

**CASTLE  
COVER**

# Your Home Insurance Policy Summary



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

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

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### Important House Insurance claims number

Ageas Insurance Ltd.

**0345 122 9980**

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### Additional protection claims numbers

Garden Cover

**0800 952 7702**

Home Legal Expenses Cover

**0345 840 0097**

Home Emergency Cover

**0345 840 0095**

Key Cover

**0800 519 1211**

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

# 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 Ageas Insurance Ltd.

<b>Contents</b>	Standard cover Contents accidental damage Personal possessions Pedal cycle
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<b>Buildings</b>	Standard cover Buildings accidental damage
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Your policy schedule/statement of fact 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/statement of fact.

## Conditions

You must let us know as soon as possible when the full value of the contents exceeds the amount shown in your policy schedule/statement of fact 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/statement of fact. 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/statement of fact 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/statement of fact 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.
- £500 limit for money
- 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/statement of fact.

In the event of a claim being made under both the buildings and the contents sections of the policy, you will be required to pay the excess under both these sections.

### 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 exclusions

- 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 exclusions

- 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.

## Canceling your cover

**This section applies to your home insurance only. For terms relating to any additional optional covers, please refer to the appropriate sections.**

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

Canceling 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 you cancel your policy within 14 days of receiving your policy documents you will be charged for the time you have been insured plus an administration charge.

If you cancel your policy after this time a higher administration charge will apply. Refer to your policy documents for full details of the charges.

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 seven 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.

## Making changes to your policy

If you make any changes to your policy or cancel it during the period of cover you may incur an administration charge. Refer to your policy documents for full details of the charges.

## Non Payment of Premiums

If you pay by instalments and you fail to make a payment Castle Cover will charge you a default fee and may cancel your policy from the date the payment was due. If Castle Cover cancels your policy a cancellation charge will also be payable.

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 call Ageas on the telephone number as shown on page 2 of this policy summary.

## How to complain

**This section applies to any complaints relating to the service provided by Castle Cover and Ageas your home insurance provider. For full details on making a complaint relating to any optional product which you have selected to cover under this policy, please refer to the relevant pages within this book.**

If you have cause for complaint, it is important you know that Castle Cover and your insurer are committed to providing you with an exceptional level of service and customer care. Things can go wrong and there may be occasions when you feel that you have not been provided with the service you expected. Should this happen, a process exists to review such matters and, where appropriate, to put things right.

## Who to contact

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- To be sure you are talking to the right person.
- That you are giving them the right information.

## If your complaint concerns our service at Castle Cover

If you wish to make a complaint about the service we have provided for your home policy (including information or documentation we have issued to you), please contact us in writing, quoting our reference number as follows:

By phone: 0800 519 1020

In writing:

The Customer Relations Manager  
Castle Cover  
Deansleigh House  
Deansleigh Road  
Bournemouth BH7 7DU

By e-mail: [customerrelations@castlecover.co.uk](mailto:customerrelations@castlecover.co.uk)

Castle Cover will try to resolve your complaint within three working days and send you a summary resolution letter. If that is not possible, they will be in contact with you within five working days of receiving your complaint to advise what they are doing to resolve the problem and the timeframe by which you can expect a final response.

## If your complaint concerns the service provided by Ageas your home insurer

If your complaint is about the service provided by Ageas your insurer (including complaints about service or the amount offered in settlement of a claim), you should contact them as follows:

### • Ageas

If your complaint is specifically in relation to a claim, please contact the number provided to you on your claims documentation, or please write to:

Customer Services Adviser  
Ageas Insurance Limited  
Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
Eastleigh,  
Hampshire,  
SO53 3YA

Or visit: [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints)

## If your complaint cannot be resolved

If you are not satisfied with either the summary resolution or final response letter from Castle Cover or if eight weeks have passed since you first raised the matter with them, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Castle Cover's permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

## 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 independent 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  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Telephone 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

# Home Legal Expenses Policy Summary (Optional)

**Your policy schedule/statement of fact will show if you have selected this cover.**

This is a summary of the cover provided under the Castle Cover home Legal Expenses policy and does not include all the benefits, limits and exclusions that apply. The full terms and conditions of the cover can be found in the home policy booklet so please take the time to read the policy document to make sure you understand the cover it provides.

This policy will run concurrently with your home insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date you bought it and will end on the expiry of your home insurance policy.

## Who provides your cover

This insurance policy is managed and provided by Arc Legal Assistance Limited and is underwritten by Ageas Insurance Limited

## This policy will cover

The insurance covers advisers' costs and other costs and expenses as detailed under the separate sections of cover, up to the limit of indemnity which is £50,000.

