

# HOME ADVANTAGE INSURANCE

## keyfacts

### Introduction

Our Home Advantage insurance is designed to provide you with a wide range of cover when insuring the buildings and contents of your Home, personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards. You may insure the buildings or contents or both under the policy. Cover for clothing and personal effects, pedal cycles, money and loss by unauthorised use of credit cards away from the Home is automatically included if the Contents section has been taken out.

This document includes a general summary of the insurance provided by our Home Advantage 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.

### Home Advantage 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 and accidental damage.

##### **LIABILITY**

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

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

Accidental damage to underground services, septic tanks and drain inspection covers to the Home.

Loss of rent and the costs of temporary accommodation are covered up to 20% of the Buildings sum insured.

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.

Up to £2500 for damage to trees, plants, shrubs and lawns.

The cost of tracing and accessing the source of leaking oil or water up to £1000.

Damage as a result of emergency forced access to the Home.

## **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 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 (other than nil in respect of damage as a result of emergency forced access to the Home) increasing to £1000 in respect of subsidence, heave and landslip.

If, for more than 30 consecutive days, your 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 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, malicious persons or vandals, accidental breakage or accidental damage will not be provided.

## **CONTENTS**

### **Significant Features and Benefits**

#### **CONTENTS**

Property insured as Contents consists of household goods, personal property, money, valuables, tenant's interior decorations, fixtures and fittings, satellite dishes, receiving aerials and their fittings and masts.

Contents shall not include property primarily held for professional or business purposes, electrically or mechanically powered vehicles, (other than domestic gardening machines), aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers, trailer tents and their parts and accessories, any living creature or property more specifically insured by this or any other policy.

Contents are only insured whilst within the boundaries of the land appertaining to your Home other than as specified herein.

#### **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 and accidental damage.

#### **LIABILITY**

Your legal liability as occupier of the Home, for your activities anywhere in the world and as an employer of domestic servants at the 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 loss of or damage to contents while in transit to another permanent home.

Clothing and personal effects, money, credit cards and pedal cycles anywhere in the United Kingdom and worldwide for up to 90 days in any one period of insurance.

Damage as a result of emergency forced access to the Home.

Automatic increase of 10% of the Contents sum insured during December.  
Automatic increase of 10% of the Contents sum insured for wedding gifts one month before and after your wedding.  
Up to 20% of the Contents sum insured for loss of rent and the costs of temporary accommodation.  
Up to 15% of the Contents sum insured for each of the following:  
Property whilst temporarily removed within the British Isles.  
Liability as a tenant for damage to the buildings of the Home.  
Up to £750 for spoilage of food caused by malfunction of the freezer.  
Up to £1000 for loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the Home.  
Up to £2,000 for Contents temporarily at an educational establishment.  
Up to £2500 for office contents belonging to you or for which you are responsible.  
Up to £5000 for loss of metered water or oil following accidental damage to water and heating installations at the Home.  
£5000 fatal accident benefit.

### **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 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 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.

### **LIMITS CONTAINED IN THE POLICY**

The policy contains the following limits to the sum insured. If they are not adequate for your needs, you will have an opportunity to state your requirements in the Proposal.

Valuables (as defined in the Proposal) up to one third of the Contents sum insured and £3,000 for any single item not specifically insured.

Contents in the open at Home up to £2000

Money up to £300 and credit cards up to £500

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

Pedal cycles up to £500 any one cycle.

### **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 (other than nil in respect of damage as a result of emergency forced access to the Home and the fatal accident benefit).

If, for more than 30 consecutive days, your 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 escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage or loss of metered water or heating oil will not be provided.

## **AUTOMATICALLY INCLUDED IN THE POLICY**

### **INDEX LINKING**

Sums insured are index linked to protect against inflation.

### **FAMILY LEGAL PROTECTION**

Legal expenses insurance provides you and members of your family residing with you with financial support to help you protect yourself and stand up for your legal rights. Cover applies for Employment Disputes, Personal Injury, Property Protection, Tax Protection and Employee Legal Defence. The policy provides cover for up to £50,000 any one claim. Also included is reimbursement of non-recoverable wages or salary if you are called to serve on a jury.

## **HELPLINES**

In addition to legal expenses insurance, 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. In addition this facility offers a counselling service and information on health and medical matters, childcare and home assistance and veterinary practices.

## **HOME ASSISTANCE PLUS**

If you suffer unexpected damage to your roof, plumbing and drainage or main heating system, domestic power supply, toilet unit, external doors, windows or locks or loss of keys, you may require urgent assistance to carry out repairs, make your home safe or secure, to prevent further damage or to gain access. Home Assistance Plus provides a help line service that will arrange for a reputable contractor to carry out emergency work. In addition, you will be covered for the following costs:

The contractor's call out charge.

Up to two hours labour charge.

Up to £100 (including VAT) for parts and materials.

The maximum payable under Home Assistance Plus is £500 (including VAT) any one incident. However, if this limit is not adequate, you may be able to claim under the Buildings section of your Home Advantage Policy if the damage arises from an insured event.

## **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**

In order to combat the increasing number and cost of theft claims, we apply minimum security standards to reduce the possibility of theft occurring at your Home. Cover for theft or attempted theft will only apply if the following minimum level of security (or alternative security protections agreed with us in writing) is installed at your Home and put into effect whenever it is left unattended. Do consult a locksmith or supplier if in doubt.

**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 AND ROOFLIGHTS** – All basement, ground floor and other windows accessible without the use of a ladder, such as from nearby roofs or downpipes, must be fitted with either key operated window locks, stops or bolts, with removable keys.

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

**BURGLAR ALARMS** – We will normally require, as a minimum, the installation of a burglar alarm by a NACOSS approved company with an annual maintenance contract in force. 'Bells only' signalling may be acceptable for certain risks, but even when not a specific requirement, we would recommend that this is extended to communicate with the alarm company's central station.

### **NOTIFICATION OF CLAIMS**

If you need to notify Insurers of a claim, or of any circumstances or incident that may cause a claim, you should contact your insurance intermediary.

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 Insurers, English Law will apply.

## **INSURERS**

This Home insurance is underwritten by AUA INSURANCE under authority granted by the following Insurers:  
DAS Legal Expenses Insurance Company Ltd in respect of Family Legal Expenses and Home Assistance Plus  
Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin Insurance Services in respect of the insurance otherwise provided 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 Insurers 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 Insurers 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 Insurers 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 Insurers are 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 insurers mentioned herein are authorised and regulated by the Financial Services Authority.**



Registered in England No 789566 Registered Office St Helen's 1 Undershaft London EC3A 8ND  
AUA INSURANCE is a business name of Allied Underwriting Agencies Limited

10/07