

Beazley | Home Insurance

key
facts

beazley

beautifully
designed
insurance

policy summary

What is a policy summary?

This document provides a summary of what is and isn't included in your policy. It does not contain the full terms and conditions of the contract which can be found in the insuring document. The summary does not form part of your contract of insurance. If you have any questions, please contact your broker to discuss.

Who is insuring you?

This insurance is underwritten by Beazley Syndicates 2623 and 623 at Lloyd's of London.

Family Legal Costs, Identity Fraud Protection and Personal Cyber Support Insurance are managed by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Domestic Emergency Insurance is managed by Arc Legal Assistance Limited and underwritten by Inter Partner Assistnace SA, which is a wholly owned subsidiary of AXA Assistance and part of the worldwide AXA Group.

Type of insurance: Home and contents, fine arts and antiques, and valuables insurance.

About your policy

This insurance is designed to give you peace of mind knowing your home and personal possessions are insured. We offer extensive coverage to suit your needs.

Contents

- 1 Buildings insurance
- 2 Contents insurance
- 4 Fine art and antiques
- 5 Valuables
- 5 Legal liability to the public
- 6 Legal liability to domestic employees
- 6 General exclusions
- 6 Family legal costs, identity fraud protection and personal cyber support insurance
- 8 Domestic emergency insurance
- 8 Your contract of insurance

Buildings insurance (See Section 1 of the policy wording)

Buildings

The home including fixtures and fittings, tenant's improvements, fitted appliances, tennis courts, swimming pools, septic tanks, domestic oil or gas tanks, paved terraces, greenhouses and garden sheds, ornamental fountains and ponds, lampposts, house signs, drives, patios, paths, walls, gates and fences, interior decorations all owned by you or for which you are legally responsible within the property at the address shown in the schedule. Also included are underground services, sewers, pipes, cables and drains which extend to the public mains. Buildings do not include land or water.

We will insure you for direct physical loss or damage to the buildings or tenant's improvements occurring during the period of insurance subject to the exclusions, limitations and conditions of the policy.

Significant features and benefits

Significant or unusual exclusions - limitations

<p>Alternative accommodation and loss of rent The cost of alternative accommodation substantially the same as your existing accommodation or loss of rent due to you while your home is uninhabitable due to an insured event.</p>	<p>Up to 3 years from the date of loss.</p>
<p>Trace and access cover Costs incurred to locate the source of escape of water, oil or gas from any domestic installation within the home or from underground service pipes, sewers and drains for which you are legally responsible outside the home.</p>	<p>The maximum amount we will pay for any one claim occurring outside the home is £50,000.</p>
<p>Underground services The cost of repairing domestic fuel pipes, underground services, pipes, cables, sewers and drains for which you are legally responsible arising from sudden and unforeseen damage. Cover also extends to include the cost of breaking into and repairing the pipe between the main sewer and your Home following a blockage provided a specialist contractor has attempted to clear the pipe without success.</p>	
<p>Increased metered water charges resulting from an escape of water giving rise to an insured loss.</p>	<p>Up to £10,000 any one period of insurance however we will not pay for any loss while the home is unoccupied or for more than £10,000 in total if both Buildings and Contents are insured.</p>
<p>The garden Damage to your garden caused directly by fire, lightning, explosion, impact by any vehicle or aircraft, theft or attempted theft, vandalism and malicious damage.</p>	<p>Up to 10% of the buildings sum insured any one claim but no more than £2,500 any one plant, tree or shrub.</p>

