

## **POLICY SUMMARY**

Please read carefully and retain



### **Property Insurance for** Homes & Holiday Homes overseas and in the UK

### WHAT IS A POLICY SUMMARY?

This document provides key information about the Homes & Holiday Homes overseas and in the UK. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Homes and Holiday Homes overseas and in the UK policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or you can download from [www.intasure.com](http://www.intasure.com).

**Policy name:** Homes & Holiday Homes overseas and in the UK

**Type of insurance:** Buildings and contents insurance

**Underwritten by:** Certain underwriters at Lloyd's

### SIGNIFICANT FEATURES AND BENEFITS

The Homes & Holiday Homes overseas and in the UK policy is specifically designed for people with a holiday home abroad and in the UK.

#### Key benefits include:

##### Broader Cover

#### Key benefits include:

- Public liability (£5,000,000 / €7,500,000) cover
- Employers' liability (£5,000,000 / €7,500,000) cover
- Additional accidental damage
- No inspection clauses
- Emergency travel, should you need to travel abroad to mitigate the outcome of a claim, and alternative accommodation.
- Loss of rent following a claim
- Payment by interest-free Direct Debit which is a significant saving compared to most insurers
- A sensible approach to security requirements
- Cancellation period extended from 14 to 30 days

### QUESTIONS AND COMPLAINTS

If you have a question or complaint, please contact us directly using the details below:

The Managing Director  
Intasure  
Phoenix House  
11 Wellesley Road  
Croydon CR0 2NW  
United Kingdom  
Tel: +44(0)845 111 0670  
Fax: +44(0) 845 111 0682

### BUILDINGS SECTIONS

See Section 1 of the policy booklet for details.

### BUILDINGS

#### Significant Features and Benefits

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

#### In addition cover is provided for:

Any permanent structure used for domestic purposes within the ground of your home or holiday home including:

- **Fixtures and fittings;**
- lifts
- domestic fixed fuel tanks; including gas, LPG and oil tanks;
- Swimming pools;
- outbuildings and permanent structures;
- radio and television aerials, satellite dishes, their fittings and mast;
- wind turbines, fixed generators and solar panels;
- lakes and rivers within the boundary of the property for liability cover only.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS/LIMITATIONS

You will normally have to pay the initial £150/€225 for each claim. This policy excess applies to claims made on the buildings and contents section of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you. There is a single article limit of £3000/€4,500.

#### Solar Panels

- No accidental damage cover is provided
- Theft cover is excluded unless the solar panels are securely mounted or fixed to the building in a non accessible position
- Theft excess is £500/€750

#### Swimming Pools

Storm, flood, accidental damage and escape of water is excluded in respect of swimming pool covers, filtration plant, heaters and pumps.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

### FROST DAMAGE

Loss or damage caused by frost/freezing whilst the property is unoccupied unless temperature is maintained above 8°C or the water supply is shut off and fixed water tanks, apparatus and pipes are drained. However, the following countries are exempt from any temperature or drain down requirements:

- Brazil
- Cape Verde
- Cyprus
- Egypt
- Greece
- Italy
- Monaco
- Morocco
- Portugal including Madeira
- Spain including Canary Islands and Balearics
- South Africa
- Turkey
- Thailand
- United Arab Emirates



**CONTENTS SECTION**

See Section 2 of policy booklet for details.

**Significant Features and Benefits**

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

**In addition cover is provided for:**

- Additional accidental damage
- Contents temporarily removed from the home
- Contents in outbuildings
- Garden ornaments and furniture
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic fuel and metered water
- Pedal cycles
- Personal effects and personal money away from the home
- Your liability as occupier, employer, tenant and in a personal capacity

**SIGNIFICANT AND UNUSUAL EXCLUSION OR LIMITATIONS**

No cover is provided for boats, boards or water craft of any kind.

No cover is provided for items used for business or professional purposes.

Theft or malicious damage caused by persons lawfully in the home. No cover is provided for theft or malicious damage caused by persons lawfully in the home.

**DURATION OF CONTRACT**

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

**YOUR INSURANCE QUOTATION**

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Homes and Holiday Homes overseas and in the UK policy wording. If you would like a copy of the full policy wording, please contact us.

