

keyfacts

Overseas Permanent Home Insurance Policy Summary

What is a Policy Summary?

The following summary provides key information about the Home Insurance contract and does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which will be provided on completion of your contract or at any time upon your request. This summary does not form part of your contract of insurance.

Type of insurance: Buildings and Contents Insurance

Underwritten by: This Insurance is underwritten on a delegated underwriting facility granted to Besso Ltd

Security: Security is provided by Certain Underwriters at Lloyd's

Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

You can select Buildings and/or Contents Insurance and you may add further benefits to provide cover to suit your needs. Full details of what you have chosen are shown in your personal quotation.

You should discuss with us exactly what your insurance needs are and we will then provide you with a quotation based on the information that you have provided. The quotation will provide you with the total price, including any related fees, charges and taxes applicable. The quotation will be valid for a specified period, the details of which will be advised to you.

On receipt of your policy document, you will have time to decide if you wish to cancel the policy, see "Cancellation" for more information.

ABOUT YOUR POLICY

This Insurance provides the following coverage:

Household insurance cover

This insurance only relates to the benefits of the insurance, which you request and we agree to insure.

Cover specific features and benefits (referenced to the sections contained in the insurance document)

Buildings are defined as: The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels.

Contents are defined as: Household goods and personal property, within the home, which are your property or which you are legally responsible for.

Buildings and **Contents** are covered for loss or damage caused by:-

- Fire, Lightning or Explosion
- Earthquake
- Aircraft and other Flying Devices
- Storm or Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes and cables up to € 1,125 in all
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Flood – provided that cover is requested and the schedule shows that it is included
- Electrical Surge

Buildings cover also includes:-

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Fire Brigade expenses following their attendance up to € 1,125 in all
- Your legal liability as owner or employer up to € 3,000,000, or the amount stated in the schedule, for any one accident or series of accidents arising out of one event

Contents cover also includes:-

- Money and Credit Cards up to € 150
- Domestic Freezer Cover is provided for loss or damage caused by change in temperature or contamination by refrigeration fumes up to € 375 if this is your main/permanent residence
- Temporary removal to certain other premises in the country your home is in
- Rent you have to pay and temporary accommodation costs up to 10% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of € 15,000 for each insured person over sixteen years of age
- Replacement of locks following theft or loss of keys up to € 375
- Your legal liability as occupier and/or employer up to € 3,000,000, or the amount stated in the schedule, for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents

Extensions to cover available

You may add the following cover to Buildings and/or Contents Insurance:-

- Accidental Damage

You may add the following cover to Contents Insurance:-

- Valuables and Personal Possessions away from the home which includes jewellery, furs, clothing, baggage, guns and sports equipment against theft, physical loss or damage anywhere in the world
- Pedal cycles can be covered anywhere in the Europe for theft and accidental damage up to € 2,250 in total
- Money and Credit Cards can be covered against theft and unauthorised uses anywhere in the world up to € 375 for Money and up to € 750 for Credit Cards including standard € 150 cover.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1. Buildings Cover

Unless otherwise agreed by us, the following limitations apply:-

- if the sum insured selected is less than the full cost of rebuilding, your claim may be reduced
- a deduction will be made for wear and tear if the building is not in a good state
- cover excludes damage caused by subsidence, heave or landslip
- for loss or damage to your home if it is lent, let or sublet, theft cover only applies if forcible and violent entry has taken place
- loss or damage to radio and television aerials, satellite dishes, their fittings and masts
- Accidental Damage extension excludes damage if your home is lent, let or sublet
- cover excludes damage caused by subsidence, heave or landslip
- the premium quoted includes cover for flood but this cover can only be confirmed when your application has been agreed