We will appoint a solicitor to act for you that specialises in the relevant area of law.

### We will negotiate for:

- Personal injury
- Clinical Negligence
- Contract disputes
- Employment disputes
- Property protection
- Tax investigation
- Motor prosecution defence

## This policy will not cover

- Any claim reported to us more than 180 days after the incident occurred.
- Any legal costs that you pay or agree to pay before the claim is accepted.
- For claims made under property protection and contract disputes, (where the contract in dispute was entered into before the insurance started), any incident must have occurred at least 90 days after the start of the first period of insurance.
- There must be more than a 50% chance of winning the case and achieving a positive outcome.

## Cancellation

### Within 14 days of starting this policy

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel this cover. You can cancel by writing to Castle Cover or phoning Castle Cover on 0800 519 1020. Providing a claim has not been made, a full refund of your premium will be provided. If a claim has been made no refund will be due.

### Cancellation after the 14 days

Cancellation can take place immediately or at a later date by phoning Castle Cover on 0800 519 1020. If no claims have been made during the insured period, Castle Cover will refund a percentage of the premium paid in proportion to the period of insurance left unused. If a claim has been made no refund will be due. If you breach the terms of this contract, your insurer, or anyone they authorise, may cancel the insurance by giving seven days notice in writing to you at the address shown on the schedule/statement of fact, or alternative address provided by you. No refund of premium shall be made.

We will only invoke this right in exceptional circumstances as a result of you behaving inappropriately, for example:

- Where we have a reasonable suspicion of fraud.
- You use threatening or abusive behaviour or language or intimidation or bullying of our staff or suppliers.

## Making a claim

As soon as you have a legal problem that you may require assistance with under this insurance, you should telephone the legal claims number on 0345 840 0097 and quote 'Castle Cover Home Legal Expenses'.

In general terms, you are required to immediately notify us of any potential claim or circumstances which may give rise to a claim. If you are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the legal claims number.

## How to make a complaint

If your complaint concerns the service or the advice Castle Cover has provided (including information or documentation issued to you), please contact the Customer Relations team, quoting your policy number:

Customer Relations Manager  
Castle Cover  
Deansleigh House  
Deansleigh Road  
Bournemouth  
BH7 7DU

### If your complaint concerns the service provided by Arc Legal Assistance.

If you are unhappy with the service that has been provided, you should contact Arc at the address below.

Arc Legal Assistance Ltd  
P.O Box 8921  
Colchester  
CO4 5YD

Tel: 01206 615000

Email: [customerservice@arclegal.co.uk](mailto:customerservice@arclegal.co.uk)

## If your complaint cannot be resolved

If you are not satisfied with the final response from Castle Cover, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:  
Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Referral to the Financial Ombudsman Service is free of charge, but you must do so within 6 months of the date of the final resolution letter.

If you do not refer your complaint within the six months, the

Ombudsman will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0800 678 1100 or 020 7741 4100.

# Home Emergency Policy Summary (Optional)

Your policy schedule/statement of fact 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 Home Emergency service is provided by Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Their registered Head Office is located at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

The Home Emergency insurance is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

- Home Emergency

## What is covered - Significant features and benefits

If a home emergency occurs, your insurer will arrange for a repairer to assess the situation and carry out emergency repairs in the event of:

1. Burst pipes or sudden leakage likely to cause damage to the home or its contents.
2. Break-in or vandalism reported to the Police (a crime number should be obtained for further reference) which compromises the security of the home.
3. Failure of your domestic water mains supply, gas supply, electricity (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of your domestic hot water heating.
4. Total failure of your central heating during adverse weather conditions, causing in our view, unreasonable discomfort or risking frost damage to the home.
5. A leakage caused by a smashed toilet bowl or cistern. Breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the home.
6. Pest Infestation. Removal of wasps nests, field and house mice and brown rats within the insured property.

The most your insurer will pay for call out charges, labour, parts, maintenance and VAT is £300 for any one claim.

## What is not covered - Significant or unusual exclusions or limitations

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

Normal day-to-day maintenance, such as: dripping taps, results of hard water scaling deposits, blocked or misaligned guttering, damage to boundary walls, hedges, fences, etc.

In connection with the boiler or warm air unit: any boiler or warm air unit more than fifteen years old, air locks in the central heating piping, any costs arising as a result of failure to service the boiler or warm air unit in the previous twelve months, radiator valves, boiler or system noise.

Breakdown of, loss of or damage to domestic appliances or saniflow toilets and other mechanical equipment.

