



# HOLIDAY HOME INSURANCE

## keyfacts

### Introduction

Our Holiday Home insurance policy is designed to provide you with a range of standard cover when insuring the buildings and contents of your Holiday Home in the United Kingdom. You may insure either the buildings or contents, or both under the policy. As well as using the premises as a holiday home yourself, this policy does permit the use of the premises by others for the same purpose, including where such use is subject to a rental charge.

This document includes a general summary of the insurance provided by our Holiday Home policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Our policies run for a period of 12 months. Prior to expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period.

### Holiday Home Policy Summary

#### BUILDINGS

##### Significant Features and Benefits

##### **BUILDINGS**

Property insured as Buildings consists of domestic outbuildings and garages, permanent landlord's fixtures and fittings, tennis courts, swimming pools, terraces, patios, paths, walls, gates, fences and hedges.

##### **THE STANDARD PERILS**

Buildings are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

##### **ACCIDENTAL DAMAGE**

This contingency can be added as an additional peril.

##### **LIABILITY**

Your legal liability as owner of the Buildings of the Holiday Home and its land, to a limit of indemnity of £2,000,000 plus legal costs and expenses.

##### **ADDITIONAL COVER FOR BUILDINGS**

Accidental breakage of fixed glass, ceramic hobs and sanitary ware and accidental damage to underground services to the Holiday Home.

Up to 10% of the buildings sum insured for loss of hiring charges following loss or damage by a Standard Peril.

Up to £1000 for loss of hiring charges following

- pollution or oil spillage within a radius of one mile of the nearest beach to the Holiday Home
- the occurrence of murder, suicide or notifiable human disease at the Holiday Home.

Costs of architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss.

The cost of tracing and accessing the source of leaking oil or water up to £750.

## **SUM INSURED**

Before a quotation for Buildings insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost of rebuilding, as new, the building of the Holiday Home plus an allowance for architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss. If you require assistance in assessing the correct sum insured for your Buildings, your insurance intermediary can provide guidelines as issued by the Association of British Insurers, or you could seek advice from a professional valuer.

## **BASIS OF SETTLEMENT**

Provided that at the time of the loss or damage the sum insured is not less than the replacement cost and the Buildings are in a good state of repair, Insurers will, at their option, pay either the cost of repair or the replacement cost.

The replacement cost is the cost of rebuilding the Buildings in the same size, style and condition as new.

If the sum insured is less than the replacement cost, Insurers will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, Insurers will only pay for one half of the amount lost or damaged.

If the Buildings are not in good repair, or if repair or replacement is not carried out, Insurers will at their option pay:

- (a) the cost of repair or replacement, less a reduction for wear and depreciation or
- (b) for reduction in market value caused by the loss or damage.

## **Significant and Unusual Exclusions or Limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to Buildings, which are similar to those applied by other insurers. We would particularly draw your attention to the following:

Unless specifically advised to you to the contrary, you will bear the first £50 of each claim for accidental damage, £100 in respect of storm or flood and escape of water and £1000 in respect of subsidence, heave and landslip.

If, for more than 30 consecutive days, your Holiday Home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of theft or attempted theft, malicious persons or vandals, accidental breakage or accidental damage will not be provided.

Cover will not apply in respect of loss or damage caused to any fixed heating or domestic water installation or by the escape of water therefrom unless:

1. all exposed piping and tanks are lagged
2. the central heating is left on between 1<sup>st</sup> November and 31<sup>st</sup> March each year at a minimum temperature of 59 degrees fahrenheit (15 degrees centigrade) or the water supply has been turned off at the mains and the whole water system drained to its fullest extent
3. the Holiday Home is inspected at least once every 14 days by a responsible adult.

Cover will not apply in respect of loss or damage by theft or attempted theft unless the property is secured as follows:

1. The main entry/exit door by a 5 lever mortise deadlock to BS3621
2. Other external doors with either a 5 lever mortise deadlock or key operated security devices fitted top and bottom in addition to any existing lock
3. All opening windows on the ground floor and other accessible windows with key operated window locks.

Whilst the Holiday Home is lent, let or sub-let:

1. Theft or attempted theft cover is restricted to loss or damage following forcible and violent entry or exit only
2. Accidental damage cover is not provided by the policy.

Damage caused by malicious persons or vandals does not apply if carried out by anyone lawfully in the Holiday Home.

## **CONTENTS**

### **Significant Features and Benefits**

#### **CONTENTS**

Household goods and personal property money fixtures and fittings satellite dishes receiving aerials and their fittings and masts which belong to you or are your responsibility contained in or fixed to the Holiday Home or in the open within the boundaries of the land.

The term Contents does not include property primarily held for professional or business purposes, jewellery, watches, gold, silver, precious metals, gemstones, pictures, curios and other works of art, furs, stamp, coin and medal collections, motor vehicles (other than domestic gardening machines), caravans, trailers, trailer tents, aircraft watercraft and their parts and accessories, any living creature or property more specifically insured by this or any other policy.

## **THE STANDARD PERILS**

Contents are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts.

## **ACCIDENTAL DAMAGE OPTIONAL EXTENSION**

This contingency can be added as an additional peril.

## **LIABILITY**

Your legal liability as occupier of the Holiday Home and as an employer of domestic servants at the Holiday Home up to a limit of indemnity of £2,000,000 plus costs and expenses, except for liability as an employer of domestic servants, when the limit of indemnity is £10,000,000.

## **ADDITIONAL COVER FOR CONTENTS**

Accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture; accidental damage to television, audio, video and computer equipment, satellite dishes, receiving aerials and their fittings and masts.

Accidental loss of or damage to contents while in transit to another home owned or occupied by you.

