



## **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**

Underwritten by Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited. Firm Reference Number 204847 who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and HSB Engineering Insurance Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation 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.

You can also cancel this insurance at any time during the period of insurance by contacting Naturesave Insurance. Any return premium due to you will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return premium will be given if a claim has occurred during the period of insurance.

### **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 on 01803 864390 or email us on [mail@naturesave.co.uk](mailto:mail@naturesave.co.uk).

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

- The policy number stated on your schedule
- Full details of the claim.
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### **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 event that you remain dissatisfied and wish to make a complaint, under Sections 1 – 9, you can do so at any time by referring the matter to Lloyd's. Their address is:

Complaints  
Lloyd's,  
One Lime Street,  
London EC3M 7HA  
Tel: 020 7327 5693 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

If the issue is related to renewable energy insurance under Section 10, you should, in the first instance, contact Naturesave Policies Ltd. 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 HBS Engineering Insurance Ltd. Their address is:

The Customer Relations Leader  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street  
Manchester M2 2JT  
Tel: 0330 100 3433 Email: [complaints@hsbeil.com](mailto:complaints@hsbeil.com)

A full version of the complaints procedure can be supplied upon request.

Complaints that cannot be resolved by Lloyd's or HSB Engineering Insurance Limited may be referred to;

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London, E14 9SR.  
Tel: 0800 0234 567 or 0300 1239 123 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Advising of Changes

1. You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
2. You must tell Naturesave Insurance as soon as possible if you:
  - stop using the home as your permanent private residence; or
  - regularly leave the home unattended by day or by night other than your normal job of work and holidays not exceeding 30 consecutive days in length; or
  - leave the home without an occupant for more than 30 consecutive days in length.When we receive this notice we have the option to change the conditions of this insurance.
3. You must tell Naturesave Insurance before you start any conversions, extensions or other 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;When we receive this notice we have the option to change the conditions of this insurance.

If you fail to comply with any of the above duties this insurance may become invalid.

## Language and Law applying to the Insurance

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this insurance is governed by English Law.

## How we use your information

We are a data controller and our data protection officer is Abha Wells. We act as Your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer your insurance. Data collected by us is contractual, and for Our legitimate business interests as an insurance broker and We will be unable to offer any quotation or insurance if You refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts. Your information will be held securely by us and shared with insurers, which could include reputable providers in other countries, to enable them to provide accurate terms and they will also obtain data about You and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies. We will also share Your contact information with mail chimp who provide Our clients with newsletters and updates on Our service and other products available, but We will not give anyone else any personal information except on Your instructions or authority, or where We are required to do so by law, or by virtue of Our regulatory requirements. Information about You and Your insurances will be held while you are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that We hold. Please write to our data protection officer at our usual office address if You wish to exercise Your rights or have a complaint about our use of Your data.

## 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 Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations under this contract of insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further information about the Scheme

Is available from the Financial Services Compensation Scheme (10 Beaufort House, 15 St Botolph St, London, EC3A 7QU) and on their website; [www.fscs.org.uk](http://www.fscs.org.uk)