

Policy Summary – buildings & contents insurance for homeowners

This policy can provide cover for the property you occupy as your main home.

The insurance for buildings and contents is underwritten by Groupama Insurance Company Limited.

The insurance for Legal Expenses is provided by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance.

The insurance for Home Emergency is provided by DAS Legal Expenses Insurance Company Limited.

The insurance for Keycare is underwritten by Groupama Insurance Company Limited.

The insurance for excess waiver is underwritten by Inter Partner Assistance.

The administrator of this policy is 3XD Limited.

1. Types of Cover

There are three types of cover available:

- Buildings insurance;
- Contents insurance; and
- Buildings and contents insurance

In addition, you can pay an additional premium to cover accidental damage to your buildings and/or contents.

You can also pay an additional premium to extend your contents cover to include personal belongings away from the home.

You can also pay an additional premium to extend your cover to include legal expenses insurance.

You can also pay an additional premium to extend your cover to include home emergency insurance.

You can also pay an additional premium to extend your cover to include a separate policy for Keycare and/or Excess Waiver.

2. How your premium is calculated

Your buildings and contents premium amount is based on the number of bedrooms in the property, the property type, the age of the property, your post code, your age and the policy excess you choose. In addition the premium is reduced based on your no claims history.

The monthly premium for your legal expenses and/or home emergency cover are fixed monthly premiums, depending on which cover options you choose.

Premiums are payable monthly in advance by direct debit.

The annual premium for your Keycare and/or Excess Waiver benefits are fixed prices, depending on which cover option you choose.

3. The amount of cover provided by the policy

The sums insured under the standard policy are:

- Buildings insurance £300,000; and
- Contents insurance £40,000.

The sum insured for buildings should reflect the full cost of rebuilding the buildings. The sum insured for contents should reflect the cost of replacing your contents as new.

If the limits under the standard policy are not sufficient you can choose to increase the sum insured. The sums insured under the extended policy are:

- Buildings insurance £500,000; and
- Contents insurance £60,000.

In addition you can extend your contents cover to insure personal belongings away from the home up to £10,000.

4. The excess amounts available under the policy

The excess on your buildings and contents policy is the amount payable by you as the first part of each claim you make under the policy.

You can choose an excess of either £50, £100, £250 or £500.

For legal expenses cover you must pay the first £50 of each claim, except for property damage claim where you must pay the first £250 of any claim.

There is no excess for home emergency cover and/or Keycare.

5. Buildings Cover

Buildings cover will reinstate your property to its original condition after damage caused by any of the following events:

- Fire, smoke, explosion, lightning or earthquake;
- Storm, flood or weight of snow;
- Escape of water from and frost damage to washing machines, dishwashers, fixed water tanks, apparatus and pipes;
- Escape of oil from a fixed domestic central heating oil tank;
- Theft or attempted theft;
- Collision or impact by any vehicle or animal;
- Collision by aircraft and other flying devices or items dropped from them;
- Falling trees, branches, telegraph poles or lamp posts;
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts;
- Riot, violent disorder, civil commotion, labour and political disturbances or strikes;
- Malicious damage or vandalism; and
- Subsidence or heave of the site upon which your home stands or landslip.

The following are also covered:

- Expenses incurred whilst restoring the damage;
- Any loss of rent due to you or alternative accommodation costs (up to 20% of the sum insured);
- The cost of repairing accidental damage to fixed glass and double glazing;
- The cost of repairing accidental damage to underground drains, pipes and cables which you are responsible for; and
- Increased domestic metered water charges following an escape of water (up to £1,500 in any one period of insurance).

In addition, you can pay an additional premium which will cover your buildings against accidental damage.

