



**CASTLE
COVER** 
The 50+ Insurance Specialists

Your Home Insurance Policy Summary



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

www.castlecover.co.uk

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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:

Contents	Standard cover
	Contents accidental damage
	Personal possessions
	Pedal cycle
Buildings	Standard cover
	Buildings accidental damage

Your policy schedule will show cover you have selected.

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

To cancel your cover with us you must either notify us by calling our customer services department or by writing to us.

Cancelling your Direct Debit at the bank does not suffice as cancelling your policy and you will remain liable for any charges incurred up until the point that we identify that you have defaulted on a payment and automatically cancel your policy.

If the cover has not yet commenced you will be entitled to a full refund of any premiums paid.

If the cover has already commenced you will be charged for the time you have been insured. 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 you a percentage of the total premium paid, depending on when you cancel. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you have made a claim against your policy you will remain liable for the total premium.

If we cancel your policy, for any reason other than defaulted payments, 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,

Portoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail, enquiries@fscs.org.uk.

FamilyPlus Legal Policy Summary

Your policy schedule will show if you have selected this cover

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 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

See 'How to complain' on page 4.

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.

Home Emergency Policy Summary

Your policy schedule will show if you have selected this cover.

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.

Garden Cover Policy Summary

Your policy schedule will show if you have selected this cover.

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.

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

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

Your policy schedule will show cover you have selected.

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

See 'How to complain' on page 4.

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

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

See 'How to complain' on page 4.

Utility Safeguard Policy Summary

Your policy schedule will show if you have selected this cover.

Introduction

Some important facts about your Utility Safeguard insurance policy 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 for the remaining period of your Household Insurance Policy (or a maximum of one year).

Insurer: Fortis Insurance Limited

Significant features and benefits

Cover

This policy provides cover for up to £3000 (including VAT) in the event that:

1. an underground water supply pipe to your property becomes blocked or leaks; or
2. you have a leak within your property's internal gas supply; or
3. you have a complete failure of the electrical wiring system at your property.

In addition, if your property is rendered uninhabitable for more than 48 hours as a result of one or more of the incidents 1, 2 and 3 above, the policy provides up to £125 including vat per night (maximum £500 including vat) for hotel costs if there is nowhere else you can go.

Cover extends to the United Kingdom, Isle of Man and Channel Islands.

Claims line – A 24 hour, seven days a week telephone claims service is provided.

Significant Exclusions or Limitations

The policy does not cover:

- Pipes which are not your responsibility;
- internal or external pipes after the internal stop tap;
- costs arising from interruption or disconnection of the mains gas or electricity supply;
- electrical items which need replacement as a result of gradual degradation or wear and tear;
- replacement or upgrade necessary due to changes in the law.

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

Cancellation Right

See 'Cancelling your cover' on page 4.

Making a Claim

Call the Claims helpline on 01603 779288.

The following information will be required:

- Your name.
- Your address.

How to make a complaint

See 'How to complain' on page 4.

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 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

About this Policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited. Motorplus Limited is regulated by the Ministry Of Justice in respect of regulated claims management activities.

Boiler Safeguard Policy Summary

Your policy schedule will show if you have selected this cover. Your Gas Boiler Cover policy is provided by the Insurer through Home 3 Assistance Limited ('Home 3'). You have a contract with both Insurer and Introducer.

Insurer

Your Gas Boiler Cover Policy is underwritten by the Insurer, Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima (FSA firm number 203401) a company incorporated in the Kingdom of Spain and registered as a foreign company in the United Kingdom with company number FCO21974, acting through its UK branch registered in the UK with branch number BR008042 and whose principal office is at Alpha House, 24a Lime Street, London, EC3M 7HS, and which is entitled pursuant to EEA passporting rights to underwrite general insurance in the UK. All premiums paid in respect of your policy are deemed in law to have been paid to the Insurer when received by Home 3 from you.

Introducer

Home 3 is an intermediary of the insurer and as such will, each year:

- i) introduce you to the Insurer and its product
- ii) act as intermediary in connection with the making of your contract with the Insurer
- iii) collect payments due from you and pay the premium to the Insurer on your behalf

All claims management and administration of this Gas Boiler Cover Policy is provided by Home 3 acting as agent for the Insurer. This means that when you contact Home 3, you are deemed to be making contact with the Insurer.

Home 3's full company name is Home 3 Assistance Limited (registered in the UK number 6594429) and the registered office address is 1 Future Walk, West Bars, Chesterfield S49 1PF.

Significant Features and Benefits

- An Initial Service in the first year of your agreement.
- An Annual Service in each subsequent year of your agreement.
- Parts and labour.
- Unlimited callouts to keep your Boiler and Controls working as provided by your agreement.
- Agreed appointment times for callouts.
- 24/7 helpline

Initial Service

We will inspect your system to make sure it is safe and in good working order. If the service reveals a problem, we may:

- tell you what work is needed and what it will cost you for that work to be done;
- offer you an agreement that will not include the parts causing the problem; or
- cancel the agreement and refund your money.

Emergency Accommodation

In the event of the property becoming uninhabitable as a result of events covered under your policy and remaining so

overnight, we shall at your request arrange and pay up to £150 (Including VAT) toward:

- a) Your overnight accommodation and/or
- b) Transport to such accommodation.

Significant Exclusions

The following significant exclusions are only a summary of the cover and you should also refer to the full Terms & Conditions of your policy, including the Certificate of Insurance as other restrictions and exclusions may apply.

