



## quotelinedirect Home Plus 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.

One policy booklet covers all sections of this policy.

### Who is the Insurer?

The Insurer of all sections of this policy is Aviva Insurance Limited.

### What is Home Plus Insurance?

Home Plus is a multi-section home insurance policy. All sections are optional except that you must select Buildings and/or Contents cover. Sections are provided for Buildings (with an Accidental Damage Option), Contents (with an Accidental Damage option) and Personal Belongings.

If you have selected any of these options, they will be clearly marked on your policy schedule.

### All Sections

#### Significant and unusual exclusions or limitations

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.

- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £60 but the following increased excesses also apply:
  - £1,000 applies for subsidence under the **Building Section**
  - £250 applies for Escape of Water under the **Buildings and Contents sections**.
- 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
- Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home.

**Buildings Section** - see Buildings section of policy booklet for details.

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet. In addition cover is provided for:

- alternative accommodation following an insured loss
- accidental damage to fixed glass, sanitary fixtures and underground services
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home.

With the **Accidental Damage Option** this cover is extended to cover all other accidental damage that we regard as insurable - see Buildings section, Section I Accidental Damage for details.

#### Significant and unusual exclusions or limitations

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil).
- Cover does not extend to all damage caused by subsidence - for example, coastal erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. Unless there is a valid claim for damage to the home itself
- Certain loss or damage caused by you, paying guests or tenants
- Liability as occupier of your home but this can be insured under the **Contents Section**
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Loss or damage to your buildings from any cause not listed in the policy booklet - but wider cover is available with the **Accidental Damage Option**.

**Contents Section** - see Contents Section of policy booklet for details.

### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for:

- contents temporarily removed from the home
- 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
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity

With the **Accidental Damage Option** all accidental damage occurring in the home that we regard as insurable is covered. See Contents section, Section O Accidental Damage for details.

**Significant and unusual exclusions or limitations** - see Contents Section of policy booklet for details.

- Accidental Damage to your contents is not included unless you take the **Accidental Damage Option**.
- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes
- 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).
- 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**
- 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 O - 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** - see Personal Belonging section of policy booklet for details.

### **Significant Features and Benefits**

This provides much wider cover than otherwise provided under the **Contents Section** for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

**Significant and unusual exclusions or limitations** - see Personal Belongings section of 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 watercraft 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 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
- Theft of pedal cycles while away from home 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
- Damage to sports racquets, sticks, bats and clubs while in play

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## Useful Information

### How long does my Home Plus insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown in your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

### 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, 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.

### How do I make a Claim?

Should you need to make a claim under this policy, please contact us on 0800 012345.

### How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. In the first instance, please contact your insurance adviser.

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 then 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.

### Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.