<p>Alterations to the home Alterations to the home made necessary due to an identifiable physical injury to you caused directly by a sudden and unforeseen accident during the period of insurance.</p>	<p>Up to £25,000 any one claim.</p>
<p>Preventative measures If we have agreed to settle your claim for physical loss or damage caused by escape of water or flood, we will also pay towards the cost of a water leak detection and prevention system or flood prevention system intended to mitigate or prevent a future occurrence of the same cause. We will only do this if the covered loss we have agreed to pay is more than £25,000 and if we have given our approval to these preventative measures during the claims settlement process.</p>	<p>We will not pay more than £5,000 any one claim.</p>
<p>Return to home costs Reasonable and unexpected costs incurred by you in order for you to return to your home in the event of an insured claim under Section One and/or Section Two that amounts to £50,000 or greater and/or where as a consequence of a permissible claim under this policy, the police and/or authorities, have mandated that you return to your home.</p>	<ul style="list-style-type: none"> • Up to £2,500 in any one period of insurance. • If you claim for such a loss under both Sections One and Two, we will not pay more than £1,250 in total under each section. • Subject to supporting documents evidencing the unforeseen costs incurred.
<p>Replacement locks The cost of replacing locks to external doors, safes and burglar alarms in your home following the loss or theft of your keys.</p>	

Significant exclusions for Section 1

This insurance does not cover:

1. Contamination or pollution of any kind other than as a result of oil escaping from a fixed domestic heating installation at the home.
2. Loss or damage to gates, fences, pergolas, gazebos, arbours or property in the open but within the boundaries of the home, by storm, flood, frost or weight of snow unless the damage has been caused by a fallen tree.
3. Loss or damage caused by demolition, alteration, construction, renovation, repair, restoration, application of heat or similar process.
4. Subsidence, landslip or heave of the site upon which the building stands:
 - Caused whilst the buildings are undergoing structural repairs, alterations or extensions
 - Arising from the use of defective materials, faulty workmanship, specification or design
 - To tennis courts, swimming pools, domestic oil or gas tanks, septic tanks, paved terraces, ornamental fountains and ponds, drives, patios, paths, walls, gates and fences unless the main dwelling is also affected at the same time by the same event
 - Caused by river or coastal erosion
 - To solid floors unless the walls are damaged at the same time.
5. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
6. Loss or damage while the buildings are not furnished enough to be normally lived in unless caused by fire, lightning or explosion, subsidence landslip, heave, impact, storm, flood or weight of snow.

Contents insurance (See Section 2 of the policy wording)

Contents

Household goods and personal property, including personal possessions, fine art and antiques, outdoor and garden property, which belong to you or for which you are legally responsible. Tenant's improvements, personal property of permanent members of your household in full-time education while they are studying away from home, fixed television and radio aerials, satellite dishes, their fittings and masts that are attached to the home.

Contents do not include:

- Land or water
- Motor vehicles, caravans or their accessories (other than golf trolleys, golf buggies, motorised wheelchairs, motorised sit-in toy or miniature vehicles including motor-cycles providing they have an engine capacity of 50cc or less, quad bikes but only if used exclusively for the care of gardens, horses and pets)
- Trailers and horseboxes over 12 feet in length
- Any property used for commercial purposes other than business contents (office furniture, stationery and equipment in your home)

We will insure you for direct physical loss or damage to your contents in the home, or anywhere in the world while temporarily removed, subject to the following limits:

Pedal cycles	Up to £5,000 any one cycle.
Valuables and gold, silver, and gold and silver plated items	Up to £10,000 in total any one claim.
Outdoor and garden property	Up to £30,000 any one claim but limited to £10,000 for any quad bike, motor-cycle or golf buggy and £15,000 in respect of any ride-on lawn mower, non-motorised horsebox or trailer.
Business contents	Up to £30,000 any one claim.
Deeds, registered bonds and personal documents	Up to £10,000 any one claim, increasing to £20,000 if kept in a safe.
Wine	Up to £25,000 any one claim but no more than £500 per bottle.
Watercraft (including their furnishings, equipment and outboard motors)	Up to £7,500 any one claim.

