

Summary of cover

Important - you should read this

Zurich Home Solutions

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Solutions policy. The insurer for the Family Legal Care section of this policy is AmTrust Europe Limited and the Coverholder for this section is Composite Legal Expenses Limited. The full terms, conditions and exclusions are shown in the policy document and the Family Legal Care insert. If you want to see full details of the cover please ask us to provide you with a copy of the policy document. English law will apply to the Family Legal Care section. The rest of your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Your Contents cover may require you to install and use various security protections when the home is unattended or at night. Your insurance adviser will have told you about these. A summary of the protections required is shown on page 6. If you want to see a copy of the endorsement that will be included in your policy please ask us to provide a copy.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

If this leaflet has been given to you pending the issue of your policy document the cover you select will be shown in the temporary schedule or cover note provided by your insurance adviser.

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

What cover is available?

The Home Solutions policy provides the following cover options:

Buildings - the structure of your home

Garden cover - the plants, trees, lawns and garden ornaments in your garden

Contents - the contents of your home plus other related cover

Personal possessions - the personal items you take away from the home

Family Legal Care - the cost of specified personal legal actions (this cover is automatically included in your policy)

Caravan - your touring caravan

Details of the key features of each section you may select are listed overleaf.

Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

Buildings and Contents sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

Buildings section (pages 3 & 4)

This covers the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Sum insured
Accidental damage
(e.g. putting a foot through a ceiling)
Legal liability as owner
Alternative accommodation and loss of rent
Lock replacement
The costs involved in tracing a leak
Professional, demolition or local authority fees

The sum insured selected by you

If selected by you
£2,000,000
20% of buildings sum insured
No inner limit
£5,000

and expenses Included in the Buildings sum insured
 Emergency Access £1,000

[Contents section \(pages 5, 6 & 7\)](#)

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle. Deeds and documents including those showing ownership of financial investments, animals, specifically insured items or any part of the buildings.

Vehicles and craft are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

Sum insured	The sum insured selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	40% of Contents sum insured
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000

Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	No inner limit
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	No inner limit
Fatal accident	£10,000
Food in freezer or refrigerator	No inner limit
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Title deeds	£2,500
Downloaded music and other information	£2,500

Other optional covers you may have insured are shown in the tables below.

[Garden cover \(page 4\)](#)

Covers flower beds, trees and other plants, lawns and garden statues against specified events such as storm, theft or malicious damage	£1,500
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[Personal possessions section \(page 8\)](#)

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Cover accidental loss or damage anywhere in the world	
Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

Family Legal Care (Family Legal Care insert)

Covers legal and professional fees, costs and expenses in connection with legal proceedings in respect of:

Pursuit or defence of a consumer dispute about faulty goods or services.	Up to £75,000
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	

We provide a 24 hour, 7 days a week helpline service.

Caravan (page 12)

Covers accidental loss or damage anywhere in Great Britain or Europe

Caravan including fittings, fixtures and furnishings	The sum insured selected by you
Legal liability	£2,000,000
Alternative accommodation	£15 a day up to £300

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document. The page numbers shown in brackets are the page numbers in the policy document.

Excess

An excess applies to most claims under all sections. The excess you have chosen (except for Garden, Caravan and Family Legal Care sections) is shown in your schedule. The excess for Garden and Caravan sections is £50 and the excess for Family Legal Care is £25.

Subsidence, landslip or heave (page 3)

A £1,000 excess applies to claims under the Buildings section.

There are a number of exclusions and the main ones are:

- if caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts; central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause.
- to floor slabs unless load-bearing walls are also damaged.

Storm or flood (page 3)

Does not cover loss or damage to fences, gates, hedges or railings.

Malicious damage (pages 3, 4 & 5)

Does not cover damage by you, your family or other people living in the home.

Excluded loss or damage (page 14)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

[Let, lent or sublet \(Malicious damage/theft pages 3, 4 & 5\)](#)

Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

[Vehicles and craft \(pages 5, 6 & 8\)](#)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

[Unoccupied \(pages 3, 4 & 5\)](#)

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

[Pedal cycles \(page 8\)](#)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

[Theft from unattended road vehicles \(page 8\)](#)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

[Legal Expenses \(Family Legal Care insert\)](#)

The main exclusions are:

- 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.
- For other exclusions which relate to specific insured incidents, please see the Family Legal Care insert in your Policy Booklet.

[Caravan \(page 12\)](#)

Cover for damage or liability does not apply if the caravan is not used as a touring caravan.

[Terrorism \(page 14\)](#)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

[General](#)

There are a number of general exclusions that apply to household policies issued by all insurers.

[Security protections](#)

Your insurance adviser will tell you if these are required for your policy. Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

How do I make a claim?

Details of how to make a claim are shown in your Zurich Assistance Booklet and Family Legal Care insert, or you may ring us on the following numbers.

Claims advice and assistance

0845 601 0869

Family Legal Care

0871 423 5244

Home Emergency Service

0871 423 5244

24 hours a day (please quote reference 36225 when calling the Claims advice and assistance line).

If your claim is covered we will appoint the legal representative in your name and on your behalf. It is important that you do not appoint a solicitor yourself.

How do I make a complaint?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly. Firstly, if you have a complaint about your policy or a claim, you should contact the insurance adviser who arranged the policy for you. If they are not able to sort out your complaint, you can contact the insurer direct.

If your complaint is about any sections of your policy apart from Family Legal Care please call us on the **0845** number printed on your welcome letter or renewal letter.

If your complaint is about a claim, please call us on **0845 601 0869**.

If you prefer you may write to us at the address shown on your welcome or renewal letter.

If your complaint is about the Family Legal Care section of your policy then please write to: The Managing Director, Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT

Next steps if you are not happy with the response provided to a complaint about your policy (apart from the Family Legal Care section)

We are dedicated to our customers and seek to do what is right, however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If your complaint cannot be resolved to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of a final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of the final response. The FOS contact details are as follows:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

You can telephone on: **0845 080 1800**

Or e-mail:

complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Can I receive compensation if Zurich and/or AmTrust Europe Limited cannot meet its obligations to me?

Zurich Insurance plc and AmTrust Europe Limited are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if either insurer is unable to meet their obligations to you. Compulsory insurance is covered in full. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **020 7892 7300**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.

Zurich Insurance plc

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

* FSA registration number: 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

AmTrust Europe Limited

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