

summary of cover

HOME INSURANCE



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This is a summary of the cover provided by our Home Insurance policy.

It highlights the main features and benefits and significant exclusions and limits of the policy to help you decide if the policy meets your needs. A significant exclusion is something that may affect your decision on whether the policy is suitable for you; it may also be unusual compared to other home insurance products in the market.

The policy document

This summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document.

We will send your policy document to you after you have taken out the policy. If you wish, we can send you a copy before you take out the policy or you can see it on our website at www.ecclesiastical.com/homeinsurance

Your policy schedule

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

The policy offers you insurance cover for

- The buildings of your home (including your garages and outbuildings)
- Your household contents and personal belongings whilst they are in your home
- Your legal expenses for a range of legal issues, such as work related disputes and tax problems

In addition

Accidental damage

You can extend your buildings and contents cover to include accidental damage. Accidental damage includes cover for damage caused by accidents such as if you put your foot through your ceiling while you are in the loft or you spill paint on your carpet.

Contents cover

If you choose our contents cover:

- you can extend it to include cover for personal belongings and valuables that you have with you when you're away from home;
- we cover your credit cards and other important documents such as passports. You need to register your details with Sentinel Card Protection to receive the full benefits of the cover provided at no additional cost.

Touring caravans and boats

You can also take out cover for your touring caravan or boat.

Duration of your policy

Your Home Insurance policy will be for 12 months from the start date shown on your policy schedule. We will send you notice when your policy is approaching renewal.

No Claims Discount (NCD)

This allows you to accumulate a discount on your premium at each renewal (up to a maximum of 20%) if you don't make a claim under the sections mentioned below. If a claim is made under any of these sections the NCD under that section will be reduced to nil.

Sections eligible for NCD:

- Buildings
- Contents
- Portable possessions

Claims made under other sections will not affect the NCD.

Home Insurance buildings cover

Features and benefits

We give you an automatic limit of £750,000 which is enough for most properties.

However there are circumstances where the automatic limit of £750,000 will not apply. Examples include the property having more than five bedrooms or the property being let to tenants and also where you have chosen our 'Working from Home' extension. In such circumstances, you choose your own sum insured.

Cover for your home, including garages and outbuildings, against damage by a range of events such as fire, theft, subsidence, storm or flood and escape of water or oil.

See the policy document for the full list of events that we cover.

Accidental breakage of fixed glass (which includes double-glazing) sanitaryware and ceramic hobs or tops.

Accidental damage to underground services including the cost of clearing blockages.

Cost of locating the source of a leak of oil or water at your home.

Significant exclusions and limitations

The most we will pay is up to £750,000 or the sum insured you have chosen.

If the limit or sum insured you choose is not adequate, we will reduce any claim you make in proportion to the amount you are underinsured by.

In order for your cover to continue unaffected you must advise us of any planned building works where the estimated value of the works exceeds £25,000 and before the signing of any contract which removes or limits your legal rights against a contractor or building firm.

- We include storm damage to gates, hedges and fences if your main building, garage or outbuilding is damaged at the same time. Otherwise we exclude storm damage to gates, hedges and fences.
- If your home is left unoccupied for more than 60 consecutive days, we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil.
- For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.
- If your home is left unoccupied for more than 60 consecutive days, we exclude cover.

Limit

Up to the limit or the sum insured you have selected.

Limit

£5,000

Features and benefits

Trees, plants and shrubs.

Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs. Both of these are on a new for old basis.

Excess

We will discount your premium if you choose an additional voluntary excess.

Significant exclusions and limitations

Limit

£250 per item up to £2,500 in total.

- We exclude damage caused by storm or flood, frost, weight of snow or damage by animals.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

The standard excess you have to pay under the policy is the first £75 of each claim except for

- escape of water or oil and water freezing where you will pay the first £250 of each claim.
- subsidence where you will pay the first £1,000 of each claim.

Optional cover

Accidental damage

This provides you with extra cover for damage caused by accidents such as if you put your foot through your ceiling when you are in the loft.

Home Insurance contents cover

Features and benefits

We give you an automatic limit of £75,000.

However there are circumstances where the automatic limit of £75,000 will not apply. Examples include the property having more than five bedrooms or the property being let to tenants and also where you have chosen our 'Working from Home' extension. In such circumstances, you choose your own sum insured.

You must make sure that the sum insured is the full cost of replacing all your contents as new.

Cover for your home contents against damage by a range of events such as fire, storm or flood, theft, vandalism and escape of water or oil.

See the policy document for the full list of events that we cover.

Cover for accidental damage in your home to:

- audio and visual equipment
- business equipment which includes personal computers, keyboards, monitors, modems, printers, facsimile machines, telecommunications equipment, photocopiers and other office equipment
- mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Cover for valuables such as jewellery, gold or silver, clocks, watches, furs, works of art, stamp, coin or medal collections whilst in your home.

Significant exclusions and limitations

The most we will pay is up to £75,000 or the sum insured you have chosen.

If the limit or sum insured you choose is not adequate we will reduce any claim you make in proportion to the amount you are underinsured by.

- If your home is left unoccupied or unfurnished for more than 60 consecutive days we exclude theft, vandalism, storm or flood and damage caused by escape of water or oil.
- For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.

Limit for business equipment £10,000.

- We exclude accidental damage to office furniture.
- If your home is left unoccupied or unfurnished for more than 60 consecutive days we exclude damage to mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Standard limit for any one item or collection £3,500.

Overall limit (unless you have selected your own contents sum insured):

- for 1 or 2 bedroom properties £10,000
- for 3 bedroom properties £15,000
- for 4 or 5 bedroom properties £20,000

If you have chosen your own contents sum insured the overall limit for valuables is 35% of the contents sum insured.