Contents includes cover for:

Alternative accommodation and loss of rent The cost of alternative accommodation substantially the same as your existing accommodation payable by you or loss of rent you are unable to recover as a result of the home being made uninhabitable as a direct result of damage insured under this policy.	Up to 3 years from the date of loss.
Freezer contents The costs involved in replacing the contents of your freezer or refrigerator as a result of physical loss or damage covered under Section 2 of your policy. This cover is not subject to an excess.	
Loss of oil from domestic heating installations.	Up to £10,000 any one period of insurance but we will not pay for any loss while the home is unoccupied.
Increased metered water charges resulting from an escape of water giving rise to an insured loss.	Up to £10,000 any one claim however we will not pay for any loss while the home is unoccupied or for more than £10,000 in total if both Buildings and Contents are insured.
Replacement locks to external doors, safes and burglar alarms as a result of theft or loss of keys. In addition, in the event your safe becomes inoperable we will pay for the opening by a qualified locksmith.	
Newly acquired items for contents are covered as long as you inform us within 60 days of the acquisition, you pay the additional premium and the items are under your direct care, custody and control while in transit.	Up to an additional £30,000 or 25% of the contents sum insured whichever is the greater.
Seasonal increases/gifts The sum insured is increased to cover the additional contents between one month before and one month after a wedding, anniversary, birthday or religious celebration.	Up to £10,000 (£5,000 in respect of valuables) any one claim but no more than £5,000 (£2,500 in respect of valuables) for any one item, pair or set.
Money personally kept by you for private, domestic or charitable purposes provided any loss is reported to the police within 24 hours of discovery of the loss.	Up to £5,000 any one claim increasing to £10,000 if kept in a locked safe.

<p>Fatal injury – as a direct result of:</p> <ul style="list-style-type: none"> • A fire or violence by burglars at your home • An assault in the United Kingdom that is not connected to any business or occupation and you die from the injury within 12 months of the incident. 	<p>We will pay a benefit of £50,000 (or £5,000 for anyone under 16 years of age). We will not pay for injury or death of any domestic employees.</p>	<p>Data replacement</p> <p>We will pay up to £5,000 for costs incurred in retrieving or reconstructing your personal or business data from your computers as a result of loss or damage covered under Section 2 of this insurance.</p>	
<p>Credit cards – fraudulent or unauthorised use.</p>	<p>Up to £25,000 any one claim. We will not pay for any losses reimbursed to the cardholder or where there has been any breach in the terms and conditions of use.</p>	<p>Return to home costs</p> <p>Reasonable and unexpected costs incurred by you in order for you to return to your home in the event of an insured claim under Section One and/or Section Two that amounts to £50,000 or greater and/or where as a consequence of a permissible claim under this policy, the police and/or authorities, have mandated that you return to your home.</p>	<ul style="list-style-type: none"> • Up to £2,500 in any one period of insurance. • If you claim for such a loss under both Sections One and Two, we will not pay more than £1,250 in total under each section. • Subject to supporting documents evidencing the unforeseen costs incurred.
<p>Contents not usually kept in the home – contents while:</p> <ol style="list-style-type: none"> 1. In any occupied home of standard construction, owned or lived in by you but not covered by this insurance. 2. Contents belonging to your parents or grandparents whilst in any nursing or residential care home. 3. In your place of work. 	<p>Up to £25,000 any one claim but no greater than £2,500 any one item, pair or set in respect of valuables.</p> <p>We will not pay any claim for theft or attempted theft unless accompanied by forcible and violent means.</p>		
<p>Visitors' and non-resident domestic employees' possessions</p>	<p>Up to £5,000 any one claim but we will not pay for loss or damage that has occurred away from the home or loss or damage over £2,500 for any one item, pair or set.</p>		
<p>Contents in storage but excluding valuables in any furniture depository or professional storage facility caused by fire, lightning, explosion, smoke, storm, flood, theft, attempted theft, collision, impact, civil disturbance, vandalism and/or malicious acts.</p>	<p>We will not pay for loss or damage to contents insured elsewhere.</p>		
<p>Contents while being professionally removed</p> <p>This section provides automatic cover for physical loss or damage to contents during the course of removal by professional removal contractors between your home and any new residence, including a second or holiday home, within the United Kingdom.</p>	<p>We will not pay for fine art and antiques, china, porcelain, glass or brittle articles not professionally and appropriately packed for transportation or any transit outside of the United Kingdom without prior agreement or any losses more specifically insured elsewhere or valuables.</p>		
<p>Hole in one cover</p> <p>We will pay £500 in the event you score a hole in one at an official golfing event.</p>	<p>The scorecard and certificate from the event's match secretary must be submitted to us within 14 days of the event.</p>		