Up to 15% of the Contents sum insured for property whilst temporarily removed within the British Isles.

Up to £750 for loss or damage to garden furniture, unfixed statues and barbecue equipment

Up to £750 for loss of metered water or oil following accidental damage to water and heating installations at the Home.

Up to £250 for spoilage of food caused by malfunction of the freezer.

Up to £250 for loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the Home.

Up to £50 for theft of cash from an electricity or gas meter.

## **THE SUM TO BE INSURED**

Before a quotation for Contents insurance can be calculated, you will be requested to provide a sum insured, which must represent the cost to replace, as new, all of the contents of the Holiday Home, less a deduction for wear, tear and depreciation only in respect of clothing or household linen.

## **BASIS OF SETTLEMENT**

Provided that at the time of loss or damage the sum insured is not less than the full replacement cost, Insurers will, at their option:

1. replace the item(s) as new or
2. pay the cost of repair for items which can be economically repaired or
3. pay the full replacement cost.

The full replacement cost is the cost of replacing all Contents as new, less an amount for wear, tear and depreciation on clothing and household linen.

If the sum insured is less than the full replacement cost, Insurers will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, Insurers will only pay for one half of the amount lost or damaged.

## **LIMITS CONTAINED IN THE POLICY**

The policy contains the following limits to the sum insured, which may be increased on request.

Money up to £250.

Deeds, bonds and other personal documents up to £500 in all.

## **Significant and Unusual Exclusions or Limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to Contents, which are similar to those applied by other insurers. We would particularly draw your attention to the following:

Unless specifically advised to you to the contrary, you will bear the first £50 of each claim resulting from accidental damage only.

If, for more than 30 consecutive days, your Holiday Home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage, spoilage of food caused by malfunction of the freezer and loss of metered water or oil.

Cover will not apply in respect of loss or damage caused by the escape of water any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer unless:

1. all exposed piping and tanks are lagged
2. the central heating is left on between 1<sup>st</sup> November and 31<sup>st</sup> March each year at a minimum temperature of 59 degrees fahrenheit (15 degrees centigrade) or the water supply has been turned off at the mains and the whole water system drained to its fullest extent
3. the Holiday Home is inspected at least once every 14 days by a responsible adult.

Cover will not apply in respect of loss or damage by theft or attempted theft unless the property is secured as follows:

1. The main entry/exit door by a 5 lever mortise deadlock to BS3621
2. Other external doors with either a 5 lever mortise deadlock or key operated security devices fitted top and bottom in addition to any existing lock
3. All opening windows on the ground floor and other accessible windows with key operated window locks.

Whilst the Holiday Home is lent, let or sub-let:

3. Theft or attempted theft cover is restricted to loss or damage following forcible and violent entry or exit only
4. Accidental damage cover is not provided by the policy.

Damage caused by malicious persons or vandals does not apply if carried out by anyone lawfully in the Holiday Home.

## **AUTOMATICALLY INCLUDED IN THE POLICY**

### **INDEX LINKING**

Sums Insured are index linked to protect against inflation.

### **HELPLINES**

You will be entitled to use the Helpline facility which, as well as offering qualified legal opinion, will also offer advice for domestic emergencies such as burst pipes or floods.

## **General**

### **ACCEPTANCE**

Any quotation provided for this insurance is subject to your satisfactory completion of a Proposal, a copy of which will be provided on request

### **PROTECTING AGAINST INTRUDERS**

We do require your Home to be fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). You will be requested on the Proposal to state the extent of security at your Home. An acceptable alternative to the undernoted will be considered.

**FINAL EXIT DOOR** – A 5 lever mortice or rim deadlock to British Standard 3621.

**METAL FRAMED SLIDING DOORS** – The manufacturer's key operated deadlocks or security bolts or any key operated device fitted by a qualified locksmith.

**OTHER EXTERNAL DOORS** – The same as for the final exit door or by two key operated mortice or surface mounted security bolts fitted vertically top and bottom and with removable keys.

**WINDOWS** – All opening windows, fanlights and skylights at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes by a key operated window lock with removable keys except any opening windows protected by securely fixed solid steel bars, grilles, expanded metal or weld mesh.

**LOUVRE DOORS AND WINDOWS** – Panes should be secured to their frames by adhesive to prevent removal.

**BURGLAR ALARMS** – These should be carefully installed and Insurers will require details of the installation and maintenance agreements, together with information of the other protection devices (e.g. locks) in the home.

### **NOTIFICATION OF CLAIMS**

If you need to notify the insurer of a claim, or of any circumstances or incident that may cause a claim, you should contact the insurance intermediary who arranged this insurance on your behalf.

Alternatively you may contact AUA INSURANCE at 14 Fenchurch Avenue London EC3M 5AT.

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

### **LANGUAGE**

The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.

## **LAW**

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

## **THE INSURER**

This Holiday Home insurance is underwritten by AUA INSURANCE under authority granted by the insurer, Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin Insurance Services in respect of the insurance otherwise provided.

The Domestic and Legal Helplines are provided by DAS Assistance Ltd.

AUA INSURANCE acts solely on behalf of the insurer and is not able to provide advice or choice – if assistance is required in this respect, you should contact your insurance intermediary.

## **CANCELLATION**

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period.

You may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation. No return of premium paid will be allowed if a claim has occurred during the same insurance period.

We may cancel this insurance on behalf of the insurer by sending 14 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

## **COMPENSATION SCHEME RIGHTS**

In the event that the insurer is unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme.

## **COMPLAINTS PROCEDURE**

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

**AUA INSURANCE and the insurer mentioned herein are authorised and regulated by the Financial Services Authority.**



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