Higher valuable limits are available on request.

Features and benefits

Gifts and provisions in connection with a family celebration or religious festival.

Guests' personal belongings whilst in your home.

Contents of your immediate family in care homes.

Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs.

Excess

We will discount your premium if you choose an additional voluntary excess.

Significant exclusions and limitations

Limit

Up to an additional 20% of the sum insured.

Limit

£2,500 any one claim.

Limit

£1,000 for any one claim and £5,000 in total for all claims in any one period of insurance.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

The standard excess you have to pay under the policy is the first £75 of each claim except for escape of water or oil where you will pay the first £250 of each claim.

Optional extensions

Accidental damage

This provides you with extra cover for damage caused by accidents such as if you spill paint on your carpet.

Portable possessions

Accidental loss or damage to valuables, personal belongings and clothing that you take away from your home.

Features and benefits

You should make sure that the sum insured covers the maximum amount of property that you are likely to take away from home at any one time.

Settling your claim

We will repair, replace or pay the cost of replacing your portable possessions on a new for old basis.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any period of insurance.

The limit or the sum insured you choose will be the most we will pay.

You must itemise any single items worth over £3,500.

We make a deduction for wear and tear of clothing.

- We include property left in an unattended vehicle provided all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.
- We include theft of pedal cycles provided they are locked to a permanent fixture when unattended.

Limit £750 any one pedal cycle. Higher limits are available on request.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

Touring caravans

Accidental loss or damage to touring caravans including trailer tents and luggage trailers.

Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the caravan. If the caravan is less than 12 months old, you should insure it for the cost of replacement as new.

Settling your claim

We will repair, replace or pay the cost of replacing your touring caravan, trailer tent or luggage trailer. If we know that you are still paying for the caravan, trailer tent or luggage trailer under a hire purchase or leasing agreement, we will pay the hire or lease company if the caravan, trailer tent or luggage trailer is lost or it would not be economical to repair the damage.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

We exclude

- cover for caravans which are hired out.
- storm damage cover to trailer tents and awnings.
- theft or attempted theft whilst the touring caravan is left unattended, unless securely locked and also secured by a wheel clamp or hitchlock.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

Boats

Accidental loss or damage to crafts (including surfboards, kiteboards and sailboards) up to five metres in length with a maximum speed of 15 knots – covers the craft, its equipment, trolleys, lifejackets, outboard motors and trailers.

Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the boat. If the boat is less than 12 months old, you should insure it for the cost of replacement as new.

Settling your claim

We will repair, replace or pay the cost of replacing your boat.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

- We exclude boats which are lent or hired out.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

Legal expenses

We automatically include this cover when you take out buildings or contents insurance.

We arrange this cover in conjunction with DAS Legal Expenses Insurance Company Limited.

Features and benefits

We will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Cover is provided under the following headings:

- Employment disputes
- Contract disputes
- Personal injury
- Clinical negligence
- Property protection
- Tax protection
- Jury service & court attendance
- Legal defence

Significant exclusions and limitations

Limit

£50,000 any one event

- If you decide not to use a law firm that DAS recommend we will only pay your reasonable costs and expenses taking into account what we would have paid the DAS recommended law firm.
- Under contract disputes and property protection we exclude small claims where the amount in dispute is £100 or less
- We do not cover cases where there is no reasonable chance of winning.
- Under property protection you will have to pay the first £250 of each claim for legal nuisance or trespass.

Home emergency

We automatically include this cover when you take out buildings or contents insurance.

We arrange this cover in conjunction with Home 3 Assistance Limited.

Covers you in the event of a sudden and unforeseen incident at your home which immediately:

- exposes you to a risk to your health;
- creates a risk of loss or damage to your home and / or any of the belongings; or
- renders the property unfit for people to live in.

Features and benefits

We will arrange to deal with your emergency by choosing an approved contractor to come to your home and carry out emergency repairs that are immediately necessary to protect you against risk to your health and/or make your home safe and habitable.

Cover is provided for incidents related to:

- Plumbing & drainage
- Gas & electrical supply
- Security & glazing
- Pests
- Roofing
- Main heating system
- Cooking system

Significant exclusions and limitations

Limit

£500 per claim.

We exclude claims

- when your home has been unoccupied or unfurnished for more than 60 consecutive days.
- for boilers or heating systems over 15 years old or where the boiler or heating system has not been properly maintained, inspected or serviced.
- where repairs are not immediately necessary to protect you against risk to your health.
- where repairs are not immediately necessary to make your home safe and habitable.

General information

Security requirements

The location of your property may mean that we need to apply security requirements. If this is the case, we will let you know before you take out the policy. You may be able to choose to comply with the security requirements in return for a discount to your premium.

If security requirements do apply but you do not put them in place or use them as agreed, an increased theft excess may apply.

Card Protection

If you choose our home contents cover, you automatically get the benefit of Sentinel[®] Card Protection.

Sentinel[®] Card Protection helps you deal with lost or stolen credit, debit and store cards and also with other documents such as travel tickets and passports whilst abroad. It also helps you with the extra expenses that arise following their loss.

A Sentinel[®] Card Protection pack, which includes a registration form, will be sent to you shortly after you have taken out your home insurance policy.

You are not eligible for the full range of Sentinel[®] Protection Services until you have completed and returned the policy registration form.

Sentinel[®] Card Protection is a trading name and registered trademark of Affinion International. Please note that for this cover you will receive a separate policy underwritten by Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB (registered in England number 84638).

If you have any questions about Sentinel[®] Card Protection please contact:

Sentinel Card Protection, Sentinel House,
Airspeed Road, Portsmouth, Hampshire PO3 5RF.
(CPL0134 11.11)

Notes

Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/pages/register

**or by contacting the FSA on
0845 606 1234**



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