

# Your House Insurance Policy Summary

*“Important information  
you need to know about  
your house insurance”*

**You're safe & secure with Castle Cover**

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# House Insurance Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. This policy summary relates to the following sections underwritten by the household insurer, as shown on your policy schedule:

<b>Contents</b>	Standard cover Contents accidental damage Personal possessions Pedal cycle
<b>Buildings</b>	Standard cover Buildings accidental damage

This summary does not provide details of other optional covers: Garden Cover, Legal Protection Cover, etc which may be underwritten separately and are detailed in their own summaries later in this document.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

## Type of insurance and cover

Home insurance for private residences. The maximum amount we will pay is £500,000 for buildings. For contents and all other covers, the maximum we will pay is shown in your policy schedule.

## Conditions

You must let us know immediately when the full value of the contents exceeds the amount shown in your policy schedule or £500,000 in respect of buildings. Failure to comply may result in the cancellation of your cover, refusal to deal with your claim, or reduce the amount of any claim payment.

## Significant features and benefits

### Contents standard cover

- The limit for any one valuable as defined in the contents standard cover section is £2,000 unless the item is individually listed in the schedule. The limit for any one claim for total valuables varies depending on the number of bedrooms according to the table below.

Number of Bedrooms	Limit for any one claim for valuables
1, 2 or 3	£10,000
4, 5 or 6	£15,000

- Your policy schedule will show these limits or if your total limit for Contents has been increased to £75,000 or £100,000 this will be shown in your policy schedule and the limit for any one claim for valuables is shown in the table below:

Number of Bedrooms Limit for any one claim for valuables	Total limit for Contents £75,000	Total limit for Contents £100,000
1, 2 or 3 bedrooms	Limit for any one claim for valuables is £15,000	Limit for any one claim for valuables is £20,000
4, 5 or 6 bedrooms	Limit for any one claim for valuables is £20,000	Limit for any one claim for valuables is £30,000

- A limit of £5,000 for business equipment.
- Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes (causes 1–11 in the policy wording).
- Accidental breakage of, or damage to, fixed glass in furniture, mirrors, hobs and home entertainment equipment.
- Accidental loss of oil or metered water up to £1,000.
- Rent or alternative accommodation for you and your pets up to a maximum of 20% of the sum insured.
- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes.
- Liability to domestic employees up to £5,000,000.
- Tenant's liability up to 20% of the contents sum insured. Only applicable if the home is rented.
- Public liability insurance up to £2,000,000. Including damage arising from your occupation of the insured property (but not its ownership).

### Personal possessions

- Loss or damage to personal possessions anywhere in:
  - United Kingdom, Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean or;
  - anywhere else in the world for up to 90 days during any one period of insurance. Please refer to policy wording for full details of cover available.

### Pedal cycles

Loss or damage to pedal cycles away from the home, anywhere in:

- The United Kingdom, Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean or;
- anywhere else in the world for up to 90 days during any one period of insurance. Please refer to policy wording for full details of cover available.

### Buildings standard cover

- Loss or damage caused by storm, flood, escape of water (e.g. from burst pipes or tanks) or oil, subsidence, theft, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes, fire, smoke, explosion, lightning, earthquake, malicious persons, riot (causes 1–11 in the policy wording).
- Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- Accidental damage to underground pipes and cables and up to £1,000 towards the necessary costs in locating the source of the damage.
- Alternative accommodation or loss of rent up to 20% of the buildings sum insured.
- Property owner's liability up to £2,000,000.

### Significant or unusual exclusions or limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.

### General exclusions

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.

### Contents standard cover

- Loss or damage caused by chewing, scratching, tearing, vomiting or fouling by domestic animals.
- Damage caused by any gradually operating cause.
- Loss or damage to valuables, money, business equipment left in the open at the insured property.
- Pedal cycles away from the home (optional cover is available under separate pedal cycles extension).
- There is no cover for public liability arising from any trade, business, profession or employment.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

### Contents standard cover and buildings standard cover

- Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) by malicious persons, escape of water or oil, theft and accidental breakage to mirrors, fixed glass and sanitary ware.

### Exclusions under personal possessions

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

- Pedal cycles (optional cover is available under the separate pedal cycles section).
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.

### Exclusions under pedal cycles

- By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or motor vehicle.

### Duration

This is an annually renewable policy.

