

## Household Policy Summary Buildings, Contents and Renewable Energy Cover

### About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within the Naturesave Home, Travel and Renewable Energy Insurance policy. This summary does not contain the full terms and conditions of the insurance which can be found in the policy document. The policy document is available on request, but if you are in any doubt as to the cover afforded you should consult Naturesave Policies Ltd.

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 Naturesave Policies Ltd. We reserve the right to change or limit any cover.

### About the Insurer

Naturesave Home, Travel and Renewable Energy Insurance is underwritten by certain underwriters at Lloyd's and HSB Engineering Insurance Ltd. Naturesave Policies Ltd, Lloyd's of London and HSB Engineering Insurance Ltd are regulated by the Financial Services Authority.

### Duration of the Insurance

The period of the 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

If you decide that you do not wish to proceed then you can cancel this insurance by writing to Naturesave Policies Ltd within 14 days of either:

- The date you receive your policy documentation
- The start of the period of insurance

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

### How to make a Claim under this Insurance

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Naturesave Policies Ltd 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 Naturesave Policies Ltd. In the even 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 address is:

Policyholder and Market Assistance Department  
Lloyd's Market Services,  
One Lime Street,  
London EC3M 7HA  
Call: 020 7327 5693  
Email: complaints@Lloyds.com

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

### The Law Applicable to this Insurance

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

### The Cover Available

Naturesave Home, Travel and Renewable Energy Insurance 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 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 and fixed fuel tanks

**Contents (Section 2)** are defined as: Household goods and personal property, including **Renewable Energy Systems**, within the home, which are your property or which you are legally responsible 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 of 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

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

#### **Cover can be extended to include Accidental Damage**

A full Summary of Cover for Annual Travel Insurance is available on request

**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, sanitary fixtures and ceramic hobs
- 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
- 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 £2,000,000 for any one accident or series of accidents arising out of one event.

**Contents (Section 2)** cover also includes

- Property in the open up to £500
- Freezer contents up to a value of £100
- 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 10% 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 £2,000,000 for any one accident or series of accidents arising out of one event (**Section 4**)
- Your legal liability for accidents to domestic staff up to £5,000,000 (**Section 3**)

**Personal Possessions away from the home (section 5)** cover includes

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

**Renewable Energy Systems (section 10)** cover is included for Renewable Energy Systems up to 50Kw that have been installed within MCS (Microgeneration Certification Scheme) guidelines as for Contents above. Cover also includes:

- Machinery breakdown up to a limit of £25,000
- Loss of income resulting from **any insured peril under Section 2 – Contents provided it has been specifically added under the policy**, and the breakdown of machinery covered under section 2 - Contents up to a limit of £25,000

**Extensions to cover available**

- Pedal cycles (section 7) can be covered anywhere in the United Kingdom for theft and accidental damage.
- Domestic freezers contents cover can be added to the contents (section 6).
- Money and Credit cards can be covered against theft and unauthorised use (section 8).

### 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 £1,500 in total
- gold, silver, gold and silver plated articles and jewellery are insured up to a maximum of £5,000 or 35% of the sum insured for contents whichever is less
- 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

**Renewable Energy Systems (Section 10)** does not include any parts or materials included in any existing warranty agreement for the system.

#### 2. Exclusions that apply to the whole of this insurance:

- loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- 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.
- 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
- Loss, damage or liability caused by Biological or Chemical contamination arising from
  - terrorism
  - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

#### 3. Policy Excess

The standard policy excess is £50. For claims resulting from Subsidence, Landslip or Heave the excess is £1,000. Renewable Energy Systems excess is £150 each and every loss, and 3 days deductible in respect of loss of income. Any specific excesses that may be applied will be advised to you.

#### 4. Tell us about any changes in occupancy of the home

You must tell Naturesave Policies Ltd about any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

#### 5. Tell us about any changes to the home

You must tell Naturesave Policies Ltd 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. This basis of settlement does not apply to clothes or pedal cycles where we will take off any amount for wear and tear.

### Your Total Peace of Mind

Naturesave Policies Ltd and our Underwriters at Lloyds are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.