Significant exclusions for Section 2

This insurance does not cover:

1. Loss or damage caused by demolition, alteration, construction, renovation, repair, restoration, application of heat or similar process.
2. Loss or damage caused by river or coastal erosion.
3. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
4. Loss or damage caused by termites, woodworm, or wood-boring insects, infestation, moths, insects, vermin, wet or dry rot, damp, mould, fungus, or any dryness, dampness or contamination caused by atmospheric or temperature changes.
5. Loss or damage caused by any process of cleaning, dyeing, repair or renovation or while being worked on.
6. Loss or damage to any motorised vehicle, trailer or horsebox when used in circumstances where Road Traffic Act Legislation is applicable.
7. Loss or damage to quad bikes, ride-on lawnmowers, golf buggies, motor-cycles or watercraft while they are being ridden, sailed or driven.
8. Loss or damage to quad bikes, ride-on lawnmowers, golf buggies, motor-cycles or watercraft unless kept in a securely locked building when not being used.
9. Loss or damage to wine directly or indirectly caused by or resulting from substitution or mysterious disappearance, bankruptcy or any book-keeping failure of any wine storage facility, evaporation or natural loss of contents, inherent vice, cork-fly or climatic conditions.
10. Loss or damage to an item being transported unless it is adequately and appropriately packed and secured.
11. Losses caused by you not receiving goods or services you have paid for through any internet website.

Fine art and antiques (See Section 3 of the policy wording)

Fine art and antiques are defined as:

Any article of recognised artistic or collectable nature of whatsoever description other than valuables which belong to you. This definition includes but is not limited to tapestries, rugs, furniture, paintings, etchings, manuscripts, sculptures, porcelain, gold, silver and gold and silver plated items, objets d'art, contemporary art, clocks and barometers and articles forming part of a collection.

We will insure you under Section 3 for items of fine art and antiques for direct physical loss or damage in the home or anywhere in the world while temporarily removed, including:

<p>Fine art and antiques in storage Fine art and antiques in any furniture depository or professional storage facility caused by fire, lightning, explosion, smoke, storm, flood, theft, attempted theft, collision, impact, civil disturbance, vandalism and/or malicious acts.</p>	<p>We will not pay for loss or damage to any item, pair or set insured elsewhere.</p>
<p>Fine art and antiques not usually kept in the home – whilst in any occupied home of standard construction owned or lived in by you but not covered by this insurance, your place of work or any nursing or residential care home for fine art and antiques belonging to your parents or grandparents.</p>	<p>Up to £25,000 any one claim but no greater than £10,000 any one item, pair or set. We will not pay for loss or damage to any item, pair or set while kept at any boarding school, university, college or any student accommodation or any claim for theft or attempted theft unless accompanied by forcible and violent means. We will not pay for loss or damage to fine art and antiques insured elsewhere.</p>
<p>Temporary removal from a bank or safe deposit – up to 15 days in any one period of insurance.</p>	<p>Up to an amount of £50,000 any one claim and in all during the period of insurance unless a higher amount has been specifically agreed by us and an additional premium paid by you.</p>
<p>Newly acquired items of fine art and antiques are covered as long as you inform us within 60 days of the acquisition and you pay the additional premium and provided the items are under your direct custody and control whilst in transit.</p>	<p>Up to £50,000 any one claim but not exceeding £25,000 for any one item, pair or set.</p>