The main policy exclusions for buildings cover are:

- The excess you choose (except for subsidence where you must pay £1,000);
- Escape of water where the property is unfurnished or has been unoccupied for more than 30 days;
- Escape of oil where the property is unfurnished or has been unoccupied for more than 30 days;
- Theft or attempted theft where the property is unfurnished or has been unoccupied for more than 30 days;
- Damage from riot, violent disorder, civil commotion, labour and political damage or strikes where the property is unfurnished or has been unoccupied for more than 30 days;
- Malicious damage or vandalism where the property is unfurnished or has been unoccupied for more than 30 days;
- Theft or malicious damage caused by anyone lawfully in or within the grounds of your home;
- Accidental damage where the home has been unoccupied for more than 30 days;
- Storm damage to fences, hedges and gates;
- Collision damage to fences, hedges and gates; and
- Subsidence damage to domestic fixed fuel central heating oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the home is damaged at the same time and by the same cause.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

6. Contents Cover

Contents cover will repair or replace items which are lost or damaged by any of the following events:

- Fire, smoke, explosion, lightning or earthquake;
- Storm, flood or weight of snow;
- Escape of water from dishwashers, washing machines, fixed water tanks, apparatus or pipes;
- Escape of oil from a domestic fixed oil-fired central heating installation;
- Theft or attempted theft;
- Collision by any vehicle or animal;
- Collision by aircraft or other flying devices or items dropped from them;
- Falling trees, branches, aerials, aerial fittings, telegraph poles or lamp posts;
- Riot, violent disorder, civil commotion, labour and political disturbances or strikes;
- Malicious damage or vandalism; and
- Subsidence or heave of the site where the home stands or landslip.

The following are also covered:

- Theft or attempted theft from a private home where you are working, any occupied private home where you are temporarily living or any bank or safe deposit (up to 10% of the sum insured);
- Theft from temporary accommodation where any of your family are studying (up to £4,000);
- Costs of replacing locks to safes, alarms and outside doors in your home following theft or loss of your keys (up to £750);
- Cost of replacing your food in fridge or freezers if these fail (up to £300);
- Costs of alternative accommodation (up to 20% of the sum insured); and
- Increased domestic metered water charges following an escape of water (up to £1,500 in any one period of insurance).

The most you can claim for valuables is £1,500 for any item that is not specified on your schedule.

Accidental damage to televisions, satellite decoders, audio and video equipment, radios, home computers and home office equipment is included as standard.

In addition, you can pay an additional premium which will cover your other contents against accidental damage.

The sum insured for contents will be increased by 10% to cover wedding and other gifts one month before and one month after a wedding, birthday, religious or other celebration.

The main policy exclusions for contents cover are:

- The excess you choose;
- Escape of water where the property is unfurnished or has been unoccupied for more than 30 days;
- Escape of oil where the property is unfurnished or has been unoccupied for more than 30 days;
- Theft or attempted theft where the property is unfurnished or has been unoccupied for more than 30 days;
- Theft, attempted theft or malicious damage caused by anyone lawfully in or within the grounds of your home;
- Malicious damage or vandalism where the property is unfurnished or has been unoccupied for more than 30 days; and
- Accidental damage where the home has been unoccupied for more than 30 days.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

7. Personal Belongings Cover

If you take out contents cover, you can pay an additional premium to insure some items away from the home. You can insure any amount up to £10,000. The items covered are:

- Luggage, clothing or furs;
- Mobile telephones (up to £250);
- Spectacles (up to £250);
- Musical instruments (up to £500);
- Sports equipment;
- Pedal cycles (up to £500);
- Guns;
- Money; and
- Other items of personal use which are specifically designed to be carried or worn about the person

The main exclusions for personal belongings cover are:

- Mobile telephones insured under any other policy;
- Sports equipment whilst in use;
- Pedal cycles used for your trade or profession; and
- Theft of money or credit cards if you do not follow the correct reporting procedures.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

8. Liability Cover

If you take out buildings cover we will insure you for legal liability to the public as owner of your property.

If you take out contents cover we will insure you for legal liability to the public as occupier of your property.

If you take out contents cover we will insure your liability for accidents to domestic staff.

Important: Full details of liability cover are shown in the policy documents.

