

## keyfacts

# Advantage Home Insurance

Domestic Buildings, Contents and Legal Protection Insurance

## Summary of Cover for Retail Customers

### **Please read this document carefully.**

This is a summary of the cover provided by the Brit Insurance Advantage Home Insurance policy. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions. These can be found in the Policy Document, a copy of which is available from your insurance broker.

### **Aims of the policy**

This policy is intended to provide you with protection against some of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this policy and that you receive adequate financial compensation following an insured event taking place.

### **Your commitment**

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The policy is issued for a twelve month period unless you request otherwise. If your proposed policy is for a longer period we would advise you to review and update your cover on a regular basis to ensure it remains adequate.

### **Our obligations**

We undertake to provide cover according to the terms of the policy schedule and the accompanying policy document. Please make careful note of the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

**Cover under this policy is subject to specific limits and deductibles. Please refer to your broker for full details.**

### **Brit Insurance Limited**

55 Bishopsgate, London EC2N 3AS  
T: 020 7984 8500 F: 020 7984 8501

[www.britinsurance.com](http://www.britinsurance.com)

Registered in England number 2763688 at 55 Bishopsgate, London EC2N 3AS  
Authorised and regulated by the Financial Services Authority  
Member of the Association of British Insurers  
A subsidiary of Brit Insurance Holdings PLC

## Section 1 | Buildings

### What is covered as standard

- Loss or damage to home, decorations, fixtures, fittings, permanently installed lighting, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences, hedges, fixed fuel tanks, underground services pipes and cables, sewers, drains and septic tanks
- Tenant's fixtures and fittings
- Loss of rent to the insured, or cost of alternative accommodation while the home is being repaired following an insured event
- Trace and access to locate the source of oil or water leaks within the home and also underground service pipes outside of the home but at the address shown in the schedule
- Increased water meter charges for escape of water following an insured event
- Garden damage covered against fire, lightning, explosion, aircraft, earthquake, theft or malicious damage
- Professional, demolition or local authority fees and expenses in connection with an insured event
- Automatic reinstatement of cover following a claim – any recommendation made to prevent a similar loss must be carried out
- If you have had professional buildings valuation on your home within the last five years and this has been approved by us, we will pay the cost of rebuilding or repairing any damage

### Limits

**24 months**

**£5,000 any one claim, £10,000 in a 12 month policy period for underground service pipes**

**£2,500 any one claim**

**£500 any one plant, shrub or tree. £5,000 in a 12 month policy period**

**Up to 150% of the sum insured of a valued property**

## Section 2A | Contents

### What is covered as standard

Loss or damage to household goods and personal possessions belonging to you or for which you are legally responsible, including:

- tenant's fixtures and fittings
- fixed aerials and satellite dishes etc
- garden furniture, garden machinery, fixed statues, ornaments etc. kept in the open but within the premises
- personal money
- unauthorised use of credit cards following loss or theft
- deeds, registered bonds and other personal documents
- collections of stamps or coins
- precious metals (other than jewellery)\*
- jewellery, watches and furs\*
- domestic fuel in fixed tanks
- freezer contents
- pedal cycles
- computer software (including the cost of recompiling data)
- rent owed following an insured event
- cost of alternative accommodation following an insured event
- new purchases not yet informed to us
- replacement locks following theft or loss of keys

\* **Enhancements available – see Section 2B**

### Limits

**£5,000 in total**

**£2,500 maximum**

**£10,000 maximum**

**£5,000 in total**

**£5,000 in total**

**£5,000 in total**

**£5,000 in total**

**£1,000 in total**

**Unlimited up to the contents sum insured**

**£5,000 any one cycle**

**£2,500 in a 12 month policy period**

**24 months**

**24 months if buildings and contents are insured**

**Up to 25% of the contents figure, 60 days from the date of purchase**

**Up to the sum insured**

## Section 2B | Valuables, Precious Metals, Antiques and Works of Art

### What is covered as standard

- Larger sums may be included by specifying separately, for an additional premium  
Specified amounts are included in addition to the £5,000 limit under contents
- Antiques and works of art includes, but is not limited to, furniture paintings, drawings, china, glass, porcelain and all other collectable property which belongs to you or for which you are legally responsible, provided it is not business property  
These are covered under the contents sum insured but may be specified separately  
Specified items benefit from a more competitive premium and, in the event of partial loss, cover is provided for the costs and expenses involved in restoration plus any resulting depreciation of the item, up to the full insured value of the item  
Larger sums may be included by specifying separately, for an additional premium
- New items purchased by you, that we have not yet been informed about
- Defective title, where you are legally obliged to return an item to its rightful owner because it is proved you do not have good title to it this insurance covers the amount paid for the item, or if less the value shown in the specification
- If an artist dies an automatic increase of 100% of the amount insured for any item of antiques and works of art is applied; provided an independent professional valuation or purchase receipt no more than three years old
- Reasonable and necessary expenses following identity theft including:
  - legal fees for defending a claims by financial institutions or credit agencies, to remove incorrect judgements, to challenge a consumer credit rating or to notarise your signature
  - cost of sending registered mail to police, credit reference agencies, financial institutions or similar credit grantors
  - lost earnings from time off work to meet with, police, credit reference agencies and/or legal counsel or to complete statutory declarations

### Limits

**£5,000 any one item (unless specified)**

**£15,000 any one item (unless specified)**

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**25% of the total sum insured or the market value, for 60 days after purchase**

**10% of the total amount insured for antiques and works of art, but not more than £25,000**

**The most we will pay under this cover extension is £100,000 in total during the period of insurance, for up to 6 months immediately following the death of the artist**

**Up to 12 months after the identity theft is discovered, limited in any case to £10,000 for any one identity theft**

## Section 3 | Your liabilities

### What is covered as standard

- Indemnity for accidents to domestic staff
- Legal liability to the public

### Limits

**£10 million for any one occurrence**

**£5 million for any one occurrence**

## Section 4 | Family Legal Protection

### What is covered as standard

Significant features and benefits

Costs of pursuing claims arising from:

- your death or personal injury
- buying 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
- your contract of employment

Costs of defending claims arising from:

- privately selling your goods where the amount in dispute is at least £125

Cost of claims arising from an enquiry by the Inland Revenue into your private tax affairs

### Limits

**£75,000 any one claim**

# Exclusions

We will not pay for loss or damage caused by or arising from:

## Section 1 – Buildings & Section 2A – Contents

- general maintenance, cleaning or repair
- moth, vermin, wear and tear, infestation, corrosion, damp, wet and dry rot, mould or frost or any other gradually operating cause
- chewing, scratching, tearing or fouling by pets
- dryness, dampness, extremes of temperature or exposure to light

## Section 1 – Buildings

- any demolition, alteration, extension or repair to the building
- warping, shrinking or normal settlement or collapse
- pollution and/or contamination other than as a result of escape of oil from a fixed domestic heating installation at the premises
- storm, flood, gates, fences and hedges
- subsidence, heave or landslip to fuel tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences and hedges unless the private dwelling is affected at the same time by the same event

## Section 2A – Contents

- storm, flood and weight of snow to property in the open

## Section 3 – Your Liabilities

We will not indemnify you for any liability:

- arising out of your ownership, possession or use of motorised or horse drawn vehicle other than domestic gardening equipment used within the premises, golf buggies and motor cycles up to 50cc
- any powered lift other than those designed for use by the disabled or infirm
- any aircraft or watercraft other than manually operated rowing boats, punts or canoes up to 12 feet in length
- any animal other than cats, horses and dogs not designated as dangerous under the Dangerous Dogs Act 1991
- in respect of any kind of pollution and/or contamination other than caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule and reported to us not later than 30 days from the end of the period of insurance

## Section 4 – Family Legal Protection

The Insurer will only cover claims:

- which will have reasonable prospects of succeeding
- reported within 180 days of the event giving rise to the claim
- arising from interference with your legal rights relating to your home where they occur more than 180 days after the start of your legal expenses insurance
- arising from your contract of employment where they occur more than 90 days after the start of your legal expenses insurance

The insurer will not pay any costs incurred before your claim has been accepted

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

- a matter you should have realised might occur before entering into this contract
- death, personal injury or damage to property as a result of an accident involving a vehicle you were driving
- building, re-building, extending or converting a building
- subsidence, heave, landslip mining or quarrying
- patent, copyright, intellectual, or artistic property or investments, including stocks and shares
- disputes between landlords and tenants
- planning laws and regulations and taxes relating to your home
- equal pay legislation

**You should refer to the wording for full details of all Exclusions and Conditions**

## Standard Policy Deductible

The standard policy deductible is shown in the policy schedule. A £1,000 excess applies in respect of subsidence, heave or landslip.

## Further Information

### Cooling Off Period

If you had not received a copy of your full terms and conditions when you purchased your insurance policy from us you may cancel this policy within 14 days from the date that they were received without penalty. We will only charge you for the time you were on risk, providing you have not made a claim.

### Claims

In the event of a claim you should call **your insurance broker** in the first instance.

You can also call the **Brit Claims Line** on: **0800 587 6713**

### Customer services and complaints procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact **your Broker from whom you bought your policy of insurance**.

In the unlikely event you remain dissatisfied, please contact:

#### The Customer Relations Officer

Brit Insurance Limited  
55 Bishopsgate  
London EC2N 3AS

Telephone: **020 7984 8800**  
Fax: **020 7984 8801**  
E-mail: **customer.relations@britinsurance.com**

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

#### The Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Helpline: **0845 080 1800**  
Switchboard: **020 7964 1000**  
Website: **www.financial-ombudsman.org.uk**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

#### Financial Services Compensation Scheme

7th Floor Lloyds Chambers  
Portsoken Street  
London E1 8BN

Telephone: **020 7892 7300**  
Fax: **020 7892 7301**  
E-mail: **enquiries@fscs.org.uk**

#### In respect of Section 5 only

If you are not happy with any part of the service received, you should contact Capita Assistance at the address below. Capita Assistance will send a full response within five working days or tell you within that time when you can expect a response:

#### The Claims Services Manager

Capita Assistance  
Aspen House, Stephenson Road  
The Business Park  
Colchester  
Essex C04 4QG

Telephone: **08705 234500**

If Capita Assistance cannot resolve your complaint you may refer it to The Customer Relations Officer at Brit Insurance Limited (contact information above)

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Authorised and regulated by the Financial Services Authority

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