<p>Seasonal increases/gifts The sum insured is increased to cover additional valuables, fine art and antiques between one month before and one month after a wedding, anniversary, birthday or religious celebration.</p>	<p>Up to £10,000 any one claim but no more than £5,000 any one item, pair or set.</p>
<p>Death of artist We will increase the insured value of any individually specified painting listed in the schedule if the artist dies during the period of insurance, provided you can produce an independent professional valuation which is not more than three years old and you can prove the increased value. This extension only applies for the six months immediately following the death of that artist.</p>	<p>Up to 200% but not more than £100,000 for all item(s).</p>
<p>Defective title We will pay you if, during the period of insurance, a person proves that you do not have good title to an individually specified item listed in the schedule and you are legally required to return it to its rightful owner.</p>	<p>Up to the amount you paid for it or the sum insured shown in the schedule if this is less, but not exceeding £25,000 in all during the period of insurance.</p>

Significant exclusions for Section 3

This insurance does not cover:

1. Contamination or pollution of any kind.
2. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
3. Loss or damage caused by termites, woodworm, or wood-boring insects, infestation, moths, insects, vermin, wet or dry rot, damp, mould, fungus, or any dryness, dampness or contamination caused by atmospheric or temperature changes.
4. Loss or damage caused by any process of cleaning, dyeing, repair or renovation or while being worked on.
5. Loss or damage to an item being transported unless it is adequately and appropriately packed and secured.

Valuables (See Section 4 of the policy wording)

Valuables are defined as:

Jewellery, watches, furs and guns all belonging to you.

We will insure you under Section 4 for valuables individually and/or collectively valued in excess of £10,000 for direct physical loss or damage in the home or anywhere in the world while temporarily removed, including:

Temporary removal from a bank or safe deposit Up to 15 days in any one period of insurance.	Up to an amount of £25,000 any one claim and in all during the period of insurance unless a higher amount has been specifically agreed by us and an additional premium paid by you.
Newly acquired items of valuables are covered as long as you inform us within 60 days of the acquisition and you pay the additional premium and provided the items are under your direct custody and control whilst in transit.	Up to £30,000 any one claim but not exceeding £10,000 for any one item, pair or set.
Seasonal increases/gifts The sum insured is increased to cover additional valuables, fine art and antiques between one month before and one month after a wedding, anniversary, birthday or religious celebration.	Up to £25,000 any one claim but no more than £10,000 any one item, pair or set.

Significant exclusions for Section 4

This insurance does not cover:

1. Contamination or pollution of any kind.
2. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
3. Loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.
4. Loss or damage caused by termites, woodworm, or wood-boring insects, infestation, moths, insects, vermin, wet or dry rot, damp, mould, fungus, or any dryness, dampness or contamination caused by atmospheric or temperature changes.
5. Loss or damage caused by any process of cleaning, dyeing, repair or renovation or while being worked on.
6. Loss or damage to an item being transported unless it is adequately and appropriately packed and secured.

Legal liability to the public (See Section 5 of the policy wording)

We will provide you with cover for legal liability to the public as owner (if you choose to insure buildings only), as occupier (if you choose to insure contents only) or both as owner and as occupier if both buildings and contents are insured. Cover is for any amounts you become legally liable to pay as damages for bodily injury or damage to property, plus the costs and expenses incurred by you (with our written consent), caused by an accident happening at the home during the period of insurance. We will pay up to £5,000,000 any one accident or series of accidents arising out of any one event.

Significant exclusions for Section 5

This insurance does not cover you against any liability:

