

Home Insurance Policy Summary

Our quick guide to ABC home insurance provides a summary of the cover and options available. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of insurance for full details together with your insurance schedule, which shows what cover you have chosen, and any excesses and endorsements that apply.

Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

Choosing your cover

ABC home insurance offers a choice of cover types, cover levels and a range of optional extras:

Cover types: Choose buildings insurance or contents insurance or combine the two.

Cover levels: Decide whether you need our standard cover or our extended accidental damage cover.

Optional extras: Tailor your own policy by choosing optional extras such as personal possessions, pedal cycles and legal expenses.

Buildings		Contents	
What is covered			
<ul style="list-style-type: none"> The structure of your home Permanent fixtures and fittings Garages and domestic outbuildings 		<ul style="list-style-type: none"> Household goods, furniture Personal belongings Valuables 	
What you are covered for			
<ul style="list-style-type: none"> Fire, lightning, explosion or earthquake Water or oil leaking Theft or attempted theft Storm or flood Vandalism or malicious damage Impact Subsidence, heave or landslip Accidental damage to windows, ceramic hobs, baths, basins and toilets Accidental damage to cables, underground pipes and drains serving your home 		<ul style="list-style-type: none"> Fire, lightning, explosion or earthquake Water or oil leaking Theft or attempted theft Storm or flood Vandalism or malicious damage Impact Subsidence, heave or landslip Accidental damage to mirrors, glass and ceramic hobs Accidental damage to home entertainment equipment (e.g. televisions) 	
Accidental Damage – Optional Cover			
<ul style="list-style-type: none"> Extended accidental damage to cover you for accidents like putting your foot through the loft floor 		<ul style="list-style-type: none"> Extended accidental damage to cover you for accidents like spilling paint on the carpet 	
Buildings		Contents	
Significant limits		Significant limits	
Buildings limit of cover	£1,000,000	Contents sum insured	The amount shown on your schedule
Alternative accommodation (if you have to move out due to an insured event)	£25,000	Unspecified valuables	1/3 of the contents sum insured shown on your schedule
Tracing a water leak	£5,000	Valuables single item limit	£1,500 unless specified on your schedule
Liability to the public as owner of the property	£2,000,000	Theft from garages or outbuildings	£2,500
		Office equipment (computers and associated equipment)	£5,000
		Contents in the garden	£1,000
		Plants in the garden	£500 (£250 for any one plant, tree or shrub)

Buildings continued	Contents continued
Significant limits	Significant limits
	Loss/theft of keys £750
	Alternative accommodation (if you have to move out due to an insured event) £15,000
	Fatal injury benefit £5,000
	Religious festivals and weddings 10% increase in contents sum insured
	Frozen food £500
	Title deeds £500
	Money in the home £500
	Downloaded information £1,000
	Contents temporarily removed £5,000
	Contents at university/college £5,000
	Liability to the public as occupier and as a private individual £2,000,000
	Liability to domestic employees £5,000,000
Significant exclusions	Significant exclusions
<ul style="list-style-type: none"> Loss or damage to gates and fences by storm, flood, falling trees or branches Accidental damage by domestic pets 	<ul style="list-style-type: none"> Accidental damage by domestic pets Storm or flood to contents in the garden Pedal cycles under Contents temporarily removed/Contents at university Contents temporarily removed/Contents at university by theft unless violence and force is used to remove the contents from a building
If you leave your home unoccupied for more than 60 days in a row, we will not pay for:	
<ul style="list-style-type: none"> Water or oil leaking Theft or attempted theft Vandalism or malicious damage Any accidental damage 	<ul style="list-style-type: none"> Water or oil leaking Theft or attempted theft Vandalism or malicious damage Any accidental damage Contents in the garden
If the home is lived in by anyone other than you or your family, we will not pay for:	
<ul style="list-style-type: none"> Theft or attempted theft unless violence and force is used to break into your home Any accidental damage 	<ul style="list-style-type: none"> Theft or attempted theft unless violence and force is used to break into your home Any accidental damage