### Cancelling your cover

If you cancel your policy within 14 days of receiving your policy documents and cover has not commenced you will be entitled to a full refund of any premiums paid. If the cover has commenced you will be charged for the time you have been insured, except where you have already made a claim under your policy, when no refund is due. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you cancel your policy after this 14 day period we will charge a percentage of the total premium paid, depending on when you cancel. If a claim has been made in the current period of insurance, no refund will be due.

If we cancel your policy we will give you 7 days written notice and we will retain an amount of your premium in proportion to the time you have been on cover. If a claim has been made in the current period of insurance, no refund will be due.

### Administration Fee

If you make any changes to your policy or cancel it during the period of cover you may incur an administration fee of up to £30.

### Non Payment of Premiums

If you pay by instalments and you fail to make a payment we will cancel your policy from the date the payment was due.

You will remain liable for the difference between the premium you owe and the amount you have actually paid. If you have made a claim against your policy you will be liable for the full premium.

### Household claim notification

To make a claim, please check your policy schedule to establish the name of your insurer. Once you have done this, please call the relevant insurer on the telephone number as shown on the back page of this policy summary.

### How to complain

At Castle Cover, we pride ourselves on our customer service. However, should you have cause for complaint, please contact us on the number provided in your policy documentation, or by writing to the Customer Care Manager, Merck House, Seldown Lane, Poole, Dorset, BH15 1TW.

If you are dissatisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service,

South Quay Plaza, 183 Marsh Wall, London, E14 9SR, or by telephoning 0845 080 1800.

### Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail, enquiries@fscs.org.uk.

## FamilyPlus Legal Policy Summary

### Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

### Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is administered by Motorplus Limited (trading as FamilyPlus) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited, Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid until the renewal date of the household or contents policy to which this cover is annexed, or for a maximum period of one year.

### Significant features and benefits

#### Legal Expenses Cover

This policy covers legal and professional fees, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings in respect of any of the following insured incidents:

- Your death or personal injury.
- An infringement of your legal rights arising from your ownership or occupation of your permanent place of residence, problems arising from buying or selling it or nuisance or trespass at your permanent place of residence.
- Claims arising from physical damage to your personal property, or the purchase, hire, leasing or sale of personal or private goods, or the provision of services for your private or personal use.
- Disputes arising from your contract of employment.

#### Helpline

We provide a 24 hour, seven days a week helpline service

### Legal Advice Service

We will give you confidential legal advice over the phone on any personal legal problem, under the laws of the EU, the Isle of Man, the Channel Islands and the EEA.

Helpline services are also available for UK Tax Information, Domestic Emergencies, Medical and Health Information and Pet Assistance.

### Significant Exclusions or Limitations

The policy does not cover:

- The first £250 for Real Property claims and the first £50 of any other claim.

Any claim relating to:

- Any road traffic accident
- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
- Planning, construction or structural alteration of any buildings or parts of them.
- Subsidence, shrinkage, ground heave, landslip, mining or quarrying.
- Any building or land other than your principal home.
- Any motor vehicle owned or used by, or hired or leased by you.
- The settlement payable under an insurance or other policy.
- Alleged dishonesty or alleged violent behaviour.
- Divorce, judicial separation or cohabitation.
- Your business, profession or trade.
- Written or verbal remarks which damage your reputation.

### Cancellation Right

See 'Cancelling your cover' on page 4.

### Making a Claim

Call FamilyPlus on 01603 779 285. Please quote the following policy reference: FamilyPlus (to be quoted at all times).

### How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of FamilyPlus at the following:

FamilyPlus, Kircam House, Whiffler Road, NORWICH NR3 2AL  
Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity as a Micro-Enterprise, or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

### Compensation scheme

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. For claims against insurers, the

first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS.

### Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

## Home Emergency Policy Summary

The information given in this policy summary is only a summary of the cover provided. For full conditions, please see your policy wording.

This policy is underwritten by Europ Assistance Insurance Ltd, Sussex House, Perrymount Road, Haywards Heath RH16 1DN.

This policy provides you with access to a 24-hour emergency helpline for the following insured products:

- Home Emergency

### Significant features and benefits

Advise you how to protect yourself and the property immediately.

Organise and pay up to £300 (including VAT) for call out, labour, parts and materials to carry out the emergency repairs or, if at a similar expense, a permanent repair.

### Significant or unusual exclusions or limitations

Claims not reported via the 24-hour emergency helpline and not authorised in advance (see insurance certificate).

Any replacement costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units of macerators.

Inoperative toilet flushers when the existence of a second toilet means that the problem is not an emergency.