Intasure is authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

**ENDORSEMENTS**

Endorsements are variations or additions to the terms of the Policy. Please refer to your quotation or Policy Schedule to establish which endorsements apply.

The following endorsements only apply if shown on the Policy Schedule:

**HH907 – Security Endorsement (Standard)**

Will not pay for loss of damage unless:

(a) Whenever the Home or Holiday Home is left unoccupied

**Exit doors**

The final exit door is fitted with a:

- mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system

**Doors**

All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with either:

- a mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system **or**
- security bolts fitted top and bottom

**Patio doors**

Sliding patio doors are fitted with either:

Key-operated sliding door locks top and bottom **or**

- deadlock or catches securing into the frame operated by an internal handle **or**
- any internal patio door lock, or key operated lock mounted internally on the central rails and are in operation.

**Windows**

All ground floor, basement and accessible upper floor windows are fitted with:

- lever operated window locks **or**
- catches **or**
- shutters **or**
- metal grilles embedded into the wall

**HH913 Subsidence, Landslip and Heave**

Your policy is extended to include damage caused by Subsidence or Heave of the site on which the buildings stand or Landslip.

**HH916 Stillage Clause**

It is warranted that in respect of items stored or contained in the basement area or underground garage of the premises that they are stored at least 15cm off the floor. Any exposed water pipes in the basement area or underground garage are suitably lagged.

The lagged requirement applies to countries not listed under the Frost Damage exemption.

**HH926 Optional Accidental Damage Cover**

Your policy is extended to provide optional accidental damage cover for insured and family members.

**HH931 Cover Extended to Include Accidental Damage by Tenants**

Section 1 - Buildings Optional Accidental Damage Cover and Section 2 - Contents Optional Accidental Damage Cover has been extended to include Accidental Damage caused by Tenants. Cover is subject to a £250 / €375 excess or the policy standard excess whichever is the greater.

# Intasure Homes & Holiday Homes overseas and in the UK

## Terms of Business

### The Financial Services Authority

The Financial Services Authority (FSA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

### Whose Products do we offer?

We only offer household buildings and contents products on behalf of Lloyd's of London.

### Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

### What will you have to pay us for our services?

For our services in providing this product we charge an annual administration fee of up to £24/€36.

Return premiums: These can arise if an insurance risk is reduced or a policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration fee as above.

We will not issue any return of premium that is less than £10/€15.

### Who Regulates Us?

Intasure is a trading name of Blenheim Park Limited which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 311572.

Intasure Homes & Holiday Homes overseas and in the UK, is underwritten by certain underwriters at Lloyd's who are authorised and regulated by the Financial Services Authority.

Our permitted business is to provide an underwriting and claims service, arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

You can check this on the FSA's Register by visiting the FSA's web site [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) Tel: 0845 606 1234

### What to do if you have a Complaint

If you wish to register a complaint, please contact us in writing at:

Managing Director  
Intasure  
Phoenix House  
11 Wellesley Road  
Croydon  
Surrey CR0 2NW

or by telephone on 0845 111 0294

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000/€3,000 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 any claim, without upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

### Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it.

It is important you ensure that all statements you make in a telephone application or on a web-based proposal form, claim form or other documentation are full and accurate.

Please note that if you fail to disclose any material information, or change of circumstances, to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

### Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards, debit cards or monthly instalments from bank accounts (full details are available upon request).

### Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 30 days' notice in writing to your last known address

In the event of terminating an insurance policy, any return premium will be calculated subject to any claims payments during the policy year and administration fees as set out above.

Policy Cancellation – your right to cancel following the conclusion of the contract

You have a legal right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the conclusion of the contract.

The cancellation period is 14 days from the day after you receive this information, following the conclusion of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of

the administration fee with a pro rata amount being charged for the time that the property was on risk. You will need to provide us with a written request to cancel before the expiry of the 14 days to the following address:

Intasure  
Phoenix House  
11 Wellesley Road  
Croydon  
Surrey  
CR0 2NW

### Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

### Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

### Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

### Your Policy

Should you mislay your policy booklet a replacement will be issued upon request.