

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited. The underwriter for the Family Legal Care section of this policy is AmTrust Europe Limited and the Coverholder for that section is Composite Legal Expenses Limited.

Type of Insurance Household – Groupama Bedrooms

Period of Cover 12 months

<b>Buildings</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that Contains further details</b>
Covers the structure of your Home against loss or damage caused by fire, smoke, lightning, explosion, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.	<ul style="list-style-type: none"> <li>Wet or dry rot.</li> <li>Loss or damage due to any gradually operating cause.</li> <li>Loss or damage after the buildings have been Unoccupied for more than 60 consecutive days or left Unfurnished is excluded.</li> <li>Malicious Acts, theft or attempted theft by you, your family, paying guests or tenants is excluded.</li> <li>Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded.</li> </ul>	Policy Section 1 Buildings.
Rent and Alternative Accommodation - if your home is uninhabitable as a result of loss or damage covered by this policy.	<ul style="list-style-type: none"> <li>Maximum of 2 years rent you are responsible for paying or would have received until the Home is again habitable.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Architects and Surveyor's Fees, the cost of clearing the site and making the building safe.		Policy Section 1 Buildings Extensions to Section 1.
Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware.		Policy Section 1 Buildings Extensions to Section 1.
Underground Pipes and Cables – covers the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks.	<ul style="list-style-type: none"> <li>Must be servicing the Home and legally Your responsibility.</li> <li>Up to £1,000 for breaking into and repairing an underground pipe where it is essential to clear a blockage.</li> <li>Damage to pitch fibre pipes as a result of pressure applied to them.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Replacement of locks if your keys are stolen or lost.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Trace and Access – covers the reasonable costs incurred with Our consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> <li>Loss or damage to the heating or water system.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Emergency Access – provides cover for damage to the Home or garden caused by forced access by the fire, police or ambulance services as a result of an emergency.		Policy Section 1 Buildings Extensions to Section 1.
Public Liability.	<ul style="list-style-type: none"> <li>Up to £2,000,000.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1.
Excess.	<ul style="list-style-type: none"> <li>£100 standard compulsory policy excess applies.</li> <li>£1,000 compulsory excess for subsidence, heave and landslip applies.</li> </ul>	See policy schedule.
<b>Contents (within your Home)</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that Contains further Details</b>
Covers household goods, valuables and belongings including money up to £750 and credit cards up to £1,000 within your Home against loss or damage caused by fire, smoke, explosion, lightning, theft, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, impact with the building, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.	<ul style="list-style-type: none"> <li>Loss or damage after the buildings have been left Unoccupied for more than 60 consecutive days or left unfurnished is excluded.</li> <li>Malicious Acts, theft or attempted theft by you, your family, paying guests or tenants is excluded.</li> <li>We deduct an amount for wear and tear for clothing, household linen and pedal cycles.</li> <li>We do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour.</li> </ul>	Policy Section 2 Contents.

Valuables limits within the Home.	<ul style="list-style-type: none"> <li>Up to 40% of the Contents Limit.</li> <li>Up to £2,500 per item unless specified.</li> </ul>	Policy Section 2 Contents Basis of Claims Settlement. See policy Definitions for definition of Valuables.
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## Contents (within your Home) continued ....

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Temporary removal of contents, including contents in student accommodation.	<ul style="list-style-type: none"> <li>Up to 20% of the Contents Limit.</li> <li>Up to £5,000 for contents in university halls of residence or student accommodation.</li> <li>£100 excess for contents in university halls of residence or student accommodation applies.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Rent and Alternative Accommodation – if your Home is uninhabitable as a result of loss or damage covered by this policy.	<ul style="list-style-type: none"> <li>Maximum of up to 12 months rent You are responsible for paying as occupier until the Home is again habitable.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Deep Freezer Contents.	<ul style="list-style-type: none"> <li>We will not pay for any loss if the freezer is more than 10 years old.</li> <li>Loss due to the deliberate act of the supply authority is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Accidental damage cover for Mirrors and Glass.	<ul style="list-style-type: none"> <li>Damage to ceramic hobs fixed to and forming part of the Home.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Accidental damage cover for audio and audio visual equipment and computer equipment is included.	<ul style="list-style-type: none"> <li>Damage to records, tapes, discs or computer software is excluded.</li> <li>Damage caused by cleaning, fitting repair, adjustment or dismantling of apparatus is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Contents in the garden.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> <li>Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Replacement of locks if Your keys are stolen or lost.	<ul style="list-style-type: none"> <li>Up to £1,000.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Loss of oil and metered water.	<ul style="list-style-type: none"> <li>Up to £1,500.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Reinstatement of title deeds.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Fatal accident.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Household Removals – covers accidental damage to Contents whilst in transit by Professional Removal Contractors from the Home to Your new permanent Home.	<ul style="list-style-type: none"> <li>Valuables and money.</li> <li>Damage to articles of a brittle nature unless packed by professional packers.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Shopping in Transit – covers loss or damage to food or domestic purchases whilst being transported from the shops to Your Home.	<ul style="list-style-type: none"> <li>Up to £250.</li> <li>Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Audio or Visual Downloads – covers loss or damage to legally downloaded audio or visual files.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Weddings, birthdays and Christmas – the Contents sum insured is temporarily increased for these occasions.	<ul style="list-style-type: none"> <li>Any amount exceeding 10% of the contents limit.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Visitors Personal Effects whilst in Your Home.	<ul style="list-style-type: none"> <li>Up to £2,500.</li> </ul>	See Policy Definitions for Contents.
Office equipment and office furniture used by You or Your family for clerical business or professional purposes whilst in Your Home.	<ul style="list-style-type: none"> <li>Up to £5,000.</li> </ul>	See Policy Definitions for Contents.
Personal Liability - covers You against liability for damage or injury caused to a third party.	<ul style="list-style-type: none"> <li>Up to £2,000,000.</li> <li>Loss arising from the carrying out of any profession, business or employment is excluded.</li> <li>Liability arising from any mechanically assisted vehicles is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Legal liability arising from accidents to Domestic Employees.	<ul style="list-style-type: none"> <li>Up to £10,000,000.</li> <li>Liability arising from any business or Profession is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents.
Excess	<ul style="list-style-type: none"> <li>Standard £100 compulsory policy excess applies.</li> </ul>	See policy schedule.

