



ZURICH®

Summary of cover

# Home Solutions Insurance



# Summary of cover

## Important – you should read this

### Zurich Home Solutions

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask us to provide you with a copy of the policy document. English law will apply to the Legal expenses section. Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Your Contents cover may require you to install and use various security protections when the home is unattended or at night. We will have told you about these. A summary of the protections required is shown on page 6. If you want to see a copy of the endorsement that will be included in your policy please ask us to provide a copy.

### What cover do I have?

The sections of cover you select are shown in your policy schedule.

### How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

### What cover is available?

The Home Solutions policy provides the following cover options:

**Buildings** – the structure of your home

**Garden cover** – the plants, trees, lawns and garden ornaments in your garden

**Contents** – the contents of your home plus other related cover

**Personal possessions** – the personal items you take away from the home

**Legal expenses** – the cost of specified personal legal actions

**Caravan** – your touring caravan

Details of the key features of each section you may select are listed overleaf.

## Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

### Buildings and Contents sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

### Buildings section (pages 3 & 4)

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured	The sum insured selected by you
Accidental damage (e.g. putting a foot through a ceiling)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement	No inner limit
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees and expenses	Included in the Buildings sum insured
Emergency Access	£1,000

### Contents section (pages 5, 6 & 7)

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

**Valuables** are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft**, and their accessories other than removable audio and satellite navigation equipment not in the vehicle. Deeds and documents including those showing ownership of financial investments, animals, specifically insured items or any part of the buildings.

**Vehicles and craft** are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

Sum insured	The Sum Insured selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	40% of Contents sum insured
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	No inner limit

Gifts – additional cover	£5,000
Tenant’s cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	No inner limit
Fatal accident	£10,000
Food in freezer or refrigerator	No inner limit
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£2,500
Downloaded music and other information	£2,500

Other optional covers you may have insured are shown in the tables below.

**Garden cover (page 4)**

Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500
--	--------

**Personal possessions section (page 8)**

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Cover accidental loss or damage anywhere in the world	
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

## Legal expenses (pages 9, 10 & 11)

### Covers costs to:

Pursue or defend legal action by or against a third party for disputes relating to goods and services, including your permanent home.

Pursue legal action against a third party for disputes relating to personal injury, clinical disputes, your home, your employment and the misuse of personal information about you.

Defend legal action relating to a motoring prosecution.

Represent you in an inquiry by the Inland Revenue into the amount of tax you have to pay on your wages or salary.

The most we will pay is £50,000 any one claim.

If your claim is covered, we will appoint an approved specialist solicitor who is expert in the law relating to your problem in your name and on your behalf.

We provide a Legal helpline to get telephone advice on any personal legal problem 24 hours a day, 365 days a year.

## Caravan (page 12)

Covers accidental loss or damage anywhere in Great Britain or Europe

Caravan including fittings, fixtures and furnishings

Legal liability

Alternative accommodation

The sum insured selected by you

£2,000,000

£15 a day up to £300

## What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document. The page numbers shown in brackets are the page numbers in the policy document.

### Excess

An excess applies to most claims under all sections (except legal expenses). The excess you have chosen (except for Garden and Caravan sections) is shown in your schedule. The excess for Garden and Caravan sections is £50.

Under the legal expenses section, a £250 excess applies where we agree to appoint a legal representative that you choose.

### Subsidence, landslip or heave (page 3)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel

tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;

- to floor slabs unless load-bearing walls are also damaged.

### Storm or flood (page 3)

Does not cover loss or damage to fences, gates, hedges or railings.

### Malicious damage (pages 3, 4 & 5)

Does not cover damage by you, your family or other people living in the home.

### Excluded loss or damage (page 14)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

### **Let, lent or sublet (Malicious damage/theft pages 3, 4 & 5)**

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

### **Vehicles and craft (pages 5, 6 & 8)**

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

### **Unoccupied (pages 3, 4 & 5)**

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

### **Pedal cycles (page 8)**

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

### **Theft from unattended road vehicles (page 8)**

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

### **Legal Expenses (pages 9, 10 & 11)**

The main exclusions are:

- the first £250 of every claim where you choose the legal representative that is appointed to represent you;
- legal costs we have not agreed to;
- contract disputes relating to business activities, building work and tenancy or lease agreements;
- contract disputes arising during the first 3 months of cover;
- claims where you do not have a reasonable chance of succeeding;
- claims you report more than 6 months after the event happened;
- disputes with any local authority or any government department;

- disputes between you and any other person covered by this policy;
- disputes between you and someone that you live with or have lived with.

### **Caravan (page 12)**

Cover for damage or liability does not apply if the caravan is not used as a touring caravan.

### **Terrorism (page 14)**

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

### **General**

There are a number of general exclusions that apply to household policies issued by all insurers.

## **Security protections**

We will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

## How do I make a claim?

Details of how to make a claim are shown in your Zurichcare Assistance booklet or you may ring us on the following numbers.

### Claims and emergency assistance

0870 010 8888  
24 hours a day

### Legal expenses

**0870 010 7654**

24 hours a day (please quote reference 36202)

If your claim is covered we will appoint the legal representative in your name and on your behalf. It is important that you do not appoint a solicitor yourself.

## How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

If you have a complaint about your policy, please call us on **0870 902 1282**.

If you have a complaint about a claim, please call us on **0870 010 8888**.

If you prefer, you may write to the Claims Manager at the office handling your claim.

### Complaint procedure leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

### The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

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

You can telephone on:

**0845 080 1800**

Or e-mail:

**complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

### **Can I receive compensation if Zurich cannot meet its obligations to me?**

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This insurance is protected in full for the first £2000 and then 90% of the remainder of the claim. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 020 7892 7300.

### **If I take out cover but then change my mind can I get my premium refunded?**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

### **Can I cancel the policy at any other time?**

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.

**Zurich Insurance plc**

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.  
[www.zurichinsurance.co.uk](http://www.zurichinsurance.co.uk)

A public limited company incorporated in Ireland. Registration No. 13460.  
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
UK Branch registered in England and Wales Registration No. BR7985.

Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2009. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis.  
The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF - Elemental Chlorine Free).  
The paper is suitable for recycling.



**ZURICH**®