

Highhouse Home Cover: Summary of Cover Available

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Highhouse Insurance Services Limited (Highhouse) Home Cover Insurance Policy. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult Highhouse.

This Summary of Cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by Highhouse and your policy will be suitably endorsed.

We reserve the right to change or limit any cover.

About the Insurer

Highhouse Home Cover Insurance Policy is underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

Your Right to Cancel this Insurance

You are entitled to cancel this insurance by contacting Highhouse within 14 days of either:-

- the date you receive your insurance documentation, or
- the start of the period of insurance whichever is the later

Providing you have not made any claims we will refund the premium.

You can also cancel this insurance at any time during the period of insurance by contacting Highhouse. Any return premium due to you will depend on

- how long this insurance has been in force; and
- the terms and conditions contained within the Premium Instalment Plan if the premiums are paid by monthly instalments

Our Right to Cancel this Insurance

We can cancel this insurance by giving you 30 days' notice in writing at your last known address. Any return premium due to you will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non-payment of premium;
- We have identified serious grounds (such as the use or threat of violence or aggressive behaviour against our staff, contractors or property);
- There is a change in risk occurring which we are unable to insure;
- Non-cooperation or failure to supply any information or documentation we request;
- We establish that you have provided us with incorrect information;
- You breach any terms or conditions of your policy;
- Failure to take care of the property insured;

Where possible we will try to seek an opportunity to resolve the matter with you.

If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance based on proportional daily rate basis depending on how long the insurance has been in force.

If a claim has been submitted or there has been an incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the premium will be given.

This will not affect your right to make a claim for any event that happened before the cancellation date.

How to make a claim under this Insurance

Naturally we hope you won't have any accidents or misfortune. If you do and wish to make a claim under this insurance, please contact Highhouse on 01243 606552 as soon as possible.

At the time of making a claim, you will be asked:-

- The policy number stated on your schedule;
- Full details of the claim.

Our Service Commitment to You

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 about your policy or the handling of a claim you should, in the first instance, contact Highhouse.

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 Policyholder and Market Assistance Department at Lloyd's. Their contact details are:-

Policyholder and Market Assistance Department
Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@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 complaint process.

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

Your right to take legal action against us is not affected by referral to either the Policyholder and Market Assistance Department or the Financial Ombudsman Service.

The Law Applicable to this Insurance

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws, unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Island or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

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.

The Cover Available

Highhouse Home Cover Insurance Policy is a comprehensive household insurance. We will insure only those sections you request and we agree to insure.

Buildings (Section 1) are defined as: the home and its decorations, fixtures and fittings attached to the home, permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks you own or for which you are legally liable within the premises named in the schedule.

Contents (Section 2) are defined as: Household goods and personal property, within the home, which are your property or which you are legally liable for.

Key Benefits

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

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood 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, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles
- Trace & Access

The Buildings and Contents sums insured are index linked to protect you against inflation.

Cover can be extended to include Accidental Damage

Buildings (Section 1) cover also includes:-

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 20% of the sum insured for buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £5,000,000 for any one accident or series of accidents arising out of one event
- Up to £2,500 to find the source of leaks that are damaging the buildings

Contents (Section 2) cover also includes:-

- Property in the open up to £250.
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured
- Accidental damage to televisions, audio and video equipment including radios, DVD players, video recorders, home computers and satellite decoders
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay and temporary accommodation costs up to 20% of the sum insured following a claim
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person.
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an Escape of Water
- Your legal liability as occupier up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000
- Domestic freezer contents up to £250
- Office equipment in the home up to a maximum of £5,000
- Up to £2,500 of cover for your family whilst at university/college

Personal Possessions away from the home cover includes:-

Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits. All items over £1,500 must be specified.

Extensions to cover available

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage

Domestic freezer contents cover can be increased above the £250 cover given within the contents section

Money and Credit cards can be covered against theft and unauthorised use.

Significant Exclusions or Limitations

1) Contents Cover (Section 2)

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

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of 35% of the sum insured for contents (10% of the sum insured for contents for any one item)
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- theft of contents from outbuildings are insured up to £500 or 3% of the sum insured, whichever is the greater

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

2) 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 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.

3) Unoccupancy

Unless otherwise agreed by us, this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect if the home is left without an authorised occupant for more than 30 consecutive days/nights.

4) Policy Excess

The standard policy excess is £100 increasing to £250 for water damage claims. For claims resulting from Subsidence, Landslip or Heave the excess is £1,000. Any specific excesses that may be applied will be advised to you and detailed on your schedule of insurance.

Changes we need to know about

You must tell Highhouse Insurance within 14 days of you becoming aware of any changes to the information you provided when applying for this insurance. These changes include the following:

- any intended alterations, extension or renovation to the buildings. You do not need to tell us about internal alterations to the buildings.
- any change of people insured, or to be insured,
- any change that may result in an amendment to the amounts insured or the limits that are shown in your Schedule,
- any change to the use of the home. For example if the buildings are to be lent, let, sub-let, or used for business purposes (other than occasional clerical work)
- any change to the occupancy of the buildings. For example, if the buildings are to stop being your permanent residence or are to be unoccupied for any continuous period exceeding 30 days, or
- any member of your household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

When we are notified of a change, we will tell you whether this affects your policy. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your policy. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within the policy booklet.

If you do not notify us of these changes your claim may not be covered.

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

Your Total Peace of Mind

Certain Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the 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. By telephoning 020 7741 4100. Or visit their website at www.fscs.org.uk

Highhouse Insurance, for all your insurance requirements:

Travel
Business
Household
Unoccupied Property
Holiday Home
Public Liability
Commercial Property
Professional Indemnity
Landlords
PA and Sickness
Commercial Combined Liability
Employers Liability
Professional Indemnity



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Highhouse Insurance Services Limited are authorised and regulated by the Financial Conduct Authority.

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