## Extra Protection (for cover outside the home)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers Your Personal Effects outside Your Home within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy schedule.	<ul style="list-style-type: none"> <li>£1,500 single article limit.</li> <li>£750 personal money limit.</li> <li>£1,000 credit cards limit.</li> <li>Excludes loss or damage to sports equipment whilst in use.</li> <li>Excludes theft of unattended pedal cycles unless in a locked building or attached by a security device to a permanently fixed structure.</li> <li>Excludes equipment used for winter and water sports and camping.</li> <li>Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit.</li> </ul>	Policy Section 3 Extra Protection.

Excess	<ul style="list-style-type: none"> <li>Standard compulsory £100 policy excess applies.</li> </ul>	See policy schedule.
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## Family Legal Care (this cover is automatically included in your policy)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of: <ul style="list-style-type: none"> <li>Pursuit or defence of a consumer dispute about faulty goods or services.</li> <li>Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home.</li> <li>Pursuit of a claim for damages for injury or death due to the negligence of a third party.</li> <li>Contract of employment disputes.</li> <li>Defence against criminal prosecution.</li> <li>Professional fees relating to an in-depth Inland Revenue investigation of your personal tax affairs</li> </ul>	The main exclusions are: <ul style="list-style-type: none"> <li>An infringement of legal rights, which occurs within 90 days of the start of this policy.</li> <li>Any claim relating to your business, profession or trade.</li> <li>Any claim relating to the pursuit or defence of any action alleging defamation.</li> <li>Claims where you take action without first obtaining the insurer's agreement or cause delay or fail to give reasonable assistance to the insurer.</li> <li>Claims reported more than 30 days after the insured incident.</li> <li>Any claim where legal costs are incurred without the insurer's authority.</li> <li>Any matter in respect of which you are entitled to Legal Aid.</li> <li>Most types of dispute with local or national government authorities</li> <li>A matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with your professional advisors.</li> </ul>	Family Legal Care insert

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## General Exclusions (applying to the whole policy)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	The policy excludes loss, damage, injury or liability arising from or relating to: <ul style="list-style-type: none"> <li>Nuclear or radioactive incidents</li> <li>Acts of war</li> <li>Property obtained by deception</li> <li>Pollution</li> <li>Computer viruses or date recognition failures</li> <li>Biological, chemical or nuclear terrorism</li> <li>Wear and Tear or any gradually operating cause</li> <li>Reduction in market value or costs not directly associated with the loss.</li> </ul>	General Exclusions.

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

If you wish to make a claim under any sections apart from the Family Legal Care section, please telephone 0870 2403093.

If you wish to make a claim under the Family Legal Care section, please telephone 0871 423 5244.

### How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone 0870 241 2719 or email [homeclaims@groupama.co.uk](mailto:homeclaims@groupama.co.uk)

For complaints about policy administration and documents, please phone 0161 834 9888 or email [underwritingcustomerservice@groupama.co.uk](mailto:underwritingcustomerservice@groupama.co.uk)

For complaints about the Family Legal Care section of your policy, please write to: The Managing Director, Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT.

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. More information is available from us or the Ombudsman.

### Financial Services Compensation Scheme

Groupama Insurance Company Limited and AmTrust Europe Limited 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 0207 892 7300.

Groupama Insurance Company Limited Registered Number 995253  
 Registered in England Registered Office: 6<sup>th</sup> Floor, One America Square, 17 Crosswall, London, EC3N 2LB  
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 AmTrust Europe Limited, Registered in England, Company Number 1229676  
 Registered Office: Market Square, St James's Street, Nottingham, NG1 6FG  
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