Failure of any services where the problem is situated outside the boundary of the plot or land on which your home is situated.

There are some situations which you are not covered for. The complete list of exclusions and conditions are available in the home insurance policy booklet, under the Home Emergency section.

This contract is valid for one year and is renewable.

## Claim notification

To obtain emergency assistance in the UK, contact the 24-hour emergency helpline on: **0345 840 0095**.

## Complaints Procedure

### Our promise of good service

At Castle Cover, we strive to provide the highest standard of service to you at all times. However, we recognise that things can go wrong occasionally and, when this happens we are committed to sorting this out quickly.

If you wish to make a complaint about the service Castle Cover has provided, please contact the Customer Relations team in writing at the following address:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

**If your complaint concerns the service provided by your insurer**

It is the intention to give you the best possible service but if you do have an enquiry or complaint about your insurance please contact:

Quality Department  
Intana  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex RH16 1DN  
Telephone number: 01444 442010  
or email on: quality@intana-assist.com

A representative will make sure the matter is investigated straight away. Please quote the policy number, which appears on your schedule/statement of fact in all correspondence so that you will be given an efficient response.

**If your complaint cannot be resolved**

If you are not satisfied with the final response from Castle Cover, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:  
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Castle Cover's permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances

**Cancellation Provisions**

You may cancel your policy within 14 days of either receipt of your policy documents or the inception/renewal date of your policy (whichever is later) with a full refund of premium (providing no claims have been made). In order to cancel, please telephone the Customer Services number 0800 519 10 20 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU. You can also cancel your policy at any other time and you will receive a partial refund of premium proportionate to the unexpired period of your policy providing you have not made a claim.

**Financial Services Compensation Scheme**

Collinson Insurance Services Limited and Ageas Insurance Limited are both covered by the Independent Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claims with no upper limit. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk). More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

## Garden Cover Policy Summary (Optional)

Your policy schedule/statement of fact 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 Novae Underwriting Limited, on behalf of Syndicate 2007 at Lloyd's managed by Novae Syndicates Limited. Novae Underwriting Limited is authorised and regulated by the Financial Conduct Authority, registration number 311833. Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 204888.

**Significant features and benefits**

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

1. storm – a weather event where winds reach a gust strength of 47 miles per hour or greater, as recorded by WeatherNet;
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 person other than you or your family;
8. accidental damage caused by any person other than you or your family;
9. branches falling from trees;
10. wild animals.

Loss of trees and plants that you own and are kept within the boundaries of your home caused by:

1. theft

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

**Significant or unusual exclusions or limitations**

1. You will pay the first £50 of all claims.
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.
15. Damage caused by wear and tear, corrosion, mechanical or electrical breakdown, or any cause that happens gradually.

**Cancelling your cover**

You will have 14 days from the date of purchase or receiving the policy document to cancel this policy with a full refund of premium (providing no claims have been made). In order to cancel, please telephone the Customer Services number 0800 519 10 20 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU. You can also cancel your policy at any other time and you will receive a partial refund of premium proportionate to the unexpired period of your policy providing you have not made a claim.

The insurer can cancel this insurance by giving you 14 days' notice in writing where there is a valid reason for doing so. Castle Cover will send a cancellation letter to your last known address and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where Castle Cover have been unable to collect a premium payment. In this case Castle Cover will contact you in writing requesting payment by a specific date. If Castle Cover do not receive payment by this date they will write to you again notifying you that payment has not been received and giving you 21 days' notice of a final date for payment. This letter will also notify you that if payment is not received by this date your policy will be cancelled. If payment is not received by that date Castle Cover will cancel your policy with immediate effect and notify you in writing that such cancellation has taken place;
- Where you are required in accordance with the terms of this policy to co-operate with us, or send us information or documentation and you fail to do so in a way that materially affects our ability to process a claim, or our ability to defend our interests. In this case Castle Cover may issue a cancellation letter and will cancel your policy if you fail to co-operate with us or provide the required information or documentation by the end of the cancellation notice period;
- Where we reasonably suspect fraud; or
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

**Duration**

This is an annually renewable policy.

**Garden claim notification**

To make a claim, please contact the garden claims telephone number on **0800 952 7702**.

**How to complain**

Our promise of good service

At Castle Cover, we strive to provide the highest standard of service to you at all times. However, we recognise that things can go wrong occasionally and, when this happens we are committed to sorting this out quickly.

If you wish to make a complaint about the service Castle Cover has provided, please contact the Customer Relations team in writing at the following address:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

**If your complaint concerns the service provided by your insurer**

It is the intention to give you the best possible service but if you do have an enquiry or complaint about your insurance please contact:

Customer Relations Team  
PO Box 1193  
Doncaster  
DN1 9PW

Or telephone 0800 952 7702

A representative will make sure the matter is investigated straight away. Please quote the policy number, which appears on your schedule/statement of fact in all correspondence so that you will be given an efficient response. Calls will be recorded for training, compliance and claims purposes.

Alternatively you can contact the Policyholder and Market Assistance Team at Lloyd's, whose contact details are as follows:

Policyholder & Market Assistance  
Lloyd's  
One Lime Street  
London EC3M 7HA  
Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

**If your complaint cannot be resolved**

If you are not satisfied with the final response from Castle Cover, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:  
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Castle Cover's permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances

# Key Cover Policy Summary (Optional)

## Introduction

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

This policy will run concurrently with your Castle Cover home insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date you bought it and will end on the expiry date of your home insurance policy.

Insurer: This policy is underwritten by Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA.

## Significant features and benefits

### Cover

This policy provides reimbursement of up to £1,500 (including VAT) towards lock and key replacement and onward transportation in the event of lost or stolen vehicle (including reprogramming or alarms and immobilisers), home and office (including security safe) keys.

In addition, the following benefits also apply within the policy limit:

- Up to £75.00 per day (including VAT) for vehicle hire, for up to 3 days if you are stranded more than 20 miles from home due to theft or loss of keys. Alternatively, public transport or taxi fares can be reimbursed.
- Gaining access to your vehicle, home or office in the event your keys are locked in or broken in the lock. If necessary, reimbursement will be provided for a replacement lock or key.

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

## Significant Exclusions or Limitations

The policy does not cover:

- Costs incurred where you have not notified AXA Assistance within 48 hours of the incident.
- Any claim for theft or loss of keys which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.
- Any claim for keys not attached to the key fob received with this insurance.
- Any claims for public transport or taxi fares with no valid receipts or tickets.
- Any car hire not arranged via AXA Assistance.
- Any claim for replacing locks when only parts need changing.
- Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.

## Cancellation Right

You will have 14 days from the date of purchase or receiving the policy document to cancel this policy with a full refund of premium (providing no claims have been made). In order to cancel please telephone the Customer Services number on 0800 519 1020 or write to Customer Services, Castle Cover Limited, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU and you will receive a partial refund of premium proportionate to the unexpired period of your policy providing you have not made a claim.

We may cancel this policy by giving you at least fourteen days written notice at your last known address for the following reasons;

- if you fail to make payment of premiums;
- if you refuse to allow us reasonable access to your (property / vehicle etc) in order to provide the services you have requested under this policy or if you fail to co-operate with our representatives;
- you make or try to make a fraudulent claim under your policy;
- you are abusive or threatening towards our staff;
- you repeatedly or seriously break the terms of this policy or;
- if you otherwise cease to comply with the terms and conditions of this policy in any significant respect.

## Making a claim

Within 48 hours of the incident please telephone: AXA Assistance on 0800 519 1211 quoting scheme code **04 605 33** and your key fob reference number.

## How to make a complaint

At Castle Cover, we strive to provide the highest standard of service to you at all times. However, we recognise that things can go wrong occasionally and, when this happens we are committed to sorting this out quickly.

If you wish to make a complaint about the service Castle Cover has provided, please contact the Customer Relations team in writing at the following address:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU  
Continued on the next page.

**If your complaint concerns the service provided by your insurer**

It is the intention to give you the best possible service but if you do have an enquiry or complaint about your insurance please contact the administrators at:

Customer Relations Team  
PO Box 1193  
Doncaster  
DN1 9PW

Or telephone 0800 519 1211.

A representative will make sure the matter is investigated straight away. Please quote the policy number, which appears on your schedule/statement of fact in all correspondence so that you will be given an efficient response. Calls will be recorded for training, compliance and claims purposes.

**If your complaint cannot be resolved**

If you are not satisfied with the final response from Castle Cover, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action.

You can contact them as follows:

In writing:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Castle Cover's permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

**Data Protection**

Details of you, your insurance cover and claims will be held by us for underwriting, processing, claims handling and fraud prevention, subject to the provisions of the Data Protection Act 1998.

The Data Protection Act 1998 gives you the right to a copy of your personal data held by us upon payment of a fee.

**Financial Services Compensation Scheme**

Inter Partner Assistance is covered by the independent 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. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

**If you require this booklet in  
another format please call  
0800 519 10 20.**

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

H-PSUM Nov 16