



Policy Summary

Please read this document carefully, which provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

Sentinel Essentials Home Insurance Policy

The Home Insurance Policy is underwritten by Ageas Insurance Limited and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

Section 1: Buildings	Section 2: Contents
What is covered	
<ul style="list-style-type: none"> • Your home and its walls, roofs, drives, patios; • Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes; • Outbuildings including sheds, garages, tennis courts, terraces, and carports within the same site. 	<ul style="list-style-type: none"> • Household goods, including non-permanent fixtures and fittings like carpets and curtains; • Personal belongings in the home, outbuildings, garages and sheds within the same site; • Money in the home up to £100.
Loss or Damage What you are covered for:	
<ul style="list-style-type: none"> • Fire & Smoke Damage; • Storm or Flood; • Escape of water or oil; • Theft or attempted theft; • Damage by malicious persons or vandals; • Subsidence; • Riot; • Impact. 	<ul style="list-style-type: none"> • Fire & Smoke Damage; • Storm or Flood; • Escape of water or oil; • Theft or attempted theft; • Damage by malicious persons or vandals; • Subsidence; • Riot; • Impact.
Additional Cover Extra benefits included as standard:	
<ul style="list-style-type: none"> • Damage to internal plumbing installations caused by freezing. • Accidental breakage of windows or fixed sanitary ware; • The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 15% of the sum insured); or up to 2 years. 	<ul style="list-style-type: none"> • Accidental breakage of TVs, videos, audio and home computer equipment; • Replacement door locks if your keys are stolen, up to £250; • Oil and Metered water up to £500; • Items kept in the garden up to £250 (Paragraph D – Contents in the open);

Section 1: Buildings	Section 2: Contents
Additional Cover - continued	
<ul style="list-style-type: none"> • Between exchange of contracts and completion of the sale of your property, the benefit of the insurance is extended to the new purchaser (Paragraph E – During Sale); • Accidental damage to external pipes and cables, which you are responsible for. 	<ul style="list-style-type: none"> • Freezer contents (Paragraph I – Deep Freezer contents); Limit £250. • Contents temporarily removed to another building up to 15% of the sum insured.
Accidental Damage Cover (Optional Extra)	
<ul style="list-style-type: none"> • Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor. 	<ul style="list-style-type: none"> • Extra accidental damage cover for accidental breakage of items like 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	
<p>Your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Damage by malicious persons or vandals; Caused by you or your family. <p>After your home has been unoccupied for more than 30 consecutive days or is left unfurnished your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Damage by malicious persons or vandals; • Escape of water or oil; • Damage to internal plumbing installations by frozen pipes; • Accidental damage to glass and sanitary ware; • Accidental damage. <p>Domestic pets:</p> <ul style="list-style-type: none"> • Your policy will not pay for accidental damage caused by domestic pets. 	<p>Your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Damage by malicious persons or vandals; Caused by you or your family. <p>After your home has been unoccupied for more than 30 consecutive days or is left unfurnished your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Damage by malicious persons or vandals; • Escape of water or oil; • Accidental damage to TVs, videos, audio and home computer equipment; • Accidental breakage to mirrors and glass; • Accidental damage. <p>Domestic pets:</p> <ul style="list-style-type: none"> • Your policy will not pay for accidental damage caused by domestic pets. <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft while your home is loaned or let or occupied by paying guests unless involving forcible and violent entry to or exit from the home. <p>Business equipment:</p> <ul style="list-style-type: none"> • Your policy will not pay for loss or damage to property (including money) held for any professional or business purposes. <p>*Valuables, **Collections and ***Works of Art in the Home limit:</p> <ul style="list-style-type: none"> • £5,000. Please refer to your policy schedule for details of the limit applicable to your policy. <p>Single article limit:</p> <ul style="list-style-type: none"> • £1,000.

Section 1: Buildings		Section 2: Contents	
Summary of Exclusions and Limits - continued			
		Limit for loss from outbuildings (except garages): • £500.	
Excess			
The following excesses (with the exception of subsidence) are 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.			
Subsidence	£1000	All Claims	£150
Escape of Water	£250		

*Valuables are gold and silver articles, watches, jewellery, cups, trophies and the like and furs.

