

Standard Holiday Home Insurance

Summary of cover

The Insurer

This insurance policy is provided by MyInsurance (a trading name of e-Insurance Trading Ltd), who are coverholders for certain Underwriters at Lloyd's. Lloyd's Underwriters are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN. Registered in England and Wales Registered Number 06673852.

Please read this document carefully.

This is a summary of the cover provided by the Home Away Holiday Home Insurance Policy. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions. These can be found in the policy document, a copy of which is available from your insurance broker.

Aims of the policy

This policy is intended to provide you with protection against some of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this policy and that you receive adequate financial compensation following an insured event taking place.

Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The policy is issued for a twelve month period unless you request otherwise. If your proposed policy is for a longer period we would advise you to review and update your cover on a regular basis to ensure it remains adequate.

Our obligations

We undertake to provide cover according to the terms of the policy schedule and the accompanying policy document. Please make careful note of the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim. Cover under this policy is subject to specific limits and deductibles. Please refer to your broker for full details.

Section 1 Buildings

What is covered as standard	Limits
Loss or damage caused by: fire, lightning, explosion, aircraft and other flying devices, earthquake, storm, flood, weight of snow, escape of water and frost damage, escape of oil, theft or attempted theft, impact by vehicles or animals, riot or civil commotion, malicious damage, breakage of fixed radio/television masts, falling trees/lamp posts/telegraph poles, emergency services when gaining access to the home.	Excluding loss or damage: - covered under Consorcio de Compensación de Seguros for properties in Spain - by malicious damage caused by you or anyone lawfully at the premises or whilst unfurnished - by theft unless involve forcible entry/exit whilst let or whilst the home is unfurnished - to fences, gates, trees, hedges, aerials or dishes - by earthquake/increased excess in some areas.
Loss or damage caused by the above to the home and its decorations, fixtures and fittings, underground service pipes and cables, sewers, drains and septic tanks, permanently installed lighting, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences, hedges, fixed fuel tanks and tenant's fixtures and fittings.	Excluding the amount of any excess applicable.
Loss of rent due to you, or cost of alternative accommodation while the home is being repaired following an insured event.	6 months.
Accidental damage to glass and sanitary ware.	Excluding whilst the home is unfurnished.
The costs of tracing and accessing the source of oil or water leaks within the home and also underground service pipes outside of the home but at the premises.	£1,000 in any period of insurance.
Damage to electrical fixtures, fittings and apparatus being part of the buildings as a result of short-circuiting of the internal mechanisms caused by power surges	£500 in any period of insurance.
Damage to underground services caused from a single external event.	£500 in any period of insurance.
Expenses you have to pay in respect of fire brigade charges.	£500 in any period of insurance.
Increased water meter charges for escape of water following an insured event.	£500 for any one claim.
Damage to trees and plants by fire, lightning, explosion, theft or malicious damage.	£500 in a 12 month policy period.
Professional, demolition or local authority expenses following an insured event.	
Automatic reinstatement of cover following a claim.	
Optional Cover	Limits
Accidental damage to buildings.	Excluding damage caused by wear and tear, breakdown, pets, cleaning, repairs, faulty design. £5,000 any one claim whilst the home is let/let.
Subsidence, heave or landslip damage to buildings.	Excluding the first £2,500 of any claim. Not available in some earthquake affected areas.

Section 2 Contents

What is covered as standard	Limits
Loss or damage to household goods and personal possessions belonging to you or for which you are legally responsible caused by: fire, lightning, explosion, aircraft and other flying devices, earthquake, storm, flood, weight of snow, escape of water and frost damage, escape of oil, theft or attempted theft, impact by vehicles or animals, riot or civil commotion, malicious damage, breakage of fixed radio/television masts, falling trees/lamp posts/telegraph poles.	Excluding the amount of any excess applicable. Excluding loss or damage: - covered under Consorcio de Compensación de Seguros for properties in Spain - by malicious damage caused by you or anyone lawfully at the premises or whilst unfurnished - by theft unless involve forcible entry/exit whilst let or whilst the home is unfurnished - by earthquake/increased excess in some areas.
loss of rent payable by the insured, or cost of alternative accommodation while the home is being repaired following an insured event.	6 months.
fatal injury to you, happening at the premises caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.	Up to £15,000 for persons over 16 years of age and £5,000 for persons under 16.
antiques and works of art.	Up to a limit of £1,250 for any one item, unless listed separately.
garden furniture, garden machinery, fixed statues, ornaments etc. kept in the open but within the premises.	£500 in any period of insurance.
domestic fuel in fixed tanks.	£500 for any one claim.
damage to contents as a result of short-circuiting of the internal mechanisms caused by power surges.	£500 in any period of insurance.
increased water meter charges for escape of water following an insured event.	£500 for any one claim.
expenses you have to pay in respect of fire brigade charges.	£500 in any period of insurance.
damage to underground services caused by a single external event.	£500 in any period of insurance.
items kept within detached domestic outbuildings and garages.	£500 maximum.
cost of replacing spoiled freezer/fridge contents due to temperature change.	£500 for any one claim.
deeds, registered bonds and other personal documents.	£500 in total.
replacement locks following theft or loss of keys.	£750 in any period of insurance.
personal money and credit cards.	£125 in total.
accidental breakage of fixed glass, sanitary ware, mirrors and ceramic hobs forming part of the buildings which you are legally responsible for as tenant.	Excludes cost of repairing, removing or replacing frames.
contents temporarily removed from the home.	Up to 20% of the sum insured for contents, for contents in a furniture store.
gold, silver, gold and silver plated articles, jewellery and furs.	Up to 10% of the sum insured for contents, within the private dwelling. Up to £1,000 for any one item, unless listed separately.
gifts and provisions bought during the month in which you celebrate a religious festival.	Up to 10% of the sum insured for contents.
your legal liability for loss or damage to the buildings caused by loss or damage insured under this section.	Up to 10% of the sum insured for contents.
Optional Cover	Limits
Accidental damage to contents.	Excluding damage caused by wear and tear, breakdown, pets, cleaning, repairs, faulty design. £5,000 any one claim whilst the home is lent/let.

