closed
  - Legal Expenses and Advice – up to £100,000 for legal costs incurred following your personal injury or death while you are on your trip
  - the policy also provides additional benefits, such as if you are a victim of a hijack or mugging; if you need to obtain a temporary passport whilst abroad; for alternative accommodation if yours is affected by a catastrophe abroad; or for baggage delayed for more than 12 hours on your outward journey.
- for the refund of any costs for persons not insured under this policy
  - Medical Expenses, Abandonment or Personal Accident claims that result from:
    - your participation in a leisure activity not listed in your policy booklet unless agreed by us and shown on your home policy schedule
    - your participation in a winter sports activity, unless the activity is listed in your travel insurance policy section and Winter Sports cover is shown on your home policy schedule
    - you motorcycling as a rider or passenger on a machine over 125cc; or a machine under 125cc unless you wear a crash helmet and, as a rider, you hold a full UK motorcycle licence
    - hospital or repatriation costs that have not been authorised by our Medical Emergency Assistance Service
  - Personal Liability claims arising:
    - out of your job
    - from the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under the leisure and winter sports activities in your policy booklet)
  - Missed Departure and Delayed Departure where the reason for the delay was public knowledge on the start date of the period of insurance or the date you booked your trip (whichever is later)
  - Legal Expenses claims:
    - which do not have a reasonable prospect of succeeding
    - not reported within 180 days of the event giving rise to the claim
    - for any costs incurred before your claim has been accepted
    - made by or against your insurance advisor, the Insurance Providers, the adviser or us
    - relating to a dispute between you and someone you were travelling with, a person related to you or another insured person
    - relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance
    - relating to Deep Vein Thrombosis (DVT) or its symptoms, that result from travelling by air
  - any claim for your death, injury, illness or disability arising from you being under the influence or effect of drugs or alcohol
  - any specific exclusion or limitation shown on your policy schedule.

### What are the significant or unusual exclusions or limitations?

For cover to apply you must comply with the conditions outlined in your travel insurance policy section. These include the need to tell us about any pre-existing medical condition, and actions you must take in the event of a claim (e.g. you may need to notify the police within 24 hours). Children under 18 years of age are only covered when travelling with an adult insured under this policy, or while on an organised school trip, or travelling to stay with immediate relatives during a school holiday. Domestic staff are only covered when travelling with the policyholder or his/her partner.

Your policy excludes:

- Cancellation, Medical Expenses or Abandonment claims:
  - if an insured person, or anyone upon whose good health your trip depends has a serious, chronic or recurring illness, injury or disease, unless accepted by us
  - not authorised by Aviva
  - for the cost of travel and accommodation you arranged using Airmiles
  - for any diagnosed anxiety state, depression or mental or nervous disorder

## How long does my Towergate Signature Home Plus insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay the premium.

## What happens if I take out cover and then change my mind?

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. If you wish to cancel and the insurance has not yet commenced you will be entitled to a full refund of the premium paid. A full explanation of your cancellation rights can be found in your policy booklet.

## How do I make a claim?

For claims under all sections other than detailed below, telephone our dedicated claims service on 0800 926 3256 (for claims abroad call 0044 1603 208 126).

For Medical Emergencies and Travel Assistance under the Travel section call 0044 1603 604 903.

For claims under the Personal Lawyer cover section call 0844 770 1040 and quote "Towergate Signature".

For claims under Legal Expenses within the Travel section call 0844 770 1046 and quote "Towergate Signature".

For all other claims under the Travel section call 0044 1603 604 904 from abroad and 01603 604 904 from the UK.

For claims under the Pest contamination cover within the Buildings section call 0800 408 1529.

For claims under the Personal identity theft insurance section call 0844 770 1040 and quote "Towergate Signature".

For claims under the Home Emergency Service Section call: 0800 051 1750 and quote "Towergate Signature"

## How do I make a complaint?

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.

For all complaints relating to sections other than stated below, in the first instance please speak to your insurance adviser or usual Signature Home Plus point of contact.

For complaints directly relating to the Personal Lawyer cover, the Personal identity theft insurance and the Travel Legal Expenses section please telephone 0844 770 9000.

For complaints directly relating to the Pest contamination cover detailed under Section J of the Buildings section, please write to the Customer Relations Department, Homeserve, Freepost WV1849, Walsall WS2 7BR.

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.

Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

## Would I receive compensation if the Insurer were unable to meet their liabilities?

Your Insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Authorised and regulated by the Financial Services Authority.

## Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.