**Collections are stamps, medals, coins, firearms and similar collections of intrinsic value.

***Works of art are curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Section 4: Personal Possessions (optional extra)	
What is covered	Loss or damage
Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, pedal cycles, and money.	<ul style="list-style-type: none"> • Accidental loss; • Accidental damage; • Money up to £250; • Credit cards up to £250; Anywhere in Europe and for up to 60 days elsewhere in the world.
Summary of Exclusions and Limits	
Please refer to your policy document for full details	
Loss or Damage.	Your policy will not pay for: <ul style="list-style-type: none"> • Theft from an unattended vehicle unless all doors, windows and boot or hatchback are closed and securely locked up to £1,000; • Property used for professional or business purposes; • Theft of Pedal cycles when the cycle is unattended unless the cycle is immobilised by a security device; • Loss or damage while the cycle is being used for racing, pacemaking or trials; • More than £1,000 for any item unless specified in the schedule.
Money Credit cards	Your policy will not pay for: <ul style="list-style-type: none"> • Loss unless reported within 24 hours to the police.
Excess	
A £150 excess is 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.	

Section 5: Family Legal Care

(This cover is automatically included with your policy)

What is covered	Summary of Exclusions and Limitations
<p>Covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of:</p> <ul style="list-style-type: none"> • Pursuit or defence of a consumer dispute about faulty goods or services. • Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home. • Pursuit of a claim for damages for injury or death due to the negligence of a third party. • Contract of employment disputes. • Defence against criminal prosecution. • Professional fees relating to an in-depth Inland Revenue investigation of your personal tax affairs 	<p>The main exclusions are:</p> <ul style="list-style-type: none"> • An infringement of legal rights, which occurs within 90 days of the start of this policy. • 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.

Excess

A £25 excess is payable on claims under this section, except in Small Claims Court matters where We will pay any unrecovered issue fee.

Section 6: Identity Theft

(This cover is automatically included with your policy)

What is covered	Summary of Exclusions and Limitations
<ul style="list-style-type: none"> • Defending a claim from a financial institution, merchants or their collection agencies. • The removal of any criminal or civil judgments wrongly entered against the Insured Person. • Challenging the accuracy or completeness of any information in a Credit Reference Agency report. • Creating documents needed to prove the Insured Person's innocence in terms of any financial irregularities committed unlawfully • Postal and phone costs the Insured Person has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft. • Fees charged for reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information. • The Insured Person's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft. 	<p>The main exclusions are:</p> <ul style="list-style-type: none"> • Any Identity Theft connected with the Insured Person's business, profession, or occupation. • Any fraudulent, dishonest or criminal act by an Insured Person, or any other person acting in collusion with an Insured Person. • Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an Insured Person, or any other person acting in collusion with an Insured Person. • Any Indirect Losses other than as identified above.

Making a Claim

To make a claim under any section apart from the Family Legal Care or Identity Theft sections, you can call us direct on **0844 4124241**.

If you wish to make a claim under the Family Legal Care section, please telephone **0871 423 5244**.

If you wish to make a claim under the Identity Theft section, please contact the Identity Theft Helpline on **01384 397757**

Rights of Cancellation

If this cover does not meet your requirements, please return all your documents within 14 Days of receipt. We will return any premium paid in full.

Your Satisfaction

We and your Broker or Agent will endeavour to provide you with a high level of service. If you have a complaint please contact:

**The Managing Director,
Source Software Limited
Drake House,
Plymouth Road,
Penarth,
Vale of Glamorgan,
CF64 3TP.**

You can also email **complaints@sourcesoftware.co.uk** or telephone **029 20265214**

If you are not satisfied with the way your complaint is dealt with, please write to

**The Customer Relations Manager,
UK General, Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ**

You can also email **customerrelations@ukgeneral.co.uk** or telephone **0845 218 2685**

If we cannot resolve the differences between us, you can refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone number 0845 080 1800.

Details about our Regulator

This Policy has been arranged by Source Software Limited and is underwritten by UK Underwriting Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Source Software Limited, UK Underwriting Limited, and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at **www.fsa.gov.uk/register** or by contacting them on **0845 606 1234**.

The Family Legal Care section of this policy is underwritten by AmTrust Europe Limited and the Coverholder for this section is Composite Legal Expenses Limited.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning **0207 892 7300**.

