

## **Towergate Underwriting Holiday Homes UK & Overseas. Insurance Policy Summary**

**Some important facts about your Towergate Underwriting Holiday Home UK & Overseas insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.**

### **Insurer**

The insurance for this policy is provided by a consortium of leading UK insurers comprising Aviva Insurance UK Limited, Royal & Sun Alliance Insurance plc and AXA Insurance UK plc. Details of their proportionate shares are shown on the policy schedule.

### **Type of insurance**

The Towergate Underwriting Holiday Homes UK & Overseas insurance policy provides cover for the Buildings and/or Contents of your holiday home, Valuables and Personal Effects, Personal Money and Credit Cards and Pedal Cycles as selected by you.

### **Duration**

The Towergate Underwriting Holiday Homes UK & Overseas insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

### **Cancellation rights**

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

### **Making a claim**

If you need to make a claim, you should telephone Towergate Underwriting Holiday Homes on +44 (0) 1708 777720 or write to Towergate Underwriting Holiday Homes at Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.

### **How to make a complaint**

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on +44(0) 1708 777720.

We and your Insurers are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

### **Compensation scheme**

Towergate Underwriting Holiday Homes and the insurers of this policy are covered by 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 the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS.	POLICY SECTION
<p><b>All Sections</b> 24 hour emergency helpline;</p> <p>Emergency travel costs;</p> <p>Pass the phone – exclusive interpretation service (non UK holiday homes only).</p>	<p>- up to £1,000.</p>	<p>Section 4 - 24 Hour Helpline.</p> <p>Section 5 – Emergency Travel.</p> <p>Section 7 – Towergate Overseas Assist.</p>
<p><b>Buildings</b> Cover for the Buildings of your holiday home, static caravan or mobile home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- earthquake (excluding Greece &amp; Italy);</li> <li>- earthquake in Cyprus;</li> <li>- earthquake in Bulgaria;</li> <li>- earthquake in Portugal</li> <li>- tracing and accessing leaks;</li> <li>- loss of metered water and oil;</li> <li>- temporary accommodation and loss of hiring charges;</li> <li>- fixed glass, sanitary fittings etc. ;</li> <li>- underground services;</li> <li>- debris removal costs and architect and surveyors fees;</li> <li>- damaged caused by emergency access;</li> <li>- recovery &amp; delivery of static caravans &amp; mobile homes only.</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £100, applicable to most claims;</li> <li>- an excess of £500 applicable to escape of water claims</li> <li>- certain loss or damage when your home is unfurnished;</li> <li>- certain loss or damage when your home is unoccupied;</li> <li>- malicious damage caused by persons lawfully in the home;</li> <li>- theft occurring whilst any part of the home is lent or let unless involving forcible and violent entry to or exit from the home;</li> <li>- the cost of normal maintenance work;</li> <li>- undamaged items forming part of a set or suite;</li> <li>- an excess of £1,500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2,500;</li> <li>- an excess of £5,000 applies;</li> <li>- an excess of 2.5% of the buildings sum insured applies;</li> <li>- maximum amount payable £5,000;</li> <li>- up to £750;</li> <li>- up to 20% of the Buildings sum insured;</li> <li>- up to 10% of the buildings sum insured;</li> <li>- up to £1,500;</li> <li>- in respect of static caravans and mobile homes only: <ul style="list-style-type: none"> <li>a) cover applies to the structure of the unit excluding the base;</li> <li>b) depreciation, weathering, wear and tear, mechanical and electrical breakdown, mildew, moth, vermin or any gradually operating of climatic cause;</li> <li>c) damage to tyres by punctures, cuts, bursts or braking;</li> <li>d) cover whilst hired by you for reward unless the hiring is confined to a fixed approved site;</li> <li>e) theft whilst left unattended unless securely locked.</li> </ul> </li> </ul>	<p>Section 1 – Buildings.</p>
<p><b>Contents</b> Cover for the Contents of your holiday home, static caravan or mobile home against a range of standard perils.</p>	<ul style="list-style-type: none"> <li>- an excess of £50 applicable to most claims;</li> <li>- an excess of £500 applicable to escape of water claims</li> <li>- single article limit of £3,000 unless specified in the schedule;</li> <li>- securities (stocks and shares) and document of any</li> </ul>	<p>Section 2 – Contents.</p>

