

Towergate Underwriting Household Underpinned Property - Policy Summary

Some important facts about your Towergate Underwriting Household Underpinned Property insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

Other than noted immediately below the insurance for this policy is provided by a consortium of insurers comprising AXA Insurance UK plc, Royal & Sun Alliance Insurance plc, Equity Red Star and Allianz Insurance plc. Details of their proportionate shares are shown on the policy schedule

The Family Legal Protection, Identity Theft Protection and Emergency Home Assistance Sections of this policy are underwritten by DAS Legal Expenses Insurance Company Limited, Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited are authorised and regulated by the Financial Services Authority.

Type of insurance

The Towergate Underwriting Household Underpinned Property policy provides cover for the Buildings and Property Owners Liability and/or Contents of your home, Occupiers Liability and Valuables and Personal Effects as selected by you. Family Legal Protection, Identity Theft Protection and Emergency Home Assistance cover is provided automatically for owner occupiers.

Duration

The Towergate Underwriting Household Underpinned Property insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Towergate Underwriting Household on 01708 777710 or write to Towergate Underwriting Household at Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.

For claims under the family legal protection, identity theft protection and emergency home assistance sections you must give DAS details of the claim as soon as possible. You can telephone them on 0117 934 0553 or write to The Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 01708 777710.

We and your Insurers are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

Compensation scheme

Towergate Underwriting Household and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the FSCS.

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS.	POLICY SECTION
<p><u>STANDARD COVER</u> <u>Buildings & Property Owners Liability</u> Cover for the buildings of your home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> - subsidence; - tracing and accessing leaks; - temporary accommodation following an insured loss; - fixed glass, sanitary ware, etc. and underground services; - debris removal costs and architect and surveyors fees; - damage caused by emergency access; - legal liability as owner of your home. 	<ul style="list-style-type: none"> - an excess of £50, applicable to most claims; - certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days; - certain loss or damage caused by you, your family, guests or tenants; - undamaged items forming part of a set or suite; - the cost of normal maintenance work; - an increased excess of 2.5% of the building sums insured will usually apply; - maximum amount payable £5,000; - up to 20% of the buildings sum insured; - limit of indemnity £2m plus agreed costs. 	<p>Section 1 - Buildings</p> <p>Section 3 – Property Owners Liability</p>
<p><u>Contents and Occupiers and Personal Liability</u> Cover for the contents of your home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> - Accidental damage to audio, video and computer equipment; - contents temporarily removed from the home; - contents in outbuildings other than garages; - contents in the open; - replacement locks if keys are lost or stolen; - spoilage of food in freezers; - money and credit cards; - loss of domestic heating oil and metered water; - business equipment; - accidental loss or damage to pedal cycles; - alternative accommodation following an insured loss; - increased sum insured for Christmas & Wedding gifts; - legal liability as tenant; - legal liability as occupier and in a personal capacity; - legal liability as employer of domestic staff. 	<ul style="list-style-type: none"> - an excess of £50, applicable to most claims; - certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days; - certain loss or damage caused by you, your family, guests or tenants; - limit on valuables up to 33.33% of the contents sum insured; - undamaged items forming part of a set or suite; - living creatures, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts and accessories; - pedal cycles outside the home; - the cost of normal maintenance work; - portable equipment, records, discs, cassettes and similar items or computer software; - up to 20% of the contents sum insured; - up to £2,500 in respect of theft or attempted theft; - up to £1,000; - up to £500; - up to £1,000; - up to £300 and £500, respectively; - up to £1,000; - up to £3,000; - up to £500 per cycle; - up to 20% of the contents sum insured; - 10% of the contents sum insured for each; - up to 20% of the contents sum insured; - limit of indemnity £1m plus agreed costs; - limit of indemnity £2m plus agreed costs. 	<p>Section 2 - Contents</p> <p>Section 4 – Occupiers and Personal Liability</p>
<p><u>OPTIONAL COVER</u> <u>Buildings and Contents</u> Any type of accidental damage not specifically excluded.</p>	<ul style="list-style-type: none"> - an excess of £50; - damage caused whilst home is lent, let, sub let or unoccupied; - wear and tear and loss of value; - moth, vermin, wet or dry rot and similar; - mechanical or electrical failure. 	<p>Section 1- Buildings & Section 2 - Contents</p>

