

Homesure Policy Summary

This Policy Summary provides a summary of the features, benefits and significant exclusions or limitations of the cover provided by the NPA Insurance Ltd Homesure Insurance Policy, which is underwritten by Zurich Insurance plc. The full terms, conditions and exclusions can be found in the policy booklet, a copy of which is available on request from NPA Insurance Ltd, PO Box 530, Wakefield, WF1 9DL. Tel: 0800 496 0426.

The contract is based on information given to us on your Statement of Insurance. Your policy will normally run for 12 months unless you or we choose to cancel. You must tell us of any changes to the information, as non disclosure of such information may invalidate your insurance. If you are not sure whether a fact is material, you should let us know anyway. This document does not form part of the contract between us.

Under European Law, you and we may choose which law will apply to this contract. This contract shall be governed by, and interpreted in accordance with, English Law unless both parties agree otherwise. The contract shall be subject to the exclusive jurisdiction of the English Courts.

The contract is made up of:-

- the **policy**, which gives full details of the terms and conditions;
- the **schedule**, which shows the period of insurance, sections and sums insured that apply to the policy;
- the **statement of insurance**, which details the information provided to us that has been used to determine the terms and conditions of your insurance.

Homesure offers Buildings and or Contents insurance where you choose the sums insured, and automatically includes full accidental damage cover. 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. Cover also includes Personal Legal Expenses and Domestic Emergency assistance as standard. Cover can be extended to include Unspecified Personal Possessions away from the home where you choose the sum insured based on the maximum amount that would be away from the property at any one time, specifying any item to be covered away from the home that exceeds £2,000.

The sections and extensions you have chosen and the sums insured are shown on your quotation documents and on your policy schedule when cover is issued.

Provided no claims have been made and the premiums have been paid in full by you during the previous five years, this policy will be renewed without charge, every **sixth year** of Insurance.

The policy is subject to a £50.00 excess unless stated otherwise.

Features, Benefits and Significant Exclusions or Limitations (Cover)

Buildings

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, hard courts, swimming pools, carports, lean-to's, terraces, drives, footpaths and landlord's fixtures and fittings against loss or damage from specific perils (for example:- fire or malicious damage), as summarised on the following page and detailed in your policy document.

Features and Benefits	Significant Exclusions or Limitations
<p>Buildings</p> <p>Trace and Access Reasonable costs incurred to establish where the leak is coming from including floor, walls and ceilings.</p> <p>Accidental Damage</p> <p>Owners Liability</p> <p>Subsidence</p> <p>Theft, malicious damage, escape of water</p>	<p>The maximum amount payable is the sum insured stated on the policy schedule.</p> <p>Up to £5,000. Where a leak has been happening over a period of time. That would not have arisen if action had been taken to repair existing damage and where there has been an unreasonable delay in starting repairs.</p> <p>Damage arising from or attributable to moth, insect, vermin, fungus, wet or dry rot, wear and tear and depreciation or any gradually operating cause. The actual process of dyeing, cleaning, washing or repair. Mechanical or electrical breakdown.</p> <p>£2 million. Nil Excess.</p> <p>Nil Excess. Damage to boundary walls, retaining walls, gates, fences, hedges, swimming pools, terraces, hard courts, greenhouses, drives or footpaths unless the home damaged at the same time by the same cause. Damage caused by coastal or river erosion. Damage caused by or resulting from faulty or defective workmanship, material or design. Damage while the buildings are undergoing demolition or structural alterations or repairs.</p> <p>Cover is excluded should the property be unoccupied for more than 30 consecutive days.</p>

Contents

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 below and detailed in your policy document.

Features and Benefits	Significant Exclusions or Limitations
<p>Contents Replaced as new.</p>	<p>The maximum amount payable is the sum insured stated on the policy schedule.</p>

Contents cont...

Features and Benefits	Significant Exclusions or Limitations
<p>High Risk Items</p> <p>Business Equipment</p> <p>Christmas and Wedding gifts</p> <p>Student Possessions Covered for certain causes whilst in the building within the territorial limits you are living whilst at University, college or boarding school.</p> <p>Contents from the Garden</p> <p>Loss of Metered Water or Oil Oil from a domestic heating installation following accidental damage to the domestic water or heating installation at your home.</p> <p>Public Liability</p> <p>Replacement of Locks If a key is stolen.</p> <p>Theft, malicious damage, escape of water</p>	<p>Limited to 1/3 of the Contents sum insured. Higher amount available on request. Single Article Limit £2,000. Content items over this will need to be specified.</p> <p>£2,500.</p> <p>Sum insured increased by 10% during December, and one month before and after the wedding day.</p> <p>£5,000. Damage caused by theft unless involving forcible and violent entry or exit from the building.</p> <p>£500. Damage to trees, plants shrubs and other growing matter.</p> <p>£1,000. Loss of oil or water caused by gradual leakage or vaporisation.</p> <p>£2 million.</p> <p>£250.</p> <p>Cover is excluded should the property be unoccupied for more than 30 consecutive days.</p>

Personal Possessions (optional extension)

If you have chosen Personal Possessions cover this will cover your personal possessions against accidental damage or loss whilst away from your home within the territorial limits and for up to 60 days whilst outside the territorial limits in any one period of insurance and for a maximum of 30 days anyone trip.