Personal Possessions – Optional Cover	Pedal Cycles – Optional Cover
What is covered	
Items that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment and money.	Pedal cycles you take out of the home.
What you are covered for	
<ul style="list-style-type: none"> Accidental loss or damage Theft <p>Personal possessions are covered in Europe and up to 60 days worldwide in any one period of insurance.</p>	<ul style="list-style-type: none"> Accidental loss or damage Theft <p>Pedal cycles are covered in Europe and up to 60 days worldwide in any one period of insurance.</p>
Personal Possessions – Optional Cover	Pedal Cycles – Optional Cover
Significant exclusions and limits	
<ul style="list-style-type: none"> Pedal Cycles More than £500 of money Business equipment, materials, tools or stock Items worth more than £1,500 unless specified on your schedule Theft from unattended motor vehicles or caravans unless the items are stored out of sight and all the doors are locked and windows fully closed 	<ul style="list-style-type: none"> Theft of pedal cycles away from the home unless locked to a permanent structure

Legal Expenses – Optional Cover**What is covered**

Up to £50,000 for legal costs and expenses to:

Pursue a claim directly resulting from:

- Your death or injury from an accident
- A breach of your contract to buy or hire goods or services for your private use
- A breach of your legal rights relating to the ownership or occupation of your home
- A breach of your contract of employment
- An organisation's negligence causing you to suffer financial loss as a result of identity fraud

Defend a civil claim directly resulting from:

- Your sale of goods you have owned and privately sold

Where you have been a victim of identity fraud:

- Defend your legal rights and/or take reasonable steps to remove County Court Judgements against you that have been obtained by an organisation that you are alleged to have purchased, hired or leased goods or services from.

Significant exclusions and limits

- Legal costs and expenses more than £50,000
- A breach of your legal rights relating to the ownership or occupation of your home where the insured event happens less than 180 days after cover started
- A breach of your contract of employment where the breach of contract happens less than 90 days after cover started
- Disputes of less than £250 relating to a breach of your contract to buy or hire goods or services, defending a civil claim directly resulting from your sale of goods you have owned and privately sold and identity fraud
- Any losses other than legal costs and expenses incurred by you or your family as a result of identity fraud

Excesses (the amount you must pay towards a claim)

	Subsidence, Heave, Landslip	Water or oil leaking	All other claims
Buildings	£1,000	£250 in addition to any voluntary excess	£100 in addition to any voluntary excess
Contents		£250 in addition to any voluntary excess	£100 in addition to any voluntary excess
Personal Possessions			£100
Pedal Cycles			£100

IMPORTANT INFORMATION

Period of insurance

The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

Cancellation

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the policy and receive a refund. This refund will be subject to a deduction for the days that you have been covered.

This deduction will be calculated on a proportionate basis and will include an additional charge of up to £25 to cover the administrative costs to us of processing the insurance. These charges will apply in addition to any charges made by your broker and will be subject to Insurance Premium Tax where applicable.

For your cancellation rights outside the statutory cooling off period please refer to the document of insurance.

How to complain

If you have a complaint about your policy, please contact the broker who arranged the policy for you.

If you are not satisfied with the way in which a complaint has been dealt with, you can call us on **0845 640 5104**, email us at customercare@abcinsurance.co.uk or write to us at ABC Insurance, 69 Park Lane, Croydon, CR9 1BG.

Please quote the policy number in all correspondence. A copy of our complaint handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

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

Telephone: **08000 23 45 67** or **0300 123 9 123** (from mobile or non BT lines)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Administration charge

We will apply an administration charge of up to £15 (subject to Insurance Premium Tax) for any adjustments you make to your insurance. This charge will apply in addition to any charges made by your broker.

Compensation

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme.

The level of compensation differs depending on the type of cover:

Compulsory insurance
(e.g. third party motor)
100% of the claim

Non-compulsory insurance
(e.g. home insurance)
90% of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7741 4100 enquiries@fscs.org.uk