

This is a summary of cover available under NPA Insurance Ltd Homesure Insurance Policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available on request from NPA Insurance Ltd, PO Box 530, Wakefield, WF1 9DL, Tel: 0800 496 0426.

NPA Insurance Ltd Homesure

Homesure is an annual household insurance contract underwritten by NPA Insurance Ltd, apart from the Personal legal protection optional extension of cover, which is underwritten by DAS Legal Expenses Insurance Company Limited. English law will apply to this contract of insurance.

Homesure offers a Buildings and Contents policy where you choose the sums insured. The sum insured for Buildings must be high enough to cover the cost of rebuilding your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental Damage), Personal possessions, Home Assistance and Personal legal expenses. The sections and extensions you have chosen and the sums insured are shown on your policy schedule.

Main benefits

If you have chosen Buildings cover, we will cover your private dwelling and its garages, outbuildings, central heating oil/gas tanks, walls, gates, fences, hedges, patios, hardcourts, swimming pools, carports, lean-tos, terraces, drives, footpaths and landlords fixtures and fittings against loss or damage from specific perils (for example- fire or malicious damage), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover property which belongs to, or is the legal responsibility of you, your family or domestic employees, tenants interior decorations, money and visitors personal possessions not insured elsewhere from specific perils (for example- fire or malicious damage) as summarised on the next page and detailed in your policy document.

Causes covered	Buildings	Contents	Policy limits	Where to find information in your policy booklet
Buildings	✓	N/A	The maximum claim limit is shown on your policy schedule	Buildings
Owner's liability	✓	N/A	£2 million	Buildings
Liability for property previously owned	✓	N/A	£2 million	Buildings
Contents	N/A	✓	The sum insured shown on your schedule	Contents
High risk items in the home	N/A	✓	1/3 of the sum insured	Contents
Business equipment	N/A	✓	£2,500	Contents
Theft of contents from an Outbuilding or Garage	N/A	✓	Up to the sum insured	Contents
Contents in the garden	N/A	✓	£500	Contents
Replacement of locks	N/A	✓	£250	Contents
Money	N/A	✓	£300	Contents
Credit Cards	N/A	✓	£1,000	Contents
Frozen Food	N/A	✓	Up to the sum insured	Contents
Students possessions	N/A	✓	£5,000	Contents
Liability as employer of domestic staff	N/A	✓	£5 million	Contents
Liability as a tenant	N/A	✓	10% of the sum insured	Contents
Other liabilities	N/A	✓	£2 million	Contents
Rent and accommodation costs	✓	✓	20% of the sum insured	Contents and/or Buildings
Emergency kennelling	✓	✓	£500	Contents and/or Buildings
Personal legal expenses	✓	✓	£50,000	Contents and/or Buildings
Home Assistance	✓	✓	£500 including VAT	Contents and/or Buildings
Optional covers available				
Personal possessions	N/A	✓	A choice of £2,000 to £10,000 applies. A £2,000 limit for any one item applies.	Personal possessions

Main exclusions

General policy exclusions

We will not pay for any repair or replacement of any undamaged:

- a) area of carpet when loss or damage occurs within a clearly identifiable area, or
- b) item which forms part of a matching set or suite where loss or damage occurs to a specific part.

See page 42 for details of general exclusions.

Exclusions relating to Contents

Loss of metered water or oil caused by gradual leakage or vaporisation.

Loss or damage to students possessions unless it involves forcible and violent entry to or exit from the building in which the Contents are located.

See pages 7 to 13 for the exclusions applied under the Contents section.

Exclusions relating to Personal possessions

Loss or damage due to theft from any unattended vehicle unless the vehicle has been securely locked.

Loss or damage arising from or attributable to moth, insect, vermin, fungus, wet or dry rot, wear and tear, depreciation or any gradually operating cause.

See pages 14 and 15 for the exclusions applied under the personal possessions section.

Exclusions relating to buildings

Storm or flood loss or damage to gates, fences and hedges.

Subsidence, heave or landslip loss or damage to boundary walls, retaining walls, gates, fences, hedges, swimming pools, terraces, hard courts, greenhouses, drives or footpaths unless the main private dwelling suffers from loss or damage at the same time and by the same cause.

See pages 16 to 20 for the exclusions applied under the Buildings section.

Exclusions relating to Home Assistance

Any normal day-to-day maintenance which you should carry out or pay for (such as servicing of heating and hot water systems) and the replacement of parts that tend to gradually wear out over a period of time or need regular attention are not covered for loss or damage.

See page 22 for the exclusions applied under the Home Assistance section.

Exclusions relating to Personal legal expenses

Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident is not covered.

See pages 25 to 27 for the exclusions applied under the Personal legal expenses section.

Policy Excess

The following excesses apply on top of any other excess that may apply (which will be shown in your schedule).

£50 for every claim for loss or damage apart from:

Liability as employer of domestic staff, Liability as a tenant, unrecovered damages and other liabilities - Contents

Owners liability, Liability for property previously owned - Buildings

Personal legal protection: Property protection: nuisance or trespass - £250.

Cancellation procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you wish to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a total loss claim, we will refund your full premium.

How to make a claim

Telephone the NPA Insurance Ltd claims assistance helpline on **0845 602 0064**, this helpline is open 24 hours a day, 365 days a year. Please have your policy details available. Alternatively you can write to us at the following address:

NPA Insurance Ltd
PO Box 2152
Gloucester
GL3 4AD

Customers who wish to make a Personal legal expenses claim should call DAS Legal Expenses Insurance Company Limited on **0117 934 2111**

Customers who wish to make a Home Assistance claim should call DAS Legal Expenses Insurance Company Limited on **0800 389 8804**

See the inside cover of your policy booklet and pages 8, 15, 18, 21, 28, 30, 40 and 41 for more claims information.

Complaints procedure

If you have a question or complaint about your policy or the service that you have received then please contact our Customer Service Manager at NPA Insurance Ltd, PO Box 530, Wakefield, WF1 9DL, Tel: **0800 496 0426**.

If you are not satisfied with the Customer Service Manager's reply, then please write to the Chief Executive at NPA Insurance Ltd, Mallinson House, 38-42 St. Peters Street, St. Albans, Herts, AL1 3NP.

In the unlikely event that you are still dissatisfied, you may have the right to ask the Financial Ombudsman Service to review your case. No charge is made for this service and you should write to The Financial Ombudsman service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0845 080 1800**

Whoever you are contacting, please always quote your policy number, as this will help us to deal with your enquiry quickly.

Before approaching the Financial Ombudsman Service, you must have had your complaint investigated by the Chief Executive.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 020 7892 7300.

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For security and training purposes telephone calls may be recorded and monitored.