



Breeze Underwriting Castle Plan Home Insurance Policy Policy Summary of Cover

ABOUT THIS DOCUMENT

Please note that this cover summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER(S)

Sections One – Four are underwritten by Syndicate 2007 managed by Novae Syndicates Limited. Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section Five: Legal Expenses is underwritten by Inter Partner Assistance SA.

TYPE OF INSURANCE AND COVER

You can choose from Buildings and Contents insurance and may add further options to suit your needs. **Your** intermediary will provide **you** with details of the cover **you** have chosen and will confirm the sums insured that **you** have requested at the time of quotation.

Cover specific features and benefits

Buildings - Section one

Buildings with or without accidental damage (which may be optional)

Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation.

Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

Contents - Section two

Contents with or without accidental damage (which may be optional)

In the home:

Up to £500 for money.

Up to £1,000 for stamp, coin or other collections.

Up to 35% of the contents sum insured for valuables (but not more than £1,500 for any one item, pair or set).

Up to £500 for guests' clothing and personal belongings.

Up to £5,000 for business equipment belonging to you.

Up to £2,500 for theft or attempted theft from any garage or outbuilding.

Up to 20% of the contents sum insured for loss of rent, alternative accommodation or rent **you** pay.

Up to £750 for water charges payable following accidental damage to domestic water or heating system.

Up to 20% of the contents sum insured for contents temporarily removed from the home, except for theft or attempted theft from any garage or outbuilding when the limit is £2,500.

Other contents:

Up to £500 for contents outside but within the boundaries of **your** home.

Wedding gifts - contents sum insured increased by 10% for 14 days before and 14 days after a family wedding.

Religious festival, birthday and wedding anniversary gifts - contents sum insured increased by 10% for 7 days before and 7 days after a religious festival, family birthday or wedding anniversary.

Up to £250 for replacement locks and keys following loss or theft.

Up to £500 for spoilage of fridge and freezer contents caused by failure of the unit or accidental failure of the electricity or gas supply.

Up to £5,000 compensation for death in the home caused by specified insured events but only for persons aged 16 or over.

Accidental damage to contents (optional benefit) - limit of £1,000 for china, glass, pottery, porcelain or other brittle substances.

Up to £2 million for Personal liability and liability as occupier of your home.

Up to 10% of the contents sum insured for your liability as a tenant

Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).

Up to £100,000 for unpaid damages awarded to you.

Personal items - Section three (optional cover)

Up to £1,000 per item of unspecified valuables, clothing and personal belongings.

Up to £750 in total for theft or attempted theft from an unattended motor vehicle for unspecified valuables, clothing, personal belongings, specified items and pedal cycles, but only if the property was hidden in a glove compartment, locked luggage compartment or locked boot and if all windows and sunroofs were securely closed and all doors locked.

Money and credit cards - Section four (optional cover)

Loss or damage to specified money anywhere in the world.

Loss due to your credit cards being used anywhere in the world without your permission.

Loss of specified travel season tickets.

Legal expenses - Section five (if included)

Up to £50,000 for legal costs and expenses in connection with the following:

Consumer pursuit - disputes over buying or renting goods or services for private use.

Personal injury - claims arising from your personal injury or death.

Employment - to pursue an action brought before an employment tribunal, arising from your contract of employment.

Property damage – claims arising from a person or organisation causing physical damage to your home.

Consumer defence – to defend an action against you in connection with the sale of goods.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Buildings - Section one

The first £50 of every claim other than claims for Escape of Water where the excess will be £250 or subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

Excludes cover for damage to pitch fibre pipes due to pressure from weight of soil or delamination.

Contents - Section two

The first £50 of every claim, other than claims for Escape of Water where the excess will be £250 (or as specified by endorsement).

Personal items - Section three

The first £50 of every claim (or as specified by endorsement).
Money and credit cards - Section four
The first £50 of every claim (or as specified by endorsement).
Any loss not reported within 24 hours of discovery.

Legal expenses - Section five

The first £250 of every claim involving employment disputes (or as specified by endorsement).

More than one excess may apply to a claim, but details of all excesses will be shown in **your** insurance document (or in **your schedule**).

PERIOD OF INSURANCE

The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending **us** written notice.

The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

You may cancel after the withdrawal period, but **we** will make a charge equal to the period of cover **you** have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT). However, there will be no return of premium where a claim is paid within the terms and conditions of the policy.

HOW TO CLAIM

If a claim or possible claim occurs **you** must report it to **us** as soon as possible. Please contact **your** insurance adviser who will register **your** claim and tell **you** what to do next.

If **your** claim is under the Legal expenses section, please phone **our** helpline on **0844 770 1040** and quote "Breeze Family Legal Expenses".

COMPLAINTS

For Sections One - Four if **you** have any cause to complain about **your** insurance, or us, please contact **your** intermediary who administers the insurance on **our** behalf.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to The Compliance Department, Novae Syndicates Limited, 21 Lombard Street, London, EC3V 9AH, e-mail – complaints@novae.com, or to the Complaints team at Lloyd's.

Their address is Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

For a complaint under Section Five: Legal Expenses, please contact Arc Legal Assistance Ltd
PO Box 8921, Colchester CO4 5YD
Tel: 0844 770 9000
E-mail: enquiries@arclegal.co.uk

Having followed this procedure **your** complaint can be referred to the Financial Ombudsman Service (FOS). The address is:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.

Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

(These procedures do not affect **your** right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with **you**, English law will apply to this insurance.

IMPORTANT NOTES

Breeze Underwriting have not made a personal recommendation in respect of this quotation/Policy, **we** have based **our** quote and Policy on the information **you** have supplied us. The extent of cover is set out in this summary and the insurance document and should be read in conjunction with the quotation, Certificate and Renewal Invitation.

POLICY ADMINISTRATION

Breeze Underwriting hold the Assured's details in accordance with the Data Protection Act 1998, in order to administer the Policy **we** may share personal data provided to **us** with other companies within the Breeze Underwriting Group and with business partners including overseas companies. If **we** do transfer **your** information, **we** make sure that it has the same level of protection that it has with **us** under all relevant legislation within the UK.

Breeze Underwriting is a trading name of Carroll & Partners Ltd who are acting as agents of and bind cover for insurers
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