1. Adjustments to time and temperature controls
2. Any domestic water supply from the hot water cylinder or the gas appliance up to and including the taps
3. The cold water supply tank, it's feed and outlets
4. Any defects or inadequacy attributable to the original design or method of construction of the central heating system
5. The changing of non-valved circulating pumps
6. The fabric of the building including pipework or fluework buried in it
7. Any defect caused by wilful or malicious action, negligence, misuse or third party interference, including problems caused by shortage of fuel

Making a Claim or Arranging a Service

If you experience a breakdown or need to arrange a service please telephone the helpline number below:

Helpline: 01603 254940

Cancellation

To cancel your cover with us you must either notify us by calling our customer services department or by writing to us.

Cancelling your Direct Debit at the bank does not suffice as cancelling your policy and you will remain liable for any charges incurred up until the point that we identify that you have defaulted on a payment and automatically cancel your policy.

If the cover has not yet commenced you will be entitled to a full refund of any premiums paid.

If the cover has already commenced you will be charged for the time you have been insured (unless your boiler has already been inspected). 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 you a percentage of the total premium paid, depending on when you cancel. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you have made a claim against your policy or your boiler has been inspected you will remain liable for the total premium.

If we cancel your policy, for any reason other than defaulted payments, 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.

Complaints

See 'How to Complain' on page 4.

Consumer Protection

Home 3 and the Insurer are covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compensation is only available to commercial customers in limited circumstances. Further

information can be obtained from the insurer or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Who Regulates Us

Home 3 and the Insurer, are authorised and regulated by the Financial Services Authority. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0300 500 5000. Home 3's Firm Reference Number (FRN) is 496336.

Accident & Incapacity Cash Plan Policy Summary

Your policy schedule will show if you have selected this cover.

The maximum sum payable in respect of any one accident is £100,000.00.

Introduction

Some important facts about your Castle Cover Accident & Incapacity Cash Plan 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 ensure you fully understand the cover provided.

Insurer

This insurance policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This 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.

Type of insurance and cover provided

This insurance policy will pay a benefit to the insured in the event of loss, damage, death or bodily injury whilst within the territorial limits.

Significant features and benefits

The insurer will pay the following benefits to the insured following the occurrence of an insured event as listed below:

1. Accidental death	£100,000.00
2. Loss of sight in one or both eyes	£25,000.00
3. Loss of one or more limbs	£25,000.00
4. Permanent total loss of speech	£25,000.00
5. Permanent total loss of hearing	
- in one ear	£7,500.00
- in both ears	£25,000.00
6. Permanent total disability	£50,000.00

Further, if you are certified as being incapacitated following the accident, the insurer will pay you incidental expenses of £200.00 per week of incapacity up to a maximum of 3 months.

Significant exclusions or limitations

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, you are advised to refer to the Policy Wording for full details.

Cover does not apply to:

- Claims arising from or relating to physical or mental conditions or disabilities of a recurring or chronic nature which you suffered and were known to suffer, prior to the inception of this insurance.
- Claims where you or another insured person commit or attempt to commit suicide or intentionally inflict self injury, while sane or insane.
- Deliberate exposures to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act, or being under influence of alcohol or drugs.
- Provoked assault or fighting (except in bona fide self defence).
- Any matrimonial or family dispute.

Conditions of this cover:

- The insured person must be less than 90 years of age. Cover is worldwide – see This Policy Will Cover
- If the consequence of an injury is aggravated by a physical disability or condition of an insured person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated – see General Conditions 3
- This insurance runs consequently with your household insurance policy. In the event that you cancel or do not renew your household insurance policy all cover under this insurance shall cease – see This Policy Will Cover

Duration of cover

The period remaining on the household or motor policy to which this Policy is annexed, not exceeding 12 months.

Cancellation right

See 'Cancelling your cover' on page 4.

Making a claim

When a claim or possible claim occurs, you or an insured person must notify Motorplus Limited by telephone as soon as possible.

Motorplus Limited Tel: 01603 779250

You or the insured person must seek and follow advice from a registered medical practitioner, and have any medical examination that Motorplus Limited requests. If an insured person dies, Motorplus Limited will be entitled to ask for, at their expense, a post-mortem examination. You or any insured person must provide (at your or their own expense) any documents, information and evidence Motorplus Limited requires.

How to make a complaint

See 'How to complain' on page 4.

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 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

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

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

Important House Insurance claims numbers

If your insurance is with AXA	0870 010 1094
If your insurance is with Legal & General	0845 270 0088
If your insurance is with RSA	0845 070 3837
If your insurance is with Groupama	0870 241 2719
If your insurance is with Axiom on behalf of Great Lakes Reinsurance UK plc	0844 856 2049
If your insurance is with MMA Insurance plc	0844 902 0789
If your insurance is with Allianz	0844 893 9555
If your insurance is with The National Insurance and Guarantee Corporation Ltd (NIG)	0845 607 1626
If your insurance is with Towergate Underwriting Household	01708 777 873
If your insurance is with Ecclesiastical	0845 603 8381

Additional protection claims numbers

Garden Cover	0870 010 1094
Legal Protection Cover	01603 779 285
Home Emergency Cover	01603 779 293
Utility Safeguard	01603 779 288
Key Cover	0800 519 1211
Boiler Safeguard	01603 254 940
Accident & Incapacity Cash Plan	01603 779 250

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