Features and Benefits	Significant Exclusions or Limitations
<p>Personal Possessions Replacement as new.</p> <p>Money</p> <p>Credit Cards</p> <p>Pedal Cycles (optional)</p>	<p>£2,000 single article limit applies. All other items must be specified on the policy.</p> <p>Theft from any unattended vehicle unless the vehicle has been securely locked and the item/s are out of sight.</p> <p>Damage to sports equipment whilst being used.</p> <p>Loss or damage to:-</p> <ul style="list-style-type: none"> ● reeds, strings or drum skins of musical instruments; ● tents caused by storm; ● dentures whilst eating, crowns, caps or fillings in teeth. <p>£300.</p> <p>£1,000.</p> <p>£500 single article limit applies. All other cycles must be specified on the policy.</p> <p>Theft cover is excluded unless the cycle is in a locked building or attached by a security device to a permanently fixed structure.</p>

Personal Legal Expenses

If you have chosen either Buildings or Contents cover, then your policy automatically includes Personal Legal Expenses insurance, which is provided by DAS Legal Expenses Insurance Company Limited.

Features and Benefits	Significant Exclusions or Limitations
Legal Expenses	£50,000.

Domestic Home Assistance

If you have chosen either Buildings or Contents cover, then your policy automatically includes Domestic Home Assistance insurance, which is provided by DAS Legal Expenses Insurance Company Limited.

Features and Benefits	Significant Exclusions or Limitations
Assistance in the event of a sudden or unforeseen event:- <ul style="list-style-type: none"> • which requires immediate corrective action to prevent damage or further damage; • to make your home safe or secure. 	Day to day maintenance such as servicing.

Cancellation Rights

If you do not wish to accept your new cover, you may cancel the cover in writing within 14 days of receiving the policy or amendment to an existing policy, and you will receive a full refund provided no claim has been made. A pro-rata charge will apply after this period.

How to make a Claim

Telephone the claims helpline service on 0845 300 1091. This helpline is open 24 hours a day, 365 days a year.

Please have details of the incident and your policy details available. If you do not have policy details you will need to provide sufficient personal information to identify you. Alternatively you can write to us at the following address:

Zurich Insurance plc
 Zurich House
 2 Gladiator Way
 Farnborough
 GU14 6GB

Complaints

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly. Many concerns can be resolved straight away.

Who to contact in the first instance

If your complaint is about a claim please contact your claims handler whose details will appear in your claims correspondence.

All other complaints, including the way your policy was sold, should be referred to our customer service team on 0800 496 0426.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within 8 weeks or if you remain dissatisfied following receipt of our final response letter you can ask the FOS to formally review your case. You must contact the FOS within 6 months of receiving a final response letter.

The FOS can be contacted at

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

You can telephone for free on:

0800 234 567 for people phoning from a “fixed line” (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:-

- A consumer;
- A business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million;
- A charity with an annual income of less than £1 million;
- A trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 0800 678 1100.

Language

The contract and other documents are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

Statutory Status

Zurich Insurance plc

A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ.

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA Registration Number 203093.

NPA Insurance Ltd

Registered in England. No. 64269. Registered Office: Mallinson House, 38-42 St. Peter's Street, St. Albans, Herts, AL1 3NP.

Authorised and regulated by the Financial Services Authority. FSA Registration Number 202069. A member of the Association of British Insurers.

These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Data Protection Notice

NPA Insurance Ltd (NPAI) is a Data Controller and will process personal information in accordance with the Data Protection Act 1998. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this Data Protection Notice.

Some or all of the personal information you supply to NPAI in connection with your insurance may be passed to other companies,

including Zurich Financial Services Group Companies, in order to administer the policy, including for the purposes of underwriting, claims handling and servicing. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to regulatory and other insurance industry bodies in connection with your cover and any claims you may make. We may pass your information to other organisations for the purposes of research. We may tell you about related products and services which are provided by NPAI or by other companies associated with the National Pharmacy Association (currently NPA Ltd, NPA Services Ltd, NPA Insurance Ltd and NPA Finance and Leasing Ltd). If you do not wish to receive marketing material from either category of company outlined here, please write to NPA Insurance Ltd, PO Box 530, Wakefield, WF1 3NT, stating your preference.

In the event of NPAI being merged with, being taken over by, or transferring any part of its business to another company, we reserve the right to transfer your personal information to that company under these terms. You should show this notice to anyone whose personal data may be processed to administer this policy.

Claims History

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention & Detection

In order to prevent and detect fraud, we may at any time:-

- share information about you with other organisations including the Police;
- undertake credit searches;
- check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:-

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt and tracing beneficiaries;
- checking details on proposal and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.