

1st Sure Your House Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the Insurer?

The Insurer of this policy is Aviva Insurance Limited.

What is Your 1st Sure Your House insurance?

The 1st Sure Your House policy is a multi-section home insurance policy. You must insure Contents but all other sections are optional. Sections are provided for Contents (with an Accidental damage option), Personal Belongings and Family Legal Protection. If you have selected any of these options, they will be clearly marked on your policy schedule.

All sections

What are the benefits and features of 1st Sure Your House insurance?

- Club Assistance – providing free legal and tax advice.
Available 24 hours a day, 365 days a year.
- Identity Theft Helpline – providing advice on what to do if you become a victim or require information on prevention.

What are the significant or unusual exclusions or limitations of 1st Sure Your House insurance?

You must comply with conditions of the policy explained in the General Conditions section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions section of the policy booklet for those exclusions that apply to all sections covered by the policy.

- *You will have to pay the first part of most claims – this is known as an 'excess'. For most claims the excess is £60 or (£260 including a £200 voluntary excess with the discounted offer)*
- *Certain losses or damage if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the Contents section unless certain security measures are in force.*
- *Damage caused by chewing, scratching, tearing or fouling by domestic animals is not covered.*
- *Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home.*

Contents section

What are the benefits and features?

Your Contents section includes the following significant features and benefits, which are explained in detail in your policy booklet. Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see your policy booklet for details.

In addition cover is provided for:

- accidental damage to audio, video and computer equipment;
- Contents temporarily removed from the home (up to £5,000);
- Contents in outbuildings (up to £2,500) and in the open (up to £1,000);
- replacement locks if keys are lost or stolen;
- spoilage of food in freezers (up to £1,000);
- loss of domestic fuel;
- loss of metered water (up to £1,000);
- alternative accommodation following an insured loss (up to £7,000);
- damage caused by emergency access;
- your liability as occupier, employer and in a personal capacity.

With the Other Accidental Damage option all other accidental damage occurring in the home that we regard as insurable is covered. See Contents section, Section Q Other Accidental Damage for details.

What are the significant or unusual exclusions or limitations?

See the Contents section of your policy booklet for details.

Your policy does not cover:

- *boats, boards, water craft of any kind;*
- *items used for business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500);*

- certain losses or damage when your home is unoccupied for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil or to Contents in the open);
- theft or malicious damage caused by you, members of your household, paying guests or tenants;
- the cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature
- loss or damage to pedal cycles in the open – but wider cover is available under Personal Belongings;
- theft of Contents temporarily removed from the home, unless by somebody using force and violence to break into a building – but wider cover is available under Personal Belongings;
- accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment – but wider cover is available under Personal Belongings;
- loss or damage to your Contents from any cause not listed in the policy booklet – but wider cover is available under the Accidental damage option and the Personal Belongings section.

The following exclusions apply under the

Accidental damage option. See Contents section, Section Q Other Accidental Damage for details. • *Accidental damage occurring outside the home – but wider cover is available under Personal Belongings.*

- *Damage occurring when your home is lent, let or sub-let.*

Personal Belongings Section

What are the features and benefits?

Your Personal Belongings section includes the following significant features and benefits, which are explained in detail in your policy booklet. This provides much wider cover than otherwise provided under the Contents section for your clothing, personal belongings, money (up to £750) and credit cards (up to £1,000). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

See the Personal Belongings section of your policy booklet for details.

- *No cover is provided under this section for skis, snowboards, water skis, sub aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and water craft of any kind.*
- *No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes.*
- *Cover can be provided for some of the items above, on request, for an additional premium.*
- *Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See your policy booklet for details. This limit can be increased, on request, for an additional premium.*
- *Theft or malicious damage caused by you, members of your household, paying guests or tenants is not covered.*
- *Theft of pedal cycles while away from the home is not covered unless in a building or locked to an immovable object.*
- *The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature is not covered*
- *Damage to sports racquets, sticks, bats and clubs while in play*

Family Legal Protection Section

What are the benefits and features?

Your Family Legal Protection section includes the following significant features and benefits, which are explained in detail in your policy booklet.

Costs of legal action arising from:

- your death or personal injury including those as a result of medical negligence;
- loss or damage to your Personal Belongings following the above;
- your buying, selling or hiring goods or services for your private use where amount in dispute is at least £125;
- interference with your legal rights relating to your home including physical damage to your home;
- disputes relating to the sale or purchase of your main home;
- your contract of employment;
- interference with your rights under the Data Protection Act.

What are the significant or unusual exclusions or limitations?

See the Family Legal Protection section of your policy booklet for details.

The insurer will only cover claims:

- *which occur during the period of insurance;*
- *have reasonable prospects of success;*
- *reported as soon as possible and within 180 days of the event giving rise to the claim;*
- *arising from a dispute regarding the sale or purchase of your main home or consumer disputes when you have continually held legal cover with either us or another insurer since the relevant agreement was made. The insurer will not pay any costs incurred before your claim has been accepted or any costs if action has been taken prior to our agreement.*

The insurer will not cover any claim arising from or relating to:

- *a matter you should have realized might occur before entering this contract;*
- *death, personal injury or damage to property as a result of an accident involving a vehicle you were driving;*
- *gradually developing illnesses or bodily injury;*
- *building, re-building, extending or converting a building and planning laws;*
- *subsidence, heave, landslip, mining or quarrying;*
- *libel and slander;*
- *disputes between landlords and tenants relating to rent, services charges or renewal of the tenancy agreement;*
- *divorce, matrimonial, cohabitation, maintenance or custody matters.*

Useful information

How long does my Your House insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium. In the event that the buildings policy with 1st Sure Ltd is cancelled in its first year then the introductory offer will be withdrawn and you will be offered the option to pay an additional premium to keep the policy in force.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or, the day on which you receive your policy or renewal documentation including electronic means, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid providing no claims have been made or intimated.

What are the charges for policy amendment and cancellation?

Charges made include Insurance Premium Tax where applicable.

If you cancel within the 14 day period, you will be entitled to a refund of premium paid subject to a deduction for the time you have been covered. If you cancel after the 14 day period, in addition to the amount charged for the time you have been covered, there will be a cancellation charge of up to £10.00. If we cancel for non payment of any amount due, there will be a cancellation charge of up to £10.00. If you amend your policy there will be an administration charge of up to £10.00.

How do I make a claim?

Should you need to make a claim under this policy, please contact us on the appropriate number shown below. For claims under all sections other than Legal expenses, telephone 1st Sure on 0845 370 2842*. For legal and tax advice or claims under the Family Legal Protection section call 0800 051 1701*. In all cases, please quote your policy number.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact 1st Sure Ltd.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.