1. For damage to property belonging to you or in your care, or in the care, custody or control of any person in your service.
2. Which you have assumed under a contract.
3. Arising out of advice given, services rendered or any activity in respect of any profession, occupation or business.
4. For bodily injury to you or to any person who at the time of sustaining such injury is in your service.
5. For bodily injury arising directly or indirectly from any communicable disease or condition.
6. Arising out of the ownership, occupation, possession or use of land or building not at the insured address shown on your schedule.
7. If you are entitled to indemnity under any other insurance until such insurance is exhausted.
8. In Canada or the USA after the total period of stay in either or both countries has exceeded 60 days in any one period of insurance.
9. Arising out of any criminal or violent act to another person or their property.
10. Arising out of the ownership, possession or operation of:
 - a. any motorised and/or mechanically propelled vehicle other than golf buggies or trolleys, domestic garden equipment, mobility scooters or wheelchairs, provided that you are not using them on any public road where the Road Traffic Act or similar legislation says you must insure them
 - b. Any power operated lift other than those designed for and used by the disabled or infirm
 - c. Any aircraft or watercraft other than watercraft as defined within the Premier wording
 - d. Any animal other than horses, cats or dogs provided such dogs are not designated dangerous under the terms of the Dangerous Dogs Act 1991.
11. Arising out of any goods sold or supplied for any purpose or following any activity by you or your employees.
12. In respect of any kind of pollution and/or contamination other than:
 - a. arising directly from an identifiable single, sudden, unintended and unexpected event occurring at the home named in the schedule during the period of insurance; and
 - b. reported to us not later than 30 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

Legal liability to domestic employees

(See section 6 of the policy wording). This section applies only if the contents are insured under Section 2.

We will provide you up to £10,000,000 in cover for legal liability in respect of each event including costs and expenses incurred by you with our written consent for damages in respect of accidental bodily injury occurring during the period of insurance anywhere in the world to any domestic employee employed by you in connection with the home named in the schedule. The accident must arise from the work they are employed to carry out for you in the United Kingdom or while on temporary trips abroad from the United Kingdom.

Significant exclusions for Section 6

We will not indemnify you for bodily injury arising directly or indirectly:

1. From any vehicle which is being used for racing, pace-making or speed-testing or any vehicle in Canada or the USA.
2. From any mechanically-propelled vehicle (except domestic gardening equipment).
3. From any aircraft or watercraft other than watercraft as defined herein.
4. From any communicable disease or condition.
5. In the USA or Canada after the total period of stay in either or both countries has exceeded 60 days in any one period of insurance.
6. From any dog designated dangerous under the terms of the Dangerous Dogs Act 1991.

General exclusions applying to Sections 1 to 6 of your policy

We will not pay for:

1. Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
2. Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. Existing or deliberate damage.
4. Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
5. Loss, damage or liability caused by biological or chemical contamination arising from
 - i) Terrorism;
 - ii) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.
6. Loss or damage caused by wear and tear or any other gradually operating cause, mechanical or electrical breakdown, fault or failure.
7. Loss or damage caused by misuse, faulty or defective materials and faulty or defective design, manufacture, specification or workmanship.
8. Loss or damage resulting from any building works where you have entered into a contract which removes or limits your legal rights against the contractor unless we have agreed it.
9. Loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.
10. Water damage resulting from frost-damaged or frozen pipe work while the home has been left without and / or intended to be left without an occupant for a period in excess of 90 days, unless the water supply is turned off at the mains and all systems drained or the home is constantly heated to a minimum temperature of 55 degrees Fahrenheit.
11. Loss or damage resulting from theft, attempted theft, vandalism and/or malicious damage while the home has been left without and / or intended to be left without an occupant for a period in excess of 90 days, unless all security devices for the protection of the home are put into full and effective operation.

Family legal costs, identity fraud protection and personal cyber support insurance policy summary

Legal expenses of up to £100,000 per claim are covered.

This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.

It is a key condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.

For full details of policy exclusions please refer to the policy wording.

In summary there is no cover for:

- Costs incurred without our prior consent
- Claims arising from a dispute between you and someone you live with or have lived with
- Claims where an estimate of the advisers' costs is more than the amount in dispute.

Legal costs to pursue

Contract claims against a person/organisation providing defective goods or services.

At least £250 plus VAT must be in dispute.

Legal costs to defend

Contract claims brought by a person to whom private goods have been sold.

At least £250 plus VAT must be in dispute.

Legal costs to pursue

Personal injury claims against the responsible person/organisation.

There is no cover for claims arising from an allegation of clinical or medical negligence.

Legal costs to pursue

A legal action for damages following clinical negligence resulting in your personal injury or death against the person or organisation responsible.

