



**HOUSEHOLD INSURANCE ARRANGED BY
ROSS GOWER GROUP LTD**

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

This insurance is underwritten by **Insurance Corporation of the Channel Islands Limited**.

The Legal Expenses insurance is underwritten by **DAS Legal Expenses Insurance Company**, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH and all claims under this section are handled directly by DAS.

Period of Cover 12 months; Renewable annually.

This Summary of Cover does not form part of your insurance contract.

We reserve the right to change or limit any cover and will send you written details before changes become operative

**£100 excess on all claims. Except 3/4G I Phones, Smart Phones, I Pads or Tablets
£250 and subsidence which carries an excess of £1000. Freezer food £50**

Significant Features and Benefits	Significant Exclusions or Limitations	Where to Find
<p>Buildings - Damage</p> <p>Covers the buildings of your Home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</p> <p>Rent and Alternative Accommodation</p> <p>Cover if your Home is uninhabitable as a result of loss or damage covered by this policy.</p>	<p>Damage caused to fences, hedges or gates by storm or flood is excluded.</p> <p>For subsidence claims you must pay the first £1000</p> <p>Damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Damage by certain causes, if the Home is Unoccupied for 30 consecutive days or more.</p> <p>Maximum of 20% of Buildings sum insured.</p>	<p align="center">Buildings</p>

Key Facts and Features

<p>Underground Pipes and Cables</p> <p>Covers the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks.</p> <p>Trace and Access</p> <p>Covers the reasonable costs incurred with Our consent in locating the source of any damage resulting from the escape of water or oil from fixed domestic water services or heating installations.</p>	<p>For damage due to wear and tear or any gradually operating clause.</p> <p>Up to £1,000</p>	<p>Buildings</p>
<p>Contents - new For old</p> <p>Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p> <p>Contents includes household goods and other articles in the home or its domestic outbuildings, garages or greenhouses, valuables, clothing, personal effects and some business equipment.</p> <p>Rent and Alternative Accommodation</p> <p>Cover if your Home is uninhabitable as a result of loss or damage covered by this policy.</p>	<p>If the sum insured selected is less than the full replacement value, your claim may be reduced.</p> <p>Any one Valuable 10% of Contents Sum Insured All Valuables 40% of Contents Sum Insured Money £1750 Single Item Limit is otherwise £2,500. Student effects are covered up to £3,000 subject to a single article limit of £500 No cover if the Buildings are not repaired</p> <p>20% of the Contents Sum Insured</p>	<p>Contents</p>
<p>Temporary removal of contents including contents in student accommodation</p>	<p>Up to £3,000 for contents in university halls of residence or student accommodation. Theft unless caused by forcible and violent entry.</p>	<p>Contents</p>
<p>Loss of oil and metered water</p>	<p>Loss occurring after your home has been unoccupied for 30 consecutive days. Up to £1000 water and up to £2500 for oil.</p>	<p>Contents</p>
<p>Deep Freezer contents</p>	<p>Loss due to the deliberate act of the supply authority is excluded Excess £50</p>	<p>Contents</p>

Key Facts and Features

<p>Household Removals</p> <p>Covers accidental damage to Contents whilst in transit by professional removal contractors from the Home to your new permanent Home. Within the British Isles.</p>	<p>Damage to articles unless packed by professional packers</p>	<p>Contents</p>
<p>Fatal Injury to any member of the Household.</p>	<p>Up to £10,000, any one period of insurance, happening within the Home and caused by outward and visible violence by thieves, or fire provided that death ensues within 12 months of injury.</p>	<p>Contents</p>
<p>Christmas Birthday & Wedding Gifts and Provisions</p>	<p>Contents sum assured is increased by 20% during December and 30 days either side of the wedding date.</p>	<p>Contents</p>
<p>Personal Possessions</p> <p>Covers clothing, jewellery, watches, medals, money, credit cards and items which your family normally wear or carry, plus sports equipment, pedal cycles and camping equipment against loss or damage while in or away from the home in the British Isles and up to 60 days worldwide.</p> <p>You can choose to cover:</p> <ul style="list-style-type: none"> • unspecified items only • unspecified and specified items • specified items only <p>Unspecified items are those worth less than £2,500 each</p> <p>Specified items are those worth more than £2,500 each and these items must be listed individually.</p>	<p>Unspecified articles limits: • £2,500 single article • £2,500 sports equipment • £1,500 mobile phones • £750.00 personal money • £1000 credit cards • £2,500 per pedal cycle Excludes loss or damage to sports equipment whilst in use.</p> <p>Excludes equipment used for winter and water sports and camping. Excludes theft from unattended road vehicles unless in a locked luggage boot, or locked glove compartment following forcible violent entry or exit.</p> <p>Excludes theft of unattended pedal cycles unless in locked building or attached by a security device to a permanently fixed structure</p>	<p>Contents</p>
<p>Excess</p> <p>Your policy will be subject to an excess, which is the amount you must pay in the event of a claim.</p> <p>Also, certain claims limits may apply. These will both be shown in your policy documentation.</p>	<p>£100 standard compulsory policy excess applies £1,000 compulsory excess for subsidence, heave and landslip applies and £250 for 3/4G I Phones, Smart Phones, I Pads or Tablet Computers. Freezer food £50</p>	<p>See policy schedule</p>

Key Facts and Features

<p>Legal liability</p> <p>If Contents are insured, covers you against liability for damage or injury caused to a third party, as occupiers of the Buildings or land belonging to the Home or in a personal capacity.</p> <p>If Buildings are insured your liability as owner is covered.</p>	<p>Up to £2,000,000.00 but</p> <ul style="list-style-type: none"> increased to £10,000,000 for injury caused to an employee. Tenants Liability for Damage under a tenancy agreement is limited to 20% of the Contents Sum Insured <p>Loss arising from the carrying out of any profession, business or employment Liability arising from any mechanically assisted vehicles</p>	<p>Buildings and Contents</p>
---	---	-------------------------------