<p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- earthquake (excluding Greece &amp; Italy);</li> <li>- earthquake in Cyprus;</li>   <li>- earthquake in Bulgaria;</li> <li>- contents temporarily removed from the home;</li> <li>- contents in outbuildings;</li> <li>- garden ornaments &amp; furniture;</li> <li>- money;</li> <li>- replacement locks if keys are lost or stolen;</li> <li>- spoilage of food in freezers and refrigerators;</li> <li>- loss of metered water &amp; oil;</li> <li>- alternative accommodation following an insured loss;</li> <li>- your legal liability as tenant.</li> <li>- Valuables within the Home</li> </ul>	<ul style="list-style-type: none"> <li>kind;</li> <li>- motorised vehicles, aircraft, boats, boards and craft designed to be used on the water, caravans and trailers, and their parts, spares and accessories of any of these;</li> <li>- items used for business or professional purposes;</li> <li>- any living creature;</li> <li>- certain loss or damage when your home is unfurnished;</li> <li>- certain loss or damage when your home is unoccupied;</li> <li>- malicious damage caused by persons lawfully in the home;</li> <li>- theft occurring whilst any part of the home is lent or let unless involving forcible and violent entry to or exit from the home;</li> <li>- the cost of normal maintenance work;</li> <li>- undamaged items forming part of a set or suite;</li>   <li>- in respect of static caravans and mobile homes only <ul style="list-style-type: none"> <li>a) motor vehicles, caravans, trailers, pedal cycles or watercraft &amp; accessories, outboard engines, firearms, shotguns, golfing equipment, stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any precious metal, jewellery or fur;</li> <li>b) depreciation, weathering, wear and tear, mechanical and electrical breakdown, mildew, moth, vermin or any gradually operating of climatic cause;</li> <li>c) theft of fixtures, fittings, furnishings and utensils from the caravan while unattended unless the caravan is securely locked and force and violence is used to get into it;</li> <li>d) damage to tyres by punctures, cuts, bursts or braking;</li> <li>e) cover whilst hired by you for reward unless the hiring is confined to a fixed approved site;</li> </ul> </li>   <li>- an excess of £1,500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2,500;</li> <li>- an excess of £5,000 applies;</li> <li>- up to 20% of the Contents sum insured;</li> <li>- up to £2,500 in respect of theft or attempted theft;</li> <li>- up to £750;</li> <li>- up to £100;</li>   <li>- up to £1,000;</li> <li>- up to £1,000;</li> <li>- up to 10% of the Contents sum insured;</li> <li>- up to 20% of the Contents sum insured.</li> <li>- 5% of the Contents sum insured for any single item of Valuables.</li> <li>- 33.33% of the Contents sum insured in total for Valuables.</li> </ul>	<p>Section 2 – Contents continued.</p>
<p><b><u>OPTIONAL COVERS</u></b></p> <p><b>Accidental Damage cover for Buildings and Contents</b> Any type of accidental damage not specifically excluded (applicable only when property is occupied by you or your family or your friends free of charge and a tenant, but only where a rental contract has been signed).</p> <p><b>Subsidence cover for Buildings and Contents</b> Cover can only be provided for Homes situated in the United Kingdom, France, Spain and Portugal</p>	<ul style="list-style-type: none"> <li>- an excess of £100, applicable to most claims;</li> <li>- wear and tear and loss of value;</li> <li>- moth, vermin, wet or dry rot and similar;</li> <li>- mechanical or electrical failure.</li>   <li>- an excess of £1,000, applicable to most claims;</li> </ul>	<p>Section 1 – Buildings and Section 2 - Contents.</p>

<p><b>Legal Liability</b> Cover is provided for:</p> <ul style="list-style-type: none"> <li>- your legal liability as owner and / or occupier and in a personal capacity;</li> </ul> <p>Cover is also provided for;</p> <ul style="list-style-type: none"> <li>- persons who with your permission temporarily occupy you home;</li> <li>- your legal liability as employer of domestic staff.</li> </ul>	<ul style="list-style-type: none"> <li>- limit of indemnity £5m, plus agreed costs;</li> <li>- liability arising out of your employment, profession or business other than the letting of your home;</li> <li>- limit of indemnity £10m.</li> </ul>	<p>Section 3 – Legal Liability Specific sections applicable to Spain, France and Portugal.</p>
<p><b>Valuables &amp; Personal Effects</b> Cover for loss, theft or damage to personal possessions anywhere in the world.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- personal money</li> </ul>	<ul style="list-style-type: none"> <li>- an excess of £100, applicable to most claims;</li> <li>- single article limit of £500 unless specified in the schedule;</li> <li>- unspecified items limited to £ 3,000;</li> <li>- up to £1,000 in respect of items kept in a car;</li> <li>- mechanically propelled vehicles, motorcycles, trailers, caravans, boats, aircraft and their respective parts;</li> <li>- pedal cycles, contact or corneal lenses;</li> <li>- credit cards;</li> <li>- sports equipment whilst in the course of play or use;</li> <li>- mobile phones;</li> <li>- equipment and accessories for mountaineering, pot holing, snow skiing ,snow boarding, water skiing, parachuting, hang gliding, paragliding, windsurfing, sailboarding, surfboarding skindiving and other watersports (unless specified).</li> <li>- undamaged items forming part of a set or suite;</li> <li>- up to £100.</li> </ul>	<p>Section 6 - Valuables &amp; Personal Effects.</p>

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**Underwritten by:**

Aviva Insurance UK Limited. Registered address: 8 Surrey Street, Norwich NR1 3NG. Registered in England No 99122. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Company registration number 93792. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number: 78950. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

All the above insurance companies details can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting them on 0845 606 1234