

UK Holiday Home Insurance Policy **Policy Summary**

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the General Conditions and the policy Schedule of Cover. A copy of the General Conditions is available upon request.

What is it?

The UK Holiday Home Insurance Policy is a homeowner's insurance policy, tailored for the protection of a UK Holiday Home/2nd property. **The cover provided may in certain circumstances be different to our standard conditions.**

What does this policy cover me for?

The different sections of cover available are Buildings and Contents. Cover is also automatically given for Property Owner's Liability but only if the buildings are insured.

What if I change my mind and want to cancel the policy?

Subject to certain terms and a claim has not been reported the policy provides you with a 14 day reflection period to decide whether you wish to continue the cover for the full duration. If you decide not to do so you can cancel the policy completely and receive a full refund of any charges paid.

How would I make a claim?

Simply ring our Claims Centre on 0207 377 6465 and speak to one of our claims advisors. He/she will then confirm if you can make a claim under your cover and advise you on how to proceed.

What if I am not happy and want to make a complaint?

Unfortunately, mistakes can happen. If so, all you need to do is let us know, in writing, where you believe we may have gone wrong and we will aim to resolve the problem as soon as possible.

We will always confirm receipt of your complaint within five working days and our aim will be to resolve your problem within four weeks. If we are unable to resolve the problem within eight weeks, and if applicable to you, we will provide you with details of the Financial Ombudsman Service.

Should you wish to make a written complaint it should be forwarded to the UK General Manager at the Ocaso address shown on your policy documentation and in the General Conditions Booklet.

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

In the unlikely event that Ocaso SA UK was unable to meet its financial obligations you may be entitled to compensation from the Financial Services Compensation Scheme. Further details can be provided upon request.

Key Features of your UK Holiday Home Insurance Policy

Below is a list of the key features our UK Holiday Home Insurance Policy includes. This is a summary only, but the full details can be found in the General Conditions, a copy of which is available on request.

Feature	Significant exclusions or limitations	Policy Section
<p>Buildings cover; We will cover the Buildings (excluding carpets) of the property, including outbuildings, garages, domestic fixed fuel oil tanks, swimming pools, drives, patios and permanent boundaries (i.e. walls/fences etc) against loss or damage by insured events. These events are listed in the General Conditions.</p>	<p>We will not cover;</p> <ul style="list-style-type: none"> • Storm or flood damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces or permanent boundaries, gates and fences. • Subsidence damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces or permanent boundaries, unless the main building is damaged at the same time by the same cause. • Replacement or repair of undamaged items when damage occurs to an item considered part of a set or suite. • Loss, damage or theft whilst lent, let or sub-let UNLESS committed by a person who is such a building as a trespasser AND has gained entry to, or exit from such, by forcible or violent means. 	1
<p>Contents cover; We will cover the contents of the property, namely household goods and personal property, including carpets, radio and television aerials, satellite dishes, their fixings and masts against loss or damage by insured events. These events are listed in the General Conditions.</p>	<p>We will not cover;</p> <ul style="list-style-type: none"> • Contents belonging to tenants, including Landlord's relatives and the insured's own personal possession. • Motor vehicles. • Animals. • Any item used, wholly or in part, for business purposes. • Replacement or repair of undamaged items when damage occurs to an item considered part of a set or suite • Property left in the open within the confines of the premises. <p>Contents in outbuildings;</p> <ul style="list-style-type: none"> • Cover is limited to a maximum of £1000. <p>Loss or damage to cash, credit cards or negotiable documents;</p> <ul style="list-style-type: none"> • Cover is limited to a maximum of £250. 	2

Feature	Significant exclusions or limitations	Policy Section
<p>Property Owners Liability</p>	<p>We will not cover;</p> <ul style="list-style-type: none"> • Any amount exceeding £2,000,000 in each and every event. • Injury, accident or disease to any person who at time of such is engaged in the Insured's service, or to any member of the Insured's family or household. 	3
<p>Legal Expenses; Unless otherwise agreed with the person who sells you this insurance, Legal Expenses cover will be valid for one year.</p> <p>This section is underwritten by DAS Legal Expenses Insurance Company Ltd and will help you by providing legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under this policy</p>	<ul style="list-style-type: none"> • It must be more than likely than not that the person will recover damages or make a successful defence of their claim • External costs are limited to £50,000 (£5,000 for Education Admission Appeals) and this includes opponents' costs. • Costs incurred before DAS agrees to appoint a representative to help an insured person. • Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person. 	4
<p>Employment disputes; DAS will pursue and defend legal rights in a dispute arising from a contract of employment.</p>	Disciplinary hearings or internal grievance procedures	
<p>Contract disputes; DAS will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.</p>	<ul style="list-style-type: none"> • The contract must be entered into during the period of insurance. • The amount dispute must be more than £100 • Building work or design where the contract value exceeds £5,000 • Contract involving a motor vehicle • Disputes arising from a loan, mortgage, pension or investment 	

Feature	Significant exclusions or limitations	Policy section
<p>Property protection; DAS will pursue claims following damage to your home or an insured persons personal possessions.</p> <p>Cover extends to problems such as nuisance and trespass.</p>	<p>Property damage must exceed £100</p> <p>Excluding contracts other than for a private property that has been leased to a third party.</p> <p>The first £250 of any claim for nuisance or trespass.</p>	<p>4 (continued)</p>
<p>Tax protection; Representing your rights throughout an investigation by the Inland Revenue into your self assessment tax return.</p>	<p>Investigations where the insured person is self employed, a sole trader or in a business partnership.</p>	
<p>Jury service; Payment of salary or wages while an insured person attends jury service.</p>		
<p>Legal defence; Defence of criminal prosecutions and actions for unlawful discrimination or Data Protection Act breaches arising from an insured persons work as an employee.</p> <p>Defence of motoring prosecutions.</p>	<p>We do not pay court orders.</p> <p>Parking or obstruction offences. Driving without valid insurance.</p>	
<p>Inheritance disputes; DAS will negotiate for the insured persons legal rights in a dispute over something left to an insured person in a will.</p>	<p>Any dispute with another insured person, your children, your parents or your parents-in-law</p>	

Features and benefits	Significant exclusions or limitations	Policy section
Education admissions appeals; DAS will negotiate for the insured person in an appeal over the refusal by the Local Education authority to admit the insured persons child as a state school	A claim where the admissions appeal process has not been followed correctly. A claim where the child has been expelled, suspended or permanently excluded from another school.	4 (continued)
24 hour telephone helplines		
General Conditions and Exclusions		
Unoccupancy	Should the property remain unoccupied for more than 72 hours during the period 1 st October to 1 st April, cover for Escape Of Water will be excluded UNLESS a central heating system is in operation at a minimum temperature of 55F (13C), or alternatively the premises water system is turned off at the mains and drained.	N/A
Loss of rent	Limited to a maximum of 20% of the Buildings Sums Insured.	1
Excesses	The first £100 of each and every claim (except if due to Subsidence, Heave or Landslip). The first £1,000 for Subsidence, Heave or Landslip.	1 & 2
Notice of works	You should inform us (the insurer) prior to the commencement of any conversions, extensions, refurbishment and modernisation to the Buildings.	N/A
Duty of insured	The insured should take all reasonable steps to prevent loss, damage or accident and the Building(s) in a good state of repair.	N/A