

## Profile Household Insurance - Policy Summary

The insurance cover for sections A-D is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The insurance cover for section E – Legal Protection is administered by FirstAssist Insurance Services Limited and provided by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

The insurance cover for section F – Home Emergency and section G – Pest Cover is managed by AXA Assistance (UK) Ltd and provided by Inter Partner Assistance SA, The Quadrangle, 106 -118 Station Road, Redhill, Surrey RH1 1PR.

The Profile Insurance policy is a bedroom rated policy offering cover for loss or damage to buildings and/or contents. Cover is provided based on a limit of cover determined by the number of bedrooms. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the Covea Profile Insurance product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

# Profile Household Insurance - Policy Summary

## Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

### **SECTION A: BUILDINGS**

#### **Standard Buildings**

Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the buildings limit as shown in the policy schedule

#### **Trace and Access**

Costs you incur in locating the source of the damage following damage caused by escape of water or oil up to £5,000

#### **Cables, Pipes, Tanks**

Accidental damage for which you are legally responsible

#### **Temporary Accommodation and Loss of Rent**

Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section

Up to £30,000

#### **Property Owners Liability**

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £2,000,000 plus costs

#### **Accidental Damage (optional cover)**

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

### **SECTION B: CONTENTS**

#### **Standard Contents cover**

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to £50,000

#### **Business Equipment**

Up to £5,000

#### **Loss of Oil and Metered Water**

Up to £1,000

#### **Temporary Accommodation**

Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section

Up to £7,500

#### **Occupiers and Personal liability**

Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property

Up to £2,000,000

#### **Employers Liability**

Legal liability for bodily injury caused to domestic employees during the course of their work

Up to £10,000,000

#### **Accidental Damage (optional cover)**

Accidental Damage to the contents up to the contents limit as shown on the policy schedule

### **SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)**

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance

Up to the sum insured shown in the policy schedule

Up to £1,500 any one unspecified item

### **SECTION D: PEDAL CYCLES INSURANCE (optional cover)**

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

### **SECTION E: LEGAL PROTECTION INSURANCE (optional cover)**

Legal costs and expenses up to £50,000 arising from personal legal disputes for the pursuit of legal proceedings in an Employment Tribunal; pursuit or defence of contract disputes relating to the sale or purchase of goods or services; pursuit of damages following an injury or accident; pursuit or defence of your rights over the rightful occupation or ownership of your home.

The territorial limits that will apply to the policy are the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

### **SECTION F: HOME EMERGENCY (optional cover)**

Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair

### **SECTION G: PEST COVER (optional cover)**

The contractor's charges up to £150 including VAT for the emergency removal, extermination and/or control of wasps' and/or hornets' nests, rats, mice and clothes moths

# Profile Household Insurance - Policy Summary

## Significant and unusual exclusions or limitations of the policy

<p><b>SECTION A: BUILDINGS</b></p> <p><b>Standard Buildings</b> Compulsory excess is £50 except for Escape of Water where the excess is £250, Subsidence, Landslip and Heave where the excess is £1,000 and property owners liability where no excess applies</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Loss or damage caused by escape of water or oil, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p> <p><b>Cables, Pipes, Tanks</b></p> <p>Damage caused to pitch fibre drains by any inherent defect of the fabric of the drains</p> <p><b>Property Owners Liability</b></p> <p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p> <p><b>SECTION B: CONTENTS</b></p> <p><b>Standard contents cover</b> Compulsory excess is £50 except for Escape of Water where the excess is £250 – no excess applies for tenants liability or occupiers and personal liability</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Any amount exceeding £500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home</p> <p>Malicious acts, theft or attempted theft caused by you, your family or tenants</p> <p>Malicious damage or theft cover in excess of £2,000 from outbuildings and garages</p> <p>Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished</p> <p>Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home</p> <p>Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished</p> <p>Loss of oil and metered water while your home is unoccupied or unfurnished</p> <p><b>High Risk Items Limit – dependent upon number of bedrooms as below</b></p> <p>1 bedroom £5,000, single article limit £1,500 2 bedrooms £7,500, single article limit £2,000 3 bedrooms £10,000, single article limit £2,500 4 bedrooms £12,500, single article limit £3,000 5 bedrooms £15,000, single article limit £3,250</p> <p><b>Occupiers and Personal liability</b></p> <p>Legal liability arising from</p> <ul style="list-style-type: none"> <li>– Bodily injury to you or a family member or an employee</li> <li>– Damage to property owned or the ownership of any land or building</li> <li>– Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment</li> </ul>	<p>See Policy Document</p> <p>SECTION A</p> <p>Pages 9 to 12</p> <p>Page 9 &amp; 10</p> <p>Page 10</p> <p>Page 11</p> <p>SECTION B</p> <p>Pages 13 to 19</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 14</p> <p>Page 14</p> <p>Page 18</p>
--	--

# Profile Household Insurance - Policy Summary

## Significant and unusual exclusions or limitations of the policy

Continued

<p><b>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)</b></p> <p>The compulsory excess is £50</p> <p>Theft from unattended vehicles unless property concealed in a boot or glove compartment and any amount exceeding £1,000</p> <p>Loss or damage to sports equipment while in use</p> <p>Loss or damage to camping equipment</p> <p>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p> <p><b>SECTION D: PEDAL CYCLES INSURANCE (optional cover)</b></p> <p>The compulsory excess is £50</p> <p>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p> <p><b>SECTION E: LEGAL PROTECTION INSURANCE (optional cover)</b></p> <p>Any contract dispute relating to:</p> <ul style="list-style-type: none"> <li>- a contract regarding an insured person's trade, profession, employment or any business venture</li> <li>- a contract involving a motor vehicle</li> <li>- a dispute arising from any loan, mortgage, pension, investment or borrowing</li> </ul> <p>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident</p> <p>Disputes you were aware of or should have been aware of when you applied for this cover</p> <p>Any costs incurred without our written consent</p> <p>Disputes between yourself and/or members of your family</p> <p>The first £250 of any claim for legal nuisance or trespass</p> <p><b>SECTION F: HOME EMERGENCY (optional cover)</b></p> <p>Boiler or heating failures between May to August inclusive and boilers over 15 years old</p> <p>Replacement of cylinders, tanks, radiators and sanitary ware</p> <p>External water supply pipes</p> <p>Work undertaken by any person or organisation other than a tradesperson authorised in advance by <b>AXA Assistance (UK) Limited</b> to carry out repairs</p> <p><b>SECTION G: PEST COVER (optional cover)</b></p> <p>Any claim occurring within the first 14 days of the first period of insurance</p> <p>Your home being unoccupied for 30 consecutive days or more</p> <p>Loss or damage to any property or any direct or indirect loss or damage of any kind</p>	<p>See Policy Document</p> <p>SECTION C</p> <p>Page 20</p> <p>SECTION D</p> <p>Page 21</p> <p>SECTION E</p> <p>Pages 24 - 34</p> <p>SECTION F</p> <p>Page 35 - 40</p> <p>SECTION G</p> <p>Pages 41 - 46</p>
--	---

# Profile Household Insurance - Policy Summary

## How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

**Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A-D):**

Covea Property Care Line

- Online claims notification at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)
- Dedicated telephone number – **0844 902 0789**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Covea Property Care Line, PO Box 471, Cardiff CF10 3WJ**

**Legal Protection (Policy section E):**

Telephone 0844 902 0761 to speak to FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. Claims can also be emailed to [personal.claims@firstassist.co.uk](mailto:personal.claims@firstassist.co.uk)

**Home Emergency (Policy section F):**

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on 0844 902 0763

**Pest Cover (Policy section G):**

If a claim or possible claim occurs you must report it as soon as possible. Please contact us on 0844 902 0765

## How to cancel your policy

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

If you exercise this right and the insurance cover has already commenced you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, plus an administration charge of £25.

To exercise your right to cancel, please contact your insurance broker/intermediary at the address shown on your policy schedule.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, depending on the section of your policy please contact us as noted below, quoting your policy or claim number.

**For Buildings, Contents, Personal possessions and Pedal Cycles (Sections A-D)** telephone Covea Insurance on 0844 902 1000, or write to Quality Assurance, Covea Insurance plc, Norman Place, Reading RG1 8DA. You can email us via our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

**For Legal Protection Insurance (Section E)** telephone 0845 070 5944 or write to FirstAssist Insurance Services Ltd, Customer Relations Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

**For Home Emergency and Pest Cover (Sections F & G)** telephone 01737 815913, write to the Customer Relations Manager, AXA Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR or email [homeemergencycomplaints@axa-assistance.co.uk](mailto:homeemergencycomplaints@axa-assistance.co.uk)

Full details of the Covea Internal Complaints procedure are detailed in our leaflet 'Complaint Procedure', which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once Covea has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the section the opportunity to resolve your complaint before the FOS become involved.

## **Financial Services Compensation Scheme (FSCS)**

Covea Insurance plc/Great Lakes Reinsurance (UK) plc/Inter Partner Assistance SA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN ([www.fscs.org.uk](http://www.fscs.org.uk)).

Covea Insurance plc

Registered in England and Wales No. 613259

Registered Office: Norman Place, Reading RG1 8DA

Telephone: 0844 902 1000 Fax: 0118 955 2211 [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Authorised and regulated by the Financial Services Authority No. 202277