



Antur Your House Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy other than the Travel Section which is covered by a separate policy booklet. The Travel policy booklet is provided only where this section is insured.

Name of the insurance undertaking

The Insurer of all sections of this policy is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority.

Type of Insurance and Cover

The Norwich Union Your House policy is a multi-section Home Insurance policy. You must insure Contents but all other sections are optional. Sections are provided for Contents (with an Accidental Damage option), Personal Belongings, Buildings (with an Accidental Damage Option), Caravan, Personal Accident, Sports Package, Family Legal Protection and Travel.

The Home and Garden Package is automatically included under this policy when Contents cover is selected.

All Sections

Significant Features and Benefits

Norwich Union Assistance providing:

- free legal advice available 24 hours a day, 365 days a year and
- free tax advice available between 9am and 5pm Monday to Friday

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 an excess of £1,000 applies for subsidence under the **Building Section**.
- 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

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

- accidental damage to audio, video and computer equipment
- contents temporarily removed from the home (up to £5,000)
- 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 (up to £7,000)
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity

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

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

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500)
- 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 but wider cover is available under **Home and Garden Package**
- 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**
- Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment - 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 Q - Other 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 (up to £750), credit cards (up to £1,000) and pedal cycles (up to £500). 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 but wider cover is available under **Home and Garden Package**
- Damage to sports racquets, sticks, bats and clubs while in play - but this cover is available under the **Sports Package**

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

- notional sum insured of up to £500,000 – refer to Antur Group for full details
- 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**

Caravan Section - see Caravan section of policy booklet for details

Significant Features and Benefits

The following cover is provided for touring caravans only (not static caravans or motor homes)

- Accidental loss or damage to your caravan, its fixtures, fittings, furnishings and utensils
- Accidental loss or damage to your caravanning and camping equipment
- Your legal liability arising from ownership or use of your caravan within the geographical limits specified in the policy booklet (the UK and most European countries)

Significant and unusual exclusions or limitations

- Theft or attempted theft of the caravan unless secured by a wheelclamp or hitchlock
- Theft from an unattended caravan unless involving violent and forcible entry
- Loss or damage to personal belongings but this cover is available under **Personal Belongings**
- Business or professional use or letting out on hire

Personal Accident Section - see Personal Accident section of policy booklet for details

Significant Features and Benefits

Covers you and members of your family living permanently with you for death caused by accidental injury

Home and Garden Section - see Home and Garden section of policy booklet for details

Significant Features and Benefits

- Re-landscaping cost if your garden is damaged by fire, explosion, lightning, malicious acts, theft or attempted theft or being hit by vehicles, animals or aircraft
- The cost of any undamaged items of contents forming part of a pair, set, suite or item of a uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily

Sports Package Section - see Sports Package section of policy booklet for details

Significant Features and Benefits

- Accidental death benefit if you die within 12 months solely as the result of a sporting injury
- Compensation for loss of use of sports club membership due to disability following a sporting injury
- The limits for theft from an unattended vehicle under the **Personal Belongings** section are increased
- The **Personal Belongings** section is extended to cover damage to certain sports equipment in use

Significant and unusual exclusions or limitations

Accidental injury resulting from certain hazardous sports listed in the policy booklet

Family Legal Protection Section – See Family Legal Protection section of the policy booklet for details

Significant Features and Benefits

Costs of legal action arising from:

- Your death or personal injury including as a result of medical negligence
- Loss or damage to your personal belongings following the above
- Your buying, selling or hiring goods or services for your private use where the amount in dispute is at least £125
- Interference with your legal rights relating to your home including physical damage to your home
- Disputes relating to the sale or purchase of your main home
- Disputes with your landlord regarding your rental tenancy agreement
- Your contract of employment
- Interference with your rights under the Data Protection Act

Significant and unusual exclusions or limitations

The Insurer will only cover claims

- Which occur during the period of insurance
- Have reasonable prospects of success
- Reported as soon as possible and within 180 days of the event giving rise to a claim
- Arising from a dispute regarding the sale or purchase of your main home or consumer disputes when you have continually held legal cover with either us or another insurer since the relevant agreement was made

The Insurer will not cover any claim arising from or relating to:

- A matter you should have realised might occur before entering into this contract
- Death, personal injury or damage to property as a result of an accident involving a vehicle you were driving
- Gradually developing illness or bodily injury
- Building, re-building, extending or converting a building and planning laws
- Subsidence, heave, landslip, mining or quarrying
- Libel and slander
- Disputes between landlords and tenants relating to rent, services charges or renewal of the tenancy agreement
- Divorce, matrimonial, cohabitation, maintenance or custody matters

Travel Section - see separate Travel policy booklet for details

Significant Features and Benefits

This section provides travel insurance for holiday or business trips (clerical/admin only), not exceeding 60 days in duration, which commence during the period of insurance. UK trips are included only where they involve 2 or more nights stay in pre-booked accommodation. Some of the covers provided are optional.

If you have selected any of these options this will be shown on your policy schedule.

The following features and benefits are provided (limits mentioned apply per insured person)

- **24hour Worldwide Emergency Medical Service** - you may use our 24 hour Worldwide Emergency Medical Service for immediate help with any emergency medical situation you have when outside the UK
- **Cancellation and Curtailment** - refund of pre-paid travel and accommodation costs up to £5,000 should you have to cancel or cut short your trip due to the reasons stated in your policy booklet.
- **Missed Departure** - additional travel and accommodation costs up to £750 if you miss your

- international departure from/to the UK due to the reasons stated in your policy booklet
- **Personal Accident** - up to £25,000 is paid for death or loss of limbs/sight or permanent disablement
 - **Medical and Repatriation Expenses** - up to £5million for emergency treatment outside the UK, including repatriation and other necessary travel and accommodation expenses
 - **Delayed Baggage** - up to £250 for replacement of essential items following loss on the outward journey
 - **Personal Money** - including cash (up to £250), travellers' cheques and travel tickets up to £500 in total
 - **Loss of Passport or Driving Licence.** Extra travel or accommodation expenses up to £500 to replace these
 - **Personal Liability** - in respect of accidental injury to third parties or for damage to their property
 - **Travel Delay** - compensation up to £100 if your booked means of travel is delayed for more than 12 hours. Also provides cover up to £5,000 if you abandon the trip after being delayed more than 24 hours
 - **Legal Expenses** - up to £25,000 for legal costs incurred following your personal injury or death while you are on your trip.
 - **Sporting Activities** – cover automatically applies for certain sporting activities defined within the policy booklet

Optional Covers

- **Winter Sports cover for up to 21 days.** Cover for loss of or damage to ski equipment and compensation if you cannot ski due to piste closure or accident or illness
- **Personal Baggage.** Cover for personal belongings up to £1,500 in total, with a limit of £250 per item.
(Not required if clothing and personal belongings are insured under the **Personal Belongings Section**)

Significant and unusual exclusions or limitations

- For cover to apply you must comply with the policy conditions in the Travel Section of the policy. These include the need to tell us about pre-existing medical conditions and actions you must take whenever you are aware of a possible claim under this policy (e.g. you may need to notify the police within 24 hours)
- Cover is restricted to travel within Europe unless you have chosen worldwide cover
- Cover is restricted to you, your domestic partner and children up to age 17 (23 if in full time education), living permanently with you
- Children are only covered if travelling with you, your partner or as detailed within the policy booklet
- Cancellation, curtailment or medical expenses claims
 - arising from pre-existing medical conditions - see policy booklet for details
 - for pregnancy or childbirth if you are more than 32 weeks at the time of the claim
 - for hospital or repatriation costs that have not been authorised by the Emergency Medical Service
- Medical expenses, curtailment or personal accident claims
 - that result from your participation in organised sports and hazardous activities such as motorcycling on machines over 125cc, mountaineering, bungee jumping, white water rafting, potholing, racing, expeditions, crewing vessels between countries; ski jumping or ice hockey
 - in relation to winter sports activities unless this optional extension is insured
- Missed departure claims due to strike or industrial action existing or notified before you leave home
- Personal money claims
 - if left unattended (unless in locked personal accommodation)
 - if stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space)
 - for any loss from a suitcase in transit by air and outside of your control
- Travel delay claims if you do not check in by the time you are supposed to
- Personal baggage claims
 - if stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space)
 - for certain sports equipment, contact lenses, hearing aids, dentures and business equipment
- Legal Expenses claims

The insurer will only cover claims:

- which occur during the period of insurance
- have reasonable prospects of succeeding
- reported within 180 days of the event giving rise to the claim

The Insurer will not cover any claim arising from or relating to:

- a dispute between you and the insurer or any member of the Aviva group of companies
- death or personal injury as a result of an accident involving a vehicle You were driving without a valid licence and/or insurance
- any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your Cancellation rights can be found in your policy booklet.

How to Claim

For claims under all Sections other than Medical Emergencies, Travel Assistance or Legal Expenses under the Travel Section or Family Legal Protection call Clubline on 0800 012345.

For Medical Emergencies and Travel Assistance under the Travel Section call (+44) 1603 208040

For Legal and Tax advice or claims under the Family Legal Protection Section call **0800 051 1701**

For claims under the Legal Expenses within Travel Section call **01603 208243**

Complaints

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. Please refer to your policy booklet for details on the complaint procedure.

We are a member of 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.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

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