There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.

Legal costs to pursue

An action for breach of your contract of employment.
An action brought against you by a domestic employee alleging unfair dismissal.

The alleged breach must have occurred at least 90 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 90 days leading up to when the breach of contract first occurred.

<p>Legal costs to pursue</p> <p>Actions for nuisance or trespass relating to the insured property.</p>	<p>The nuisance or trespass must have occurred at least 180 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 180 days leading up to when the breach of contract first occurred.</p>	<p>Crisis response & incident management</p> <p>Costs for our adviser to provide advice and assistance:</p> <ul style="list-style-type: none"> a) For initial assessment of cyberattack you have suffered, including the immediate action you need to take b) Where you have suffered a financial loss as a result of a cyberattack c) To assist in notifying the authorities of a cyberattack against you when appropriate to do so d) Responding to ransomware, including the threat of a cyberattack against you, or the unauthorised use of your personal data stored on your electronic devices e) If, as a result of a cyberattack against you, you are accused of: <ul style="list-style-type: none"> i) Misuse of third party data ii) Transmitting a computer virus to a third party iii) Causing loss of reputation to a third party or breaching a third party's intellectual property rights.
<p>Legal costs to pursue</p> <p>Actions against parties causing physical damage to the insured property.</p>	<p>There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.</p>	
<p>Legal costs to pursue</p> <p>An action arising from a breach of a contract for the sale or purchase of the insured property.</p>	<p>At least £250 plus VAT must be in dispute.</p>	
<p>Legal costs to defend</p> <p>Motoring prosecutions.</p>	<p>There is no cover for claims for alleged road traffic offences where you did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non-prescribed drugs.</p>	
<p>Accountancy fees as a result of an HM Revenue and Customs Full Enquiry.</p>	<p>There is no cover for any claim relating to false representations or allegations of fraud.</p>	
<p>Legal costs to defend</p> <p>Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud.</p>	<p>There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud.</p>	
<p>Legal costs to defend</p> <p>An action if an event arising from your work as an employee leads to:</p> <ul style="list-style-type: none"> a) You being prosecuted in a criminal court; or b) Civil action being taken against you under laws for unlawful discrimination; or c) Civil action being taken against you for compensation under section 13 of the Data Protection Act 2018. 	<p>There is no cover for legal costs where the member is entitled to a grant of legal aid from the body responsible for its administration or where funding is available from another public body, a trade union, employer or any other insurance policy.</p>	
<p>Jury service</p> <p>Attendance expenses for jury service.</p>		<p>Restoration</p> <p>Costs for our adviser to provide advice and assistance for restoring your electronic devices to the state they were in prior to a cyberattack.</p>
		<p>Credit monitoring</p> <p>Reimbursement of the costs you incur for a 12 month subscription to a credit monitoring facility, following a cyberattack.</p>

Domestic emergency insurance (See Section 8 of the policy wording)

Significant features and benefits

a) Domestic emergency

Advise you how to protect yourself and the property immediately.

Organise and pay up to £1,500 if choosing this cover, call-out, labour, parts and materials to carry out the emergency repairs or, if at a similar expense, a permanent repair.

b) Accommodation

In the event that the property is uninhabitable and remains so overnight we shall, at your request, arrange and pay up to £100, including VAT, in total for your overnight accommodation and/or transport to such accommodation.

Significant or unusual exclusions/limitations

This policy does not cover:

- Claims which are not notified via the 24-hour helpline in the first instance
- Conditions which you were aware of prior to entering into this contract
- Day to day maintenance at the property or replacement of items which wear out over a period of time
- Replacement of cylinders, tanks, radiators and sanitary ware
- Burst or leaking flexible hoses which can be isolated or leaking washing appliances
- Boilers over 15 years old or boilers or heating systems that have not been professionally inspected or serviced within the preceding 12 months
- Failure of boiler or heating between May to August inclusive
- External water supply pipes
- Damage to boundary walls, hedges, fences or gates.

