

This is a Policy Summary only and does not contain full details of the limits, terms, conditions of the insurance cover. For full details of the insurance cover, please read the schedule and policy document together. A copy of the policy document is available on request. You can download this from the online portal at [www.managemypolicy.com](http://www.managemypolicy.com)

### Type of Cover

Home Insurance for private residences. Some of these covers are optional and will only apply if you have selected them and they are shown as operative on the Policy Schedule.

### SIGNIFICANT FEATURES AND BENEFITS- STANDARD CONTENTS COVER

<p><b>LOSS OR DAMAGE TO YOUR CONTENTS</b> We will provide cover up to the sum insured.</p>	<p>We will provide cover if caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes</p>
<p><b>CONTENTS IN THE GARDEN</b> We will provide cover for the loss or damage to contents while in the open within the boundaries of the land belonging to the home.</p>	<p>We will provide cover if caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes</p>
<p><b>REPLACEMENT OF LOCKS</b> We will pay for replacing keys and locks or lock mechanisms</p>	<p>Thefts must be reported to the police. Locks to garages and outbuildings are excluded</p>
<p><b>ALTERNATIVE ACCOMMODATION</b> We will pay for alternative accommodation if your home cannot be lived in because of loss or damage covered under this policy.</p>	<p>We will pay for either rent for which you are legally liable or the reasonable cost of comparable alternative accommodation for you, your family and your domestic pets.</p>
<p><b>AUTOMATIC 10% INCREASE IN SUM INSURED FOR GIFTS AND PROVISIONS</b></p>	<p>We will automatically increase the sum insured by 10% for gifts and provisions during the period of 1 December to 15 January and during the period 30 days before and 30 days after your or a family members wedding day.</p>
<p><b>FROZEN FOOD</b> We will pay for the loss or damage to your frozen food caused by a change in temperature of contamination by refrigerant fumes</p>	<p>Cover is excluded if the loss is caused by a deliberate acts by you or supplier or a result of a strike, lock out or industrial dispute.</p>
<p><b>BUSINESS EQUIPMENT</b> We will pay for the loss or damage to Business Equipment within your home.</p>	<p>The maximum amount payable is £5000, with a single item limit of £2000</p>
<p><b>LIABILITY TO DOMESTIC EMPLOYEES</b></p>	<p>The maximum amount payable is £10,000,000</p>
<p><b>TENANT'S LIABILITY</b> We will provide cover for tenants for claims arising as a result of damage to buildings, accidental damage to cables, pipes and sewers and fixed glass</p>	<p>Cover only applicable if the property is rented.</p>
<p><b>PUBLIC LIABILITY</b> Including death, injury or illness and damage to property</p>	<p>The maximum amount payable is £2,000,000. Please see Section 24 of the policy booklet for conditions and exclusions.</p>

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#### SIGNIFICANT FEATURES AND BENEFITS – ACCIDENTAL DAMAGE TO CONTENTS

<p><b>ACCIDENTAL DAMAGE TO HOME ENTERTAINMENT EQUIPMENT</b> We will provide cover for television sets and their aerials, radios, record players, compact disc players and tape recorders, video recorders (VCR's), DVD players, Home computers, cable/satellite/digital television receivers.</p>	Please see the exclusions applicable in Section 28 of the policy booklet
<p><b>ACCIDENTAL DAMAGE TO FIXED GLASS</b> Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and glass oven doors</p>	Loss or damage is not covered whilst the home is unoccupied or unfurnished
<p><b>ACCIDENTAL LOSS OF OIL OR METERED WATER</b></p>	The maximum amount payable for trace and access is £1000.
<p><b>HOUSE REMOVAL</b> We will pay for accidental loss or damage to contents whilst in the course of removal</p>	Removals must be undertaken by professional removal contractors

#### SIGNIFICANT FEATURES AND BENEFITS – PERSONAL POSSESSIONS

<p><b>PERSONAL POSSESSIONS</b> We will provide cover for the loss or damage to personal possessions anywhere in Europe</p>	Please refer to policy wording for full details of cover available.
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#### SIGNIFICANT FEATURES AND BENEFITS – STANDARD BUILDINGS COVER