Any boiler or warm air unit must be under fifteen years old.

The complete list of exclusions and conditions are available in the policy wording, sections 7 to 11 and 19.

This contract is valid for one year and is renewable.

### Cancelling your cover

See 'Cancelling your cover' on page 4.

### Claim notification

To obtain emergency assistance in the UK, contact the 24-hour emergency helpline on: **01603 779293**.

### How to complain

If your complaint relates to the service you experienced as a result of a claim, and you feel the matter has not been resolved satisfactorily, you should contact the Chief Executive, Family Plus, Kircam House, Whiffler Road,

Norwich, NR3 2JJ.

In the unlikely event that you are not satisfied with the response from Family Plus, you can refer the matter to: Chief Executive, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN or telephone 0845 080 1800. The existence of these procedures does not affect your right to take legal proceedings.

## Financial Services Compensation Scheme (FSCS)

Europ Assistance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should the firm not be able to meet its liabilities. Further information can be obtained from either Home Hotline Ltd or on [www.fscs.org.uk](http://www.fscs.org.uk)

# Garden Cover Policy Summary

## Your schedule will show if this section is in force

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

### Insurer

This policy is underwritten by AXA Insurance UK plc.

### Significant features and benefits

Loss or damage to fences, gates, hedges, lawns, patios, plants, ponds, rockeries, trees and walls that you own and are kept within the boundaries of your home caused by:

1. storm.
2. flood.
3. lightning or explosion.
4. theft.
5. fire.
6. television aerials, satellite dishes and tiles falling from the building.
7. malicious damage caused by any other person other than you or your family.
8. accidental damage caused by any other person other than you or your family.
9. branches falling from trees.
10. wild animals.

We will not pay more than £750 for any claim or series of claim arising from any one event or one source or original cause.

### Significant or unusual exclusions or limitations

1. The amount of the excess shown in the schedule.
2. Loss or damage to trees or plants not caused by theft.
3. Damage caused by domestic animals, birds or pets.
4. Damage caused by frost.
5. Damage caused by subsidence, landslip or heave.
6. Damage caused by light or atmospheric conditions.
7. Damage caused by climatic conditions.
8. Damage caused by insects or vermin.
9. Damage caused by rot, mildew, fungus or poisoning.
10. Property being confiscated or destroyed by any government, public or local authority.

11. Liability of any kind.
12. Loss or damage to fish/other creatures/animals.
13. Loss or damage caused in connection with your trade or business profession.
14. Any items covered by any other insurance.

### Cancelling your cover

See 'Cancelling your cover' on page 4.

### Duration

This is an annually renewable policy.

### Household claim notification

To make a claim, please contact the household claims telephone number shown on the policy schedule.

### How to complain

At Castle Cover, we pride ourselves on our customer service. However, should you have cause for complaint, please contact our Customer Care Manager on 01202 260800, or by writing to the Customer Care Manager, Merck House, Seldown Lane, Poole, Dorset, BH15 1TW.

If you are not satisfied with the way your complaint has been dealt with, you should contact your insurer, the details of which will be shown on your policy schedule. The address of your insurer can be obtained from Castle Cover.

If you are dissatisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, or by telephoning 0845 080 1800.

### Financial Services Compensation Scheme (FSCS)

All insurers are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- compulsory insurance is covered in full.
- non-compulsory insurance is protected for 90% of any claim.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Important telephone numbers

## House Insurance claims numbers

If your insurance is with AXA	Please telephone <b>0870 010 1094</b>
If your insurance is with Legal & General	Please telephone <b>0845 270 0088</b>
If your insurance is with RSA	Please telephone <b>0845 070 3837</b>
If your insurance is with Groupama	Please telephone <b>0870 241 2719</b>
If your insurance is with Axiom on behalf of Great Lakes Reinsurance UK plc	Please telephone <b>0844 856 2049</b>
If your insurance is with MMA Insurance plc	Please telephone <b>0844 902 0789</b>
If your insurance is with Allianz	Please telephone <b>0844 893 9555</b>
If your insurance is with NIG	Please telephone <b>0845 607 1626</b>

## Additional protection claims numbers

Garden Cover	Please telephone <b>0870 010 1094</b>
Legal Protection Cover	Please telephone <b>01603 779285</b>
Home Emergency Cover	Please telephone <b>01603 779293</b>

In order to maintain a quality service, telephone calls may be monitored or recorded.

[www.castlecover.co.uk](http://www.castlecover.co.uk)