Your contract of insurance

What is your policy excess?

The amount which will be stated on your schedule and that you will be responsible for paying in the event of each and every claim.

Period of insurance

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal. We recommend our customers review their contract every year to ensure their cover is sufficient for their needs and that any changes to your circumstances have been disclosed.

Cooling off period

You are entitled to cancel this insurance by writing to your broker within 14 days of either:

1. The date you receive your policy documentation; or
2. The start of the period of insurance

whichever is the later.

Cancellation

Cancellation outside the cooling off period.

You can also cancel this policy at any time by writing to your broker. Any return premium due to you will depend on how long this policy has been in force and whether you have made a claim.

We can cancel this policy by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- Non-payment of premium
- A change in risk occurring which means that we can no longer provide you with insurance cover
- Non-cooperation or failure to supply any information or documentation we request
- Threatening or abusive behaviour or the use of threatening or abusive language

Claims

How to make a claim applicable to Sections 1 to 6 of this insurance

If you believe that you have a claim under this insurance, you should notify us, using the claims contact number detailed on your schedule, as soon as possible.

At the time of making a claim, you will be asked for the policy number stated on your schedule, the name of your broker and/or the company administering your policy and full details of your claim.

How to make a claim applicable to Section 7 of this insurance

As soon as you have a legal or identity fraud problem with which you may require assistance under this insurance, you should telephone the legal advice line on **0344 770 1040**. In general terms, you are required to notify Arc as soon as possible of any potential claim or circumstances which may give rise to a claim. If you are in doubt about whether a matter constitutes a notifiable claim or circumstance, contact the legal advice line for assistance.

You should have the following information available upon request:

- Your name and home postcode
- Your policy number
- An indication as to the nature of the problem
- Please advise the helpline that you are a Beazley policyholder and the name of your broker and/or the company administering your policy.

How to make a claim applicable to Section 8 of this insurance

To obtain emergency assistance, contact the 24-hour emergency helpline on: **0333 999 3557**

You should have the following information available upon request:

- Your name and home postcode
- Your policy number
- Please advise the helpline that you are a Beazley policyholder and the name of your broker and/or the company administering your policy.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns regarding cover provided under or a claim relating to Sections 1 to 6 of your policy you should, in the first instance, contact your broker who's address will be shown on your schedule.

In the event that you remain dissatisfied, you can refer the matter to the Lloyd's Complaints Department. The contact details are:

Complaints, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693; Fax: 020 7327 5225; Email: complaints@lloyds.com

If you have a complaint about the **Family Legal Costs, Identity Fraud Protection and Personal Cyber Support** section of this policy (Section 7), please contact:

Arc Legal Assistance Ltd

PO Box 8921

Colchester CO4 5YD

Tel: 01206 615000

Email: customerservice@arclegal.co.uk

If you have a complaint about the **Domestic Emergency** section of this policy (Section 8) please contact:

Customer Relations Manager at:

Customer Relations – Home Emergency

Inter Partner Assistance SA

The Quadrangle, 106-118 Station Road

Redhill

Surrey RH1 1PR

or you can phone us on: **0330 123 3458** or you can email us at:

homeemergencycomplaints@axa-assistance.co.uk

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

This complaints procedure is without prejudice to your right to take legal proceedings.

Compensation

The subscribing insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend upon the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU). Telephone: **0800 678 1100** or **020 7741 4100** or on their website: www.fscs.org.uk.

Your policy

Your insurance policy is based on the information you have disclosed to us. This policy summary does not contain the full terms and conditions of the contract. Please refer to the actual Home and Contents policy wording. Please advise your broker immediately if you become aware of any changes to your circumstances which may affect this.

Our regulators

Beazley Furlonge Ltd as Managing Agent of Syndicates 2623 and 623 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA ('IPA'). IPA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk

any
questions?

It is important that you read this summary document carefully to ensure it meets your requirements and needs. If you have any questions, please do not hesitate to contact your broker.

beazley

beautifully
designed
insurance