9. Legal Expenses Insurance

For all the events shown below, we will pay the legal costs and expenses incurred by Arc Legal's panel solicitors for:

- Consumer Pursuit;
- Personal Injury;
- Employment Disputes;
- Property Infringement;
- Property Damage;
- Consumer Defence;
- Tax;
- Identity Theft;
- Legal Defence;
- Discrimination at work;
- Data Protection breaches at work;
- Jury service; and
- School Admission Disputes.

The most we will pay for any one event is £50,000.

You are not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises.

It is a key condition of the insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.

You must pay the first £50 of each claim, except for property damage claims where you must pay the first £250 of any claim.

There is no cover for:

- Claims which arise, or where proceedings are brought outside of the Territorial Limits;
- Costs incurred without our prior consent;
- Claims arising from a dispute between persons insured under this policy;
- Costs covered by another insurance policy; or
- Fines or penalties.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

10. Home Emergency Cover

We will pay up to £500 (including VAT) for:

- The call out charge and up to 2 hours' labour costs; and
- Parts and materials subject to a maximum of £100 (including VAT)

In providing assistance for a home emergency which arises from one of the insured incidents shown below:

- Plumbing and Drainage – the sudden damage to, or blockage, breaking or flooding of the plumbing and drainage system in your home;
- Main Heating System – the sudden failure of the main heating system in your home;
- Domestic Power Supply – the failure of the domestic electricity or domestic gas supply, but not the failure of the mains supply;
- Toilet Unit – impact damage to, or mechanical failure of, the toilet bowl or cistern in your home which results in a complete loss of function;
- Home Security – damage to, or failure of, external doors, windows or locks which compromises the security of your home; and
- Lost Keys – the loss of the only available set of keys to your home if you cannot replace them, or gain normal access.

If the service you need is not provided, we will try (if you wish) to arrange it at your expense. The terms of such service are a matter for you and your supplier.

The main policy exclusions for home emergency cover are:

- Any incident or matter arising before the start date;
- Any claim following an insured incident which happens during the first 48 hours from the start of your period of cover if you take out this policy at a different time to your home insurance;
- Any normal day to day home maintenance which you should carry out or pay for (such as servicing of heating and hot water system) and the replacement of parts that tend to gradually wear out over a period of time or need regular attention;
- Any costs of re-decorating or cosmetic repairs to parts of equipment in your home;
- Any claim where your home has been left unoccupied for 30 consecutive days;
- Any cost incurred before you have notified us of a home emergency;
- Any claim arising from any wilful or negligent act or omission by you;
- Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault that makes them inadequate or unfit for use;
- Any claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer;
- Any claims for the malfunction or blockage of septic tanks, cess pits or fuel tanks;
- Any properties that you own that are not your main residence or that you rent or let;
- Any claim related to your failure to purchase or provide sufficient gas, electricity or other fuel source; or
- Any costs incurred where our approved contractor has attended but your home was unoccupied.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

We will make every effort to provide the service at all times but we will not be responsible for any liability arising from a breakdown of the service for reasons we cannot control.

11. Keycare

This policy covers any keys (attached to the Keycare fob provided by 3XD) up to an annual limit of £1,500 for:

- Locksmith charges;
- New keys (if a security risk has arisen) or replacement keys (including any immobiliser infra-red handset and/or alarm integral to an insured key if such cannot be reprogrammed);
- Car Hire and onward transport costs; and
- A £10 reward to any finder of your keys.

The main exclusions for Keycare cover are:

- Keys not attached to the Keycare fob;
- More than 3 keys for any individual lock;
- Car Hire for more the £40 per day; and
- Car Hire for more than three days.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

12. Excess Waiver

This policy provides cover to reimburse any excess payments you have to pay, up to £300 for each year of cover, for insurance claims made on:

- Home insurance policies for your main residence;
- Motor insurance policies for private cars; and
- Pet insurance policies.