<p><b>LOSS OR DAMAGE TO YOUR BUILDINGS</b> We will provide cover up to the sum insured.</p>	We will provide cover if caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
<p><b>REPLACEMENT OF LOCKS</b> We will pay for replacing keys and locks or lock mechanisms</p>	Maximum amount payable is £500. Thefts must be reported to the police. Locks to garages and outbuildings are excluded.
<p><b>ALTERNATIVE ACCOMMODATION</b> We will pay for alternative accommodation if your home cannot be lived in because of loss or damage covered under this policy.</p>	We will pay for either rent for which you are legally liable or the reasonable cost of comparable alternative accommodation for you, your family and your domestic pets.
<p><b>OCCUPATION BY SQUATTERS</b> We will pay for the cost of reasonable alternative accommodation for you, your family and your domestic pets while your home is occupied by squatters.</p>	The maximum amount payable is £10,000.
<p><b>PROPERTY OWNER'S LIABILITY</b></p>	The maximum amount payable is £2,000,000. Please see the policy wording for conditions and exclusions.

#### SIGNIFICANT FEATURES AND BENEFITS – ACCIDENTAL DAMAGE BUILDINGS COVER

<p><b>SERVICE PIPES AND CABLES</b> We will provide cover for the accidental damage to cables, drain inspection covers and underground drains, pipes and tanks for which you are legally responsible</p>	The maximum amount payable for trace and access is £5000.
<p><b>GLASS AND SANITARY WARE</b></p>	We will provide cover for accidental breakage of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories, verandas, fixed ceramic hobs and fixed sanitary ware and bathroom fittings.

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#### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

<b>STANDARD EXCESSES</b>	The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
<b>WATERCRAFT</b>	Including sailboards and windsurfers are not covered. Please see the policy wording for full details.
<b>PUBLIC LIABILITY</b>	There is no cover for public liability arising from any trade, business, profession or employment.
<b>PLANTS OR ANY LIVING CREATURE</b>	Are excluded from Contents Cover.
<b>PROPERTY INSURED ELSEWHERE</b>	Property more specifically insured by any other insurance is excluded.
<b>DOCUMENTS</b>	Documents other than as shown in cover 17 are excluded.
<b>LOTTERY AND RAFFLE TICKETS</b>	Lottery tickets and raffle tickets are excluded.
<b>BUILDINGS FOR WHICH YOU ARE NOT RESPONSIBLE</b>	Any part of the structure of the Buildings other than fixtures and fittings for which You are responsible as occupier is excluded.
<b>BUILDINGS</b>	Any loss, damage, legal liability, cost or expense of any kind for any property, which <b>You</b> hold in trust or use in connection with any business, trade or profession (other than <b>Business Equipment</b> ).

#### Period of cover

The policy lasts for 12 months and must be renewed for cover to continue.

#### 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, provided no claims have been made. The refund will be subject to a charge for any cover that has been in force. Please see the Terms and Conditions for details of administration charges. You must return all your documents to us. Refunds will be made within 30 days of receipt of your request to cancel. If you wish to terminate the contract after this 14 day period, additional charges will apply. Please see the terms and conditions for more details.

#### Your payment details

Your payment details will be held securely on our system to enable you to purchase policies and make mid-term adjustments and renewals. We will also use your details to process refunds as necessary. We will provide you with at least 14 days notice of our intention to process a transaction unless specifically initiated by you.

The money that we receive and hold in the course of carrying out insurance mediation activities on behalf of our customers (including you) will be treated in accordance with the FSA client assets sourcebook (CASS). This money will be held in a bank account with an approved bank in an "Insurer's Trust Account" to protect our clients in the event of failure of iGO4, the bank or third parties. Under certain circumstances money received on behalf of one client may be used to pay premium due on behalf of another client or to refund premiums of other clients. However, we are not entitled to use money received from clients to pay commissions before we receive the relevant premium from the client. Any interest earned on the money held in the "Insurer's Trust Account" and any investment returns on any segregated designated investments will be retained by us.

#### How to make a claim

If you wish to make a claim, please telephone **0800 0086709**

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#### HOW TO COMPLAIN

##### How to complain

If You have a complaint about any aspect of the service You receive please write to the Customer Service Manager, iGO4 Limited, Olympus House, Staniland Way, Peterborough, PE4 6NA. Alternatively You can email Us at [Complaints@iGO4.com](mailto:Complaints@iGO4.com). If We cannot resolve the difference between Us, 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 March Wall, London E14 9SR. Telephone: 0845 0801800 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

##### What happens if we are unable to meet our liabilities?

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** = 100% of the claim

**Non-compulsory 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 7892 7300 or e mail [enquires@fscs.org.uk](mailto:enquires@fscs.org.uk)