2. Contents Cover

Unless otherwise agreed by us, the following limitations apply :-

- if the sum insured selected is less than the full replacement value, your claim may be reduced
- the premium quoted includes cover for flood but this cover can only be confirmed when your application has been agreed
- for loss or damage to your home if it is lent, let or sublet, theft cover only applies if forcible and violent entry has taken place
- theft of contents from detached outbuildings are insured up to € 750 or 3% of the sum insured, whichever is the greater
- temporary removal to certain other premises in the country your home is in is limited to 20% of the sum insured for contents if in a furniture store
- cover excludes damage caused by subsidence, heave or landslip
- Accidental Damage extension excludes damage if your home is lent, let or sublet and excludes losses for mechanical or electrical faults or breakdown.
- Porcelain, china, glass and other brittle articles is limited to € 1,500 in all
- deeds and registered bonds and other personal documents are insured up to a maximum of € 375 in total
- stamps or coins forming part of a collection are insured up to a maximum of € 375 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of € 750 or 10% of the sum insured for contents whichever is the less within your home
- domestic oil in fixed fuel oil tanks is insured up to a maximum of € 750
- Domestic Freezer Cover is excluded unless this is your main/permanent residence

Contents does NOT include:-

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- any property held or used for business purposes
- any property insured under any other insurance

3. Valuables and Personal Possessions

Unless otherwise agreed by us, the following limitations apply:-

- if the sum insured selected is less than the full replacement value, your claim may be reduced
- any item worth over € 750 must be specified
- cover excludes mobile telephones, computer equipment and video cameras unless specified on the policy schedule
- cover is limited to € 750 for theft or disappearance of property from any unattended vehicle. You must keep the items in a locked boot or glove compartment and concealed from view
- cover is limited to € 3,000 for theft or disappearance of jewellery from hotel rooms if you are absent from the room
- cover excludes theft or disappearance of jewellery from baggage unless you are carrying it by hand
- evidence of value and age is required for any claim
- cover does not apply to sports equipment when in use

4. Pedal Cycles

Unless otherwise agreed by us, the following limitations apply:-

Theft of a cycle is excluded unless it is locked in a building or securely locked to an immovable object

5. Exclusions that apply to the whole of this insurance:-

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) 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
- c) Existing or Deliberate Damage
- d) 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
- e) Loss, damage, cost or expense whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism
- f) If you leave your home without an occupant for :-
 - i. more than seven consecutive days you will not be insured for loss or damage caused by escape of water and frost damage to fixed water tanks, apparatus or pipes unless the water supply has been turned off at the point it enters your home
 - ii. more than thirty consecutive days you will not be insured for :-
 - (a) the first € 300 of any buildings or contents claim
 - (b) loss or damage to valuables

6. Policy Excess

The standard policy excess is € 75

7. Tell us about any changes to the home

You must tell us before you start any structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

How We Settle Your Claim

Buildings

We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents

Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as the new article is as close as possible to but not an improvement on the original article when it was new

The basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear, tear and depreciation

Valuables & Personal Possessions

We will at our option either repair, replace or pay for any article lost or damaged or, in the event of total loss or destruction of any article, we will pay for any article lost or damaged

PERIOD OF INSURANCE

The period covered by this insurance is normally 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You have a statutory right to cancel your policy up to 14 days from the date that you receive your documentation.

To cancel your insurance within this period, either call Besso Ltd on 020 7480 1000 or write to us at 8-11 Crescent, London, EC3N 2LY. You will be refunded any premiums already paid, except where you have already made a claim under your policy.

After this period, you can cancel this insurance at any time by writing to Besso Ltd. Any return premium to you will depend on how long your insurance has been in force and whether you have made a claim.

Underwriters may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. Any return premium will depend on how long the insurance has been in force.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify the Underwriter's claims administrators:

Claims Aid
4 Clayfield Mews
Tunbridge Wells
Kent TN2 4RG
United Kingdom

Telephone +44 (0) 870 850 3308
Fax +44 (0) 870 850 4315
E mail assist@claimsaid.co.uk

You will need to supply your certificate number, full details of the claim, including the date, amount and circumstances of the loss

COMPLAINTS

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact The Compliance Officer, Besso Ltd, 8-11 Crescent, London EC3N 2LY.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to: Holborn Consortium 9464, 6 Bevis Marks, London EC3A 7AF

In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA
Telephone: 020 7327 5693
Fax No: 020 7327 5225
Email: Complaints at Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the policy/certificate number appearing in line one of the schedule should be quoted.

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme should the insurer(s) be unable to meet its/their liabilities under this Insurance.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.