

HOUSEHOLD POLICY SUMMARY

The summary does not form part of your contract of insurance

Some important facts about your household policy, underwritten by HSBC Insurance (Ireland) Ltd, are summarised below. This summary does not describe all the terms and conditions of the Policy, so please take time to read the Policy booklet to make sure you understand the cover it provides. Please pay special attention to the sections headed “What is not covered”, “How we deal with your claim”, and “Limits of Insurance”.

The Schedule is part of the Insurance and contains details of you, the premises, the sums insured, the period of insurance (the policy is an annual cover) and the sections of this insurance which apply.

Your household policy may be subject to endorsements. An endorsement describes a change in the terms and conditions of this insurance and should be read carefully.

The different sections of cover that are available are Buildings, Contents, Legal Liability to Domestic Employees, Legal Liability to the Public, Valuables and Personal Possessions, Food in Domestic Freezers, Pedal Cycles, Money & Credit Cards and Legal Expenses.

<p>Buildings – Section 1 Covers the structure of your home including domestic outbuildings, garages, fixtures & fittings, swimming pools and walls, fences & gates up to your chosen sum insured.</p> <p>Standard Cover:</p> <ul style="list-style-type: none"> • Fire, smoke, storm, explosion, lightning, earthquake, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail vehicles/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence. <p>Accidental Damage All the above events and accidental damage (may not be available for certain types of Buildings)</p>	
Features & Benefits (Buildings)	Limitations & Exclusions
Accidental damage to underground Pipes and cables	
Accidental breakage of fixed glass and sanitary ware	
Professional fees, the cost of demolition or the costs of complying with local authority requirements	Included in the buildings sum insured
Cost of temporary alternative accommodation and loss of rent	Limit 20% of Sum Insured
Breakage of fixed radio & TV aerials, satellite dishes and masts	
Policy Excess	The first £50 of any claim is not covered increasing to £250 for certain claims when unoccupied for more than 30 consecutive days or 7 days if a holiday home and/or let. In respect of subsidence, landslip or heave the excess is £1000 unless otherwise stated.
	Excluding theft, escape of water, escape of oil and malicious damage whilst the Building is not sufficiently furnished for normal habitation

Contents – Section 2

Protects household contents while they are in your home up to your chosen sum insured.

Cover:

Standard

- Fire, smoke, storm, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence.

Accidental Damage

- All of the above events and accidental damage (may not be available for certain types of property).

Features & Benefits	Limitations/Exclusions
	Limit on any one item or collection £2500 or 10% of the sum insured whichever the greater
Gold, silver, gold and silver plated articles, jewellery & furs	Limit £5,000 or 10% of the Sum Insured (whichever is greater)
Money and Credit & Debit Cards	Limit £300
Theft of contents from Garages & Outbuildings	£500 or 3% of the Sum Insured (whichever is greater).
Pedal Cycles in the Home	Limit £300
Lock Replacement	Limit £250
Contents in the open	Limit £500
Title Deeds	Limit £ 1,500
Temporary removal	Limited to 20% of Sum Insured when in a furniture store No limit
Accidental breakage of fixed glass, mirrors, ceramic hobs and fixed glass in furniture	
Alternative accommodation	Limited to 10% of Sum Insured
Christmas & Wedding Gifts	Sum Insured increased by 10% for one month
Loss of metered water	£750
Tenant's Liability for Landlord's fixtures and fittings	Limited to 10% of Sum Insured
Fatal Injury caused by burglars or fire	Limit £ 5,000
Accidental Damage to TV's Computers & Electrical Equipment	No limit
Office Equipment	Limit £ 5,000
Accidental damage to underground pipes & cables and sanitary ware for which you are legally responsible	No Limit
Policy Excess	The first £50 of any claim is not covered increasing to £250 for certain causes when unoccupied for more than 30 consecutive days or 7 days if a holiday home and/or let.
Liability to Domestic Employees – Section 3 (automatically included with Section 2 Contents.) Provides indemnity up to £10,000,000 for legal liability towards domestic employees.	
Legal Liability – Section 4 (automatically included with Section 1 Buildings and /or 2 Contents) Provides indemnity up to £2,000,000 for legal liability towards third party persons and /or property either as a property owner or occupier.	

Valuables & Personal possessions – Section 5 (an optional extension if Section 2 Contents is operative)

Provides cover for personal possessions against accidental loss or damage anywhere in Europe and up to a maximum 60 days anywhere in the World.

Policy Excess - the first £50 of any claim is not covered.

Domestic Freezer – Section 6 (automatically included with Section 2 Contents.)

Provides cover against deterioration of food in the refrigerators or freezers in the Home, caused by breakdown, escaping fumes or accidental failure of the public electricity or gas supply.

Cover is limited to a maximum value of £500 but can be increased on request.

The refrigerator or freezer must be less than 10 years old at the time of the claim.

Policy Excess. The first £50 of any claim is not covered.

Pedal Cycle – Section 7 (an optional extension if Section 2 Contents is operative)

Provides cover for specified cycles against all risks whilst anywhere in Europe.

Theft cover will not apply unless the cycle has been immobilised by a security device, or stolen from a locked building.

Policy Excess. The first £50 of any claim is not covered.

Money & Credit Cards – Section 8 (an optional extension if Section 2 Contents is operative)

Provides an extension of cover to include cash and losses due to the misuse of credit cards anywhere in Europe and up to a maximum of 60 days anywhere in the World.

Cover excludes losses caused by: confiscation, by depreciation in value and errors or omissions in receipts payment or bookkeeping.

Policy Excess. The first £50 of any claim is not covered

Legal Expenses – Section 9 (included if Schedule states it is operative)

Bodily Injury, Contract Disputes, Professional Negligence