



Your home policy summary

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and schedule for full details of all terms, conditions, endorsements and excesses that apply to you.

The policy you have purchased is underwritten by **Churchill Insurance Company Limited** and will run for 12 months or for the period shown on your Home Schedule.

The cover you have chosen is shown on your Home Schedule. Please read your policy booklet carefully to make sure this cover meets your needs.



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Section 1 – Buildings

What is covered

- Your home and its walls, roofs, drives, patios.
- Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes.
- Outbuildings including sheds and garages.

Paragraph A – Loss or damage

What you are covered for

- Fire
- Theft
- Storm or flood
- Subsidence
- Vandalism or malicious damage
- Escape of water

Paragraph B – Additional cover

Additional benefits included as standard

- The cost of alternative accommodation while insured repairs are carried out (The most we will pay for a claim is £25,000).
- Emergency entries – The cost of repairing damage caused by the emergency services if they have to break into your home as the result of a family emergency. (The most we will pay for a claim is £1,000).

Paragraph C – Accidental damage cover (Optional extra)

- Accidental damage to your home, including underground drains, pipes and cables and accidental breakage of things like fixed glass and sanitary fittings as well as accidents like drilling into a water pipe, or putting your foot through the loft floor.

Summary of Exclusions and Limits

Please refer to your policy document for full details.

If caused by a paying guest or tenant your policy will not pay for:

- theft or attempted theft;
- vandalism or malicious damage;
- accidental damage to drains, pipes and cables;
- accidental breakage of fixed glass or sanitary fittings;
- accidental damage (if optional extra cover applicable).

After your home has been unoccupied for more than 30 consecutive days your policy will not pay for:

- theft or attempted theft;
- vandalism or malicious damage;
- escape of water or oil;
- damage to plumbing installation from frozen pipes;
- accidental breakage of fixed glass and sanitary fittings;
- accidental damage (if optional extra cover applicable).

Your policy will not pay for:

- accidental damage unless you have chosen optional accidental damage cover;
- accidental damage caused by pets.

Excess

Paragraph A6 – Subsidence **£1,000**

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Section 2 – Contents

What is covered

- Household goods, including non-permanent fixtures and fittings like carpets and curtains.
- Personal belongings in the home, garages and sheds.
- Money in the home up to £300.

Paragraph A – Loss or damage

What you are covered for

- Fire
- Theft
- Storm or flood
- Subsidence
- Vandalism or malicious damage
- Escape of water

Paragraph B – Additional cover

Additional benefits included as standard

- Contents temporarily removed to another home (The most we will pay for a claim is £4,000).
- Replacement door locks and keys if your keys are stolen, up to £500.
- Items kept in the garden up to £250 (Paragraph B1 – Contents outside).
- The cost of alternative accommodation while insured repairs are carried out (The most we will pay for a claim is £8,000).
- Freezer contents up to £300 (Paragraph D – Frozen Foods).

Paragraph C – Accidental damage cover (optional extra)

- Accidental damage to contents like home entertainment equipment or accidental breakage of items like mirrors, vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture.

Summary of Exclusions and Limits

Please refer to your policy document for full details.

If caused by a paying guest or tenant your policy will not pay for:

- theft or attempted theft not involving forcible and violent entry;
- vandalism or malicious damage;
- items kept in the garden (Paragraph B1 – Contents outside);
- accidental damage (if optional extra cover applicable).

Section 2 – Contents continued

After your home has been unoccupied for more than 30 consecutive days your policy will not pay for:

- theft or attempted theft;
- vandalism and malicious acts;
- escape of water or oil;
- items kept in the garden (Paragraph B1 – Contents outside);
- freezer contents (Paragraph D – Frozen Food);
- accidental damage (if optional extra cover applicable).

Your policy will not pay for:

- accidental damage unless you have chosen optional accidental damage cover;
- accidental damage caused by pets;
- property (including money) held or used for any business;
- more than £2,000 for any one theft claim for items which are in the garages or outbuildings belonging to your home.

Total high-risk items in the home limit*

- Please refer to your policy schedule for details of the limit applicable to your policy.

Single high-risk item limit

- £1,500

Excess

Paragraph B3 – Contents lost or damaged while you are moving home £50

Payable in addition to any other excess which may apply.

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

* High-risk items are defined as home entertainment equipment (all computer equipment (including games and laptops), television sets, DVD and video players and recorders, games consoles and audio equipment in your home. Valuables (jewellery, objects made of precious metal, pictures and other works of art, clocks, watches, photographic equipment (including video cameras), furs, antiques (but not antique furniture) and stamp, coin and medal collections).

Section 3 – Personal possessions (optional extra)

What is covered

Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, musical instruments and money.

Paragraph A – Loss or damage

What you are covered for

- Accidental loss
- Accidental damage
- Theft

Anywhere in the United Kingdom and for up to 60 days elsewhere in the world.

Paragraph B – Additional cover

Extra benefits included as standard

- Money up to £300
- Credit cards up to £600

Anywhere in the United Kingdom and for up to 60 days elsewhere in the world for money and anywhere in the world for credit cards.

Summary of Exclusions and Limits

Please refer to your policy document for full details.

Paragraph A – Loss or Damage

Your policy will not pay for:

- theft from an unattended motor vehicle unless the item is in a locked boot, concealed luggage or glove compartment, and someone has used force and violence to get into the vehicle;
- more than £1,000 for any claim for theft from an unattended motor vehicle;
- property held or used for business;
- pedal cycles.

Paragraph B1 – Money

Your policy will not pay for:

- money which you have or use for any business.

Section 4 – Pedal cycles (optional extra)

Paragraph A – Loss or damage

What you are covered for

- Accidental loss
- Accidental damage
- Theft

Anywhere in the United Kingdom and for up to 60 days elsewhere in the world.

Summary of Exclusions and Limits

Please refer to your policy document for full details.

Exclusions that apply to sections 4A and 4B

But we will not pay for loss or damage:

- by theft unless:
 - the pedal cycle is in a locked building or has been chained to something which cannot be moved and is immobilised by a security device;
 - or arising from violence or the threat of violence resulting in the loss of your pedal cycle.
- to tyres or accessories, unless the pedal cycle is stolen or damaged at the same time;
- while the pedal cycle is being used for racing, pace-making, or trials;
- by deception, unless the only deception used is to get into your home;
- caused by an electrical or mechanical breakdown, wear and tear, loss of value or anything which happens gradually;
- caused by cleaning, repairing, taking apart, changing or restoring;
- caused by insects, vermin, fungus, the weather or pets; or
- covered under Section 2 of this policy.

Excess that applies to sections 4A and 4B £15

Please refer to policy schedule, which contains full details of the excesses that apply to your policy.

Section 5 – Family Legal Protection (optional extra)

- 24hr advice/claim line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim.

We will pay:

- Legal costs up to £50,000 for:
 - contractual disputes
 - employment disputes
 - property disputes
 - personal injury claims
 - tax disputes
 - inheritance disputes
 - motoring prosecutions
 - legal defence and
- Your salary while you attend jury service.

Section 6 – Home emergency (optional extra)

What you are covered for

Up to £500 for call out, labour and parts in the event of an emergency at your home which, if not dealt with quickly will:

- Make your home unsafe or insecure
- Cause loss or damage to your home and its contents; or
- Leave your home with a total loss of heating, lighting or water

Summary of Exclusions and Limits

Please refer to your policy document for full details.

We will not pay for:

- Boilers over 10 years old or with an output over 60kW
- Underfloor heating, solar heating systems or warm air systems
- Loss or damage after your home has been unoccupied for more than 30 days in a row
- Any loss or damage which occurs during the first 14 days following the start of your Home emergency cover

General Conditions

Amending your policy during the period of cover

If you make any changes to your policy during the period of cover, you may have to pay an administration fee, which we may add to your premium or deduct from any refund due to you. Our administration fee is £5 plus insurance Premium Tax (IPT).

Important information

Your right to cancel when you buy or renew your policy

If the cover does not meet your requirements, please call us immediately on **0800 032 9488**, or return all your documents within 14 days of receipt. We will return any premium paid in full as long as you have not made any claims during that time. The full annual premium is due if a claim has been made during that period.

How to make a claim

Check your policy and schedule carefully to make sure that the home insurance loss or damage is covered under this insurance.

To make a home insurance claim call **0845 301 3599**.

To make a home emergency claim call **0845 301 6238**.

How to complain

Please call us on **0845 603 3582**.

Or write to **The Customer Relations Manager** at:

Churchill Insurance Company Limited
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Or email us at **home.customer.relations@churchill.com**

If we cannot resolve the differences between us, you can then take the matter to the Financial Ombudsman Service (FOS).

Their address is:

South Quay Plaza
183 Marsh Wall
London
E14 9SR
phone **0845 080 1800**.

You can visit the FOS website at **www.fos.org.uk**.

Details about our Regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms, can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

if you have any queries,
please call our customer care line

0845 603 3550

Monday to Friday 8am-9pm; Saturday 9am-5pm; Sunday 10am-5pm



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