



## The Source Your House Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy other than the Travel Section which is covered by a separate policy booklet. The Travel policy booklet is provided only where this section is insured.

### Who is the Insurer?

The Insurer of all sections of this policy is Aviva Insurance Limited.

The Insurer of the Family Legal Care section of this policy is Groupama Insurance Company Limited, Groupama House, 24-26 Minorities, London, EC3N 1DE and the Coverholder for this section is Composite Legal Expenses Limited, Suffolk House, Trade street, Cardiff CF10 5DT.

### What is Your House Insurance?

The Aviva Your House policy is a multi-section Home Insurance policy. You must insure Contents but all other sections are optional. Sections are provided for Contents (with an Accidental Damage option), Personal Belongings, Buildings (with an Accidental Damage Option), Family Legal Care and Home and Garden.

### All Sections

#### Significant Features and Benefits

Legal and Tax Assistance from Aviva:

- free legal advice available 24 hours a day, 365 days a year and
- free tax advice available between 9am and 5pm Monday to Friday

#### Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £100 except for escape of water and accidental damage claims under the **Building and Contents Sections** where the excess is £200 and a £1,000 excess applies for subsidence under the **Building Section**.
- Endorsements/clauses restricting certain losses or damage, if any, are shown on your policy schedule - e.g. theft cover may be restricted under the **Contents Section** unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals

**Contents Section** - see Contents Section of policy booklet for details.

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for

- accidental damage to audio, video and computer equipment in the home
- contents temporarily removed from the home (up to £5,000)
- contents in outbuildings (up to £2,500) and in the open (up to £1,000)
- replacement locks if keys are lost or stolen
- spoilage of food in freezers (up to £1,000)
- loss of domestic fuel
- loss of metered water (up to £1,000)
- alternative accommodation following an insured loss (up to £7,000)
- damage caused by emergency access

- your liability as occupier, employer, tenant and in a personal capacity

With the **Accidental Damage Option** all other accidental damage occurring in the home, that we regard as insurable, is covered. See Contents section, Section Q Other Accidental Damage for details

**Significant and unusual exclusions or limitations** - see Contents Section of policy booklet for details.

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500)
- Certain losses or damage when your home is unoccupied for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil).
- Theft or malicious damage caused by you, members of your household, paying guests or tenants
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature but wider cover is available under **Home and Garden Package**
- Loss or damage to pedal cycles in the open - but wider cover is available under **Personal Belongings**
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building - but wider cover is available under **Personal Belongings**
- Accidental damage to video cameras, mobile phones, pagers and portable computers or portable computer equipment - but wider cover is available under **Personal Belongings**
- Loss or damage to your contents from any cause not listed in the policy booklet - but wider cover is available under the **Accidental Damage Option** and the **Personal Belongings Section**.

The following exclusions apply under the **Accidental Damage Option** - see Contents section, Section Q - Other Accidental Damage for details

- Accidental damage occurring outside the home but wider cover is available under **Personal Belongings**
- Damage occurring when your home is lent, let or sub-let

**Personal Belongings Section** - see Personal Belonging section of policy booklet for details.

#### **Significant Features and Benefits**

This provides much wider cover than otherwise provided under the **Contents Section** for your clothing, personal belongings, money (up to £750), credit cards (up to £1,000) and pedal cycles (up to £500). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

**Significant and unusual exclusions or limitations** - see Personal Belongings section of policy Booklet for details.

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind.
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium.
- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details. This limit can be increased, on request, for an additional premium.
- Theft or malicious damage caused by you, members of your household, paying guests or tenants
- Theft of pedal cycles while away from home unless in a building or locked to an immovable object
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature but wider cover is available under **Home and Garden Package**
- Damage to sports racquets, sticks, bats and clubs while in play - but this cover is available under the **Sports Package**

**Buildings Section** - see Buildings section of policy booklet for details.

#### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for

- alternative accommodation following an insured loss
- accidental damage to fixed glass, sanitary fixtures and underground services
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)

- the buyer when you are selling your home for insurable incidents which occur before the date of sale
- your legal liability as owner of your home.

With the **Accidental Damage Option** this cover is extended to cover all other accidental damage that we regard as insurable - see Buildings section, Section I Accidental Damage for details

#### **Significant and unusual exclusions or limitations**

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil).
- Cover does not extend to all damage caused by subsidence – for example, coastal erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. unless there is a valid claim for damage to the home itself
- Certain loss or damage caused by you, paying guests or tenants
- Liability as occupier of your home but this can be insured under the **Contents Section**
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Loss or damage to your buildings from any cause not listed in the policy booklet - but wider cover is available with the **Accidental Damage Option**

**Family Legal Care section** – see policy booklet for full details

#### **Significant features and benefits**

This section of the policy covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of any of the following incidents:

- Personal injury. Pursuing a claim for damages for injury or death due to the negligence of a third party
- Pursuing or defending a consumer dispute for faulty goods or services.
- Home Rights. Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home.
- Taxation. Professional fees relating to an in-depth Inland Revenue investigation of your personal tax affairs.
- Employment. Contract of employment disputes
- Defence against criminal prosecution.

#### **Significant and unusual exclusions or limitations**

The insurer will not cover:

- An infringement of legal rights, which occurs within 90 days of the start of this policy.
  - The first £25 of any claim.
  - Any claim relating to your business, profession or trade.
  - Any claim relating to the pursuit or defence of any action alleging defamation.
  - Claims where you take action without first obtaining the insurer's agreement or cause delay or fail to give reasonable assistance to the insurer.
  - Claims reported more than 30 days after the insured incident.
  - Any claim where legal costs are incurred without the insurer's authority.
  - Any matter in respect of which you are entitled to Legal Aid.
  - Most types of dispute with local or national government authorities
  - a matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with your professional advisors.
- For other exclusions which relate to specific insured incidents, please see your policy booklet.

**Home and Garden Section** - see Home and Garden section of policy booklet for details

#### **Significant Features and Benefits**

- Re-landscaping cost if your garden is damaged by fire, explosion, lightning, malicious acts, theft or attempted theft or being hit by vehicles, animals or aircraft
- The cost of any undamaged items of contents forming part of a pair, set, suite or item of a uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily

**How long does my Your House insurance run for?**

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown in your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

**What happens if I take out cover and then change my mind?**

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

**How do I make a Claim?**

For claims under all Sections other than under the Family Legal Care section call 0800 092 3971

For Legal and Tax advice call 0800 051 1701

For claims under the Family Legal Care Section call 0871 423 5244

**How do I make a complaint?**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. In the first instance, please contact The Source at Drake House, Plymouth Road, Penarth, Cardiff, CF64 3TP.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If your complaint is regarding the Family Legal Care section of your policy, you should write to: The Managing Director, Composite legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT. If you wish to put your complaint about the Family Legal Care section of your policy direct to the insurer, their address is Groupama Insurance Company Limited, Groupama House, 24-26 Minories, London EC3N 1DE.

**Would I receive compensation if Aviva were unable to meet its liabilities?**

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

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