The main exclusions for excess waiver cover are:

- Any claim where the excess is not paid or the excess is not exceeded;
- Any claim on the main insurance policy which occurs before the start date;
- Any claim notified more than 31 days following settlement on the claim; and
- Any claim where the excess is waived or reimbursed by a third party.

You can use the excess waiver policy to reduce the monthly premium on your 3XD home insurance policy by selecting a higher excess. If you do, please remember that if you needed to make a home insurance claim for less than your excess, neither policy would pay out.

Important: This policy summary does not list all the exclusions under the policy, which are shown in the policy document.

13. Duration of the insurance

This is a monthly insurance policy and your premium is collected from your bank account on a monthly basis. The dates on which your premium is collected is shown on your schedule. We will not make any payments unless you have paid the monthly premium due

The Keycare and/or Excess Waiver policies are issued on an annual basis. The dates on which your premium is collected is shown on your schedule. We will not make any payment unless you have paid the annual premium due.

14. Cooling Off Period & Cancellation

You can cancel this insurance without charge within 14 days of either the date you receive your insurance documentation or the start date of the insurance.

After this, you can cancel the insurance at the end of any month by writing to us no later than seven days before the last day of the month.

We can cancel your cover by giving you 30 days notice.

For Keycare and/or Excess Waiver you can cancel at any time after the cooling off period but no refund of premium will be made.

15. Making a Claim

If you need to make a claim under your buildings and contents insurance, please telephone us on 0845 365 3043.

If you need to make a claim under your legal expenses insurance, please telephone us on 0844 770 1040.

If you need to make a claim under your home emergency insurance, please telephone 0800 917 1644.

If you need to make a claim under your Keycare insurance, please telephone 0845 303 0550.

If you need to make a claim under your Excess Waiver insurance, please telephone 0845 225 9674.

Full details of how to claim are shown in the policy document.

16. Administration

The administrator for this policy is 3XD Limited who handle all matters in respect of the insurance, including the handling of buildings and contents claims on our behalf.

Claims Administration on your legal expenses is handled by Arc Legal Assistance Limited.

Claims Administration on your home emergency insurance is handled by DAS Legal Expenses Insurance Company Limited.

Claims Administration on your Keycare insurance is handled by Keycare Limited.

Claims Administration on your Excess Waiver insurance is handled by Inter Partner Assistance.

17. Complaints

If you are unhappy about how the insurance was sold you should contact the intermediary who arranged your cover.

If you are unhappy about the administration of your policy or claims handling you should contact our customer services team by telephone or in writing.

The address is: 3XD Limited
PO Box 5733
Southend-on-Sea
SS1 2ZP

Telephone: 0845 365 3043

Your policy document shows the full complaints procedure including how to proceed if you remain unhappy once you have contacted your intermediary or the administrator.

18. Law and Jurisdiction

Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.

19. Compensation

If we are unable to meet our liabilities under this insurance you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). The first £2,000 of a claim is protected and 90% of the remainder of the claim will be paid. Further details can be obtained from the FSCS.

20. Data Protection & Disability Discrimination Act

For the purposes of the Data Protection Act 1988, the data controllers in relation to any personal data you supply are 3XD Limited, Groupama Insurance Company Limited, Arc Legal Assistance Limited, Inter Partner Assistance, DAS Legal Expenses Insurance Company Limited and Keycare Limited.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes, large print documentation and Braille documentation. You should advise us if any of these services are required.

21. Other Information

3XD Limited is authorised and regulated by the Financial Services Authority under registration number 469370.

You can check this on the website at www.fsa.gov.uk/register or by telephoning the FSA on 0845 606 1234.

For our joint protection and for the use of quality control and staff training, telephone calls may be recorded and/or monitored.

Important: This summary does not contain the full terms and conditions of your insurance which are shown in the policy document. You will be provided with a copy of the policy document when you take out the cover. You should take time to read through the policy document to ensure that the full scope of cover meets your demands and needs.

If you would like a copy of the policy document before you take out the cover this can be provided by your intermediary or you can telephone us on 0845 365 3043 and we will send you a copy.

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