<p><u>Valuables and Personal Effects</u> Cover for loss or damage to valuables, personal effects and clothing anywhere in the world.</p>	<ul style="list-style-type: none"> - an excess of £50; - cover outside of the UK limited to 60 days; - unspecified items limited to £1,000; - contact or corneal lenses; - equipment for mountaineering, pot holing, snow skiing, snow boarding, water skiing, parachuting, hang gliding, paragliding, windsurfing, sailboarding, surfboarding, skindiving and other watersports (unless specified); - sports equipment whilst in course of play or in use; - pedal cycle tyres, wheels and accessories unless pedal cycle is lost or damages at the same time; - theft of pedal cycles away from the home, unless in a locked building or locked to a permanent fixture. 	<p>Section 5 - Valuables and Personal Effects</p>
<p><u>Family Legal Protection</u> In the areas below DAS will resolve an insured legal problem either themselves or through external lawyers and other experts that they will appoint.</p> <p>Employment Disputes – DAS will pursue a claim through an employment tribunal or the ACAS Arbitration Scheme following a dispute arising from a contract of employment.</p> <p>Contract Disputes – DAS will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.</p> <p>Bodily Injury – DAS will pursue claims for accidental death or physical injury.</p> <p>Property Protection – DAS will pursue claims following damage to your home or an insured person’s personal possessions. Cover extends to problems such as nuisance and trespass.</p> <p>Tax Protection – Representing your rights throughout an investigation by HM Revenue & Customs into your self assessment tax return.</p> <p>Jury Service – Payment of salary or wages while an insured person attends jury service.</p> <p>Legal Defence – Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from an insured person’s work as an employee.</p> <p>Eurolaw Legal Advice Helpline – advice on personal legal problems within UK and EU law.</p>	<ul style="list-style-type: none"> - it must be more likely than not that the insured person will recover damages or make a successful defence of their claim; - external costs are limited to £25,000 (other than for bodily injury which is limited to £50,000) and this includes opponents costs; - costs incurred before DAS agrees to appoint a representative to help an insured person; - unless DAS agrees to start legal proceedings or there is a conflict of interest, they are free to choose a representative to help the insured person. - you must enter into the contract during the period of insurance; - the amount in dispute must be more than £100; - building work or design where the contract value exceeds £5,000. - any illness or bodily injury which happens gradually or is not caused by a specific or sudden event. - property damage must exceed £100; - the first £250 of any claim for nuisance or trespass. - investigations where the insured person is self employed, a sole trader or in business partnership. - offences arising from owning, driving or using a motor vehicle; - DAS does not pay fines, penalties, compensation or damages. 	<p>Section 13 - Family Legal Protection</p>
<p><u>Identity Theft Protection</u> Territorial Limits – Great Britain & Northern Ireland.</p> <p>Identity Theft Helpline Service – Provides advice on any aspect of protecting your identity. Available 8am to 8pm, 7 days a week.</p> <p>Identity Theft Support Service – (Access to this service by referral from the Identity Theft Helpline Service). You will be assigned an identity theft caseworker who will discuss with you a personal action plan to help regain your identity. You can claim for the reasonable costs you incur to recover your credit status as agreed in the action plan, such as postage and communication costs.</p>	<ul style="list-style-type: none"> - you must be resident in the territorial limit; - advice may be limited if your identity is stolen while you are abroad. - fraud committed by another insured person under this policy; - identity fraud relating to a business activity; - you must file a police report and notify your bank and building societies as soon as possible. 	<p>Identity Theft Protection Endorsement</p>

<p>Identity Theft Legal Protection – If legal action is necessary to reinstate your identity or defend any case brought against you by traders, the policy will cover you for legal costs of an appointed representative. We will cover loss of wages from your employer, loan rejection and reapplication fees.</p>	<p>- loss of earnings cover will not exceed £3,000.</p>	
<p>Emergency Home Assistance DAS will arrange and pay for emergency assistance in the circumstances described below 24 hours a day 365 days a year; if you need immediate help to prevent damage or further damage to your home, make it safe and secure or alleviate unreasonable discomfort, risk or difficulty to anyone living there.</p> <p>Plumbing & Drainage – Your drains or plumbing system suddenly becomes damaged, blocked, broken or flooded.</p> <p>Main Heating System – Your main heating system fails.</p> <p>Domestic Power Supply – Your supply of gas or electricity fails.</p> <p>Toilet Impact – Your toilet bowl or cistern is damaged by impact or completely fails to function.</p> <p>Home Security – The security of your home is compromised due to damage or failure of external doors, windows or locks.</p> <p>Lost Keys - Assistance if the only available set of keys to your home is lost and you are unable to replace them or gain normal access.</p>	<p>- DAS will pay up to £500 (including VAT) for: (i) call out charges and up to 2 hours' labour costs and (ii) parts and materials up to £100 including VAT.</p> <p>- problems with septic tanks, cesspits or fuel tanks.</p> <p>- failure of the mains supply; - failure to purchase or provide sufficient gas, electricity or other fuel source.</p> <p>- cover does not apply if your home has more than 15 rooms;</p> <p>- DAS will not accept claims:</p> <ul style="list-style-type: none"> • for routine home maintenance such as servicing heating systems) or replacement of parts due to gradual wear and tear; • for the cost of redecorating, cosmetic repair or reinstating your home if it is damaged to gain access; • if your home is left unoccupied for 30 or more consecutive days; • for costs incurred before DAS have been notified of the emergency; • if the emergency is caused deliberately or through your negligence; • that arise from the incorrect installation or repair of equipment of facilities or that result from a design fault; • for parts or labour if the equipment or facility is under guarantee or warranty; • for emergencies at a residence other than your main home or if you rent or let a property; • if you are not present when DAS's approved contractor arrives to help; <p>- DAS will always try to provide a service but cannot be responsible for any breakdown of service that is beyond their control.</p>	<p>Section 14 - Emergency Home Assistance</p>

Towergate Underwriting and **Towergate Underwriting Household** are trading names of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England no.4043759. Authorised and regulated by the Financial Services Authority.

Underwritten by:

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD.
Registered Number: 78950. Authorised and regulated by the Financial Services Authority.
Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St.Marks Court, Chart Way,
Horsham, West Sussex, RH12 1XL. Company registration number 93792. Authorised and regulated by the Financial Services Authority. Main Business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered office: Library House, New Road, Brentwood,
Essex CM14 4GD. Registered Number: 426475. Authorised and regulated by the Financial Services Authority.
Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority.
Main business – Insurance Company.

All the above insurance companies details can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register, or by contacting them on 0845 606 1234

4751/157/KF/01.09