Section 3 Personal possessions (available only for permanent residents)

What is covered as standard	Limits
Accidental loss or damage to personal possessions. Pedal cycles Money and credit cards	Limited to £1,000 any one article and excludes sports equipment, mobile phones, money and certain other items – see full policy wording. Up to £500 any one cycle. Up to a limit of £250.

Section 4 Legal liability to the public

What is covered as standard	Limits
Legal liability to the public.	Options for £1m/£2m/£5m any one occurrence.

Section 5 Legal liability to your employees

What is covered as standard	Limits
Legal liability to your employees.	£500,000 for any one occurrence.

Section 6 Emergency travel expenses

What is covered as standard	Limits
Emergency travel expenses to the home in the event of a claim in excess of £1,500.	£750 in any period of insurance.

Exclusions

We will not pay for loss or damage caused by or arising from:

Section 1 Buildings and Section 2 Contents, general exclusions in respect of:

- general maintenance, cleaning or repair.
- moth, vermin, wear and tear, infestation, corrosion, damp, wet and dry rot, mould or frost or any other gradually operating cause . chewing, scratching, tearing or fouling by pets.
- dryness, dampness, extremes of temperature or exposure to light.
- any claim under Section 7 – Spanish Clauses, Consortium of Insurance Compensation (see policy booklet for details).

Specific exclusions in respect of Section 1 Buildings

- any demolition, alteration, extension or repair to the building. warping, shrinking or normal settlement or collapse.
- pollution and/or contamination other than as a result of escape of oil from a fixed domestic heating installation at the premises.
- loss or damage caused by storm, flood or weight of snow to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences, and garages and outbuildings that are not of standard construction.

Specific exclusions in respect of Section 2 Contents

- storm, flood and weight of snow to contents in garages and outbuildings not of standard construction.

Specific exclusions in respect of Section 3 Legal liability to the public

We will not indemnify you for any liability:

- arising out of your ownership, possession or use of motorised or horse drawn vehicle other than domestic gardening equipment used within the premises and golf buggies.
- any powered lift other than those designed for use by the disabled or infirm.
- any aircraft or watercraft other than manually operated rowing boats, punts or canoes up to 12 feet in length.
- in respect of any kind of pollution and/or contamination other than caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule and reported to us not later than 30 days from the end of the period of insurance.

Specific exclusions in respect of Section 5 Emergency travel expenses

Cover will not apply:

- if you permanently reside at the home.
- if you do not notify us of the loss or damage within 21 days of the date of loss.

Standard policy deductible

The standard policy deductible is shown in the policy schedule.

Further Information

Cooling Off Period

If you decide that you do not wish to proceed then you can cancel this insurance by writing to your broker within 14 days of either:

- the date you receive your policy documentation;
- or the start of the period of insurance

whichever is the later.

Providing you have not made any claims we will refund the premium.

Claims

In the event of a claim you should call our Claims Helpline number as follows:

From UK: 0117 938 8381 (24 Hour Service)

International: +44 117 938 8381 (24 Hour Service)

Customer services and complaints procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker from whom you bought your policy of insurance.

If you have a problem concerning any aspect of your insurance please contact the Managing Director

Address: e-Insurance Trading Ltd, Stronsay House, Tilford Road, Hindhead, Surrey, GU26 6UG

Tel: +44 (0)1428 600001

E-mail: info@e-insurancetrading.co.uk

In the unlikely event you remain dissatisfied you can refer the matter to the Policyholder & Market Assistance Department at Lloyd's. The contact details are:

Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, England

Tel: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the policy number appearing in the Schedule should be quoted.

Referral to the Policyholder and Market Assistance Department at Lloyd's or the Financial Ombudsman Service will not affect your statutory rights.

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about Scheme is available from the Financial Services Compensation Scheme:

Financial Services Compensation Scheme

Address: 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

Tel: +44 (0)20 7892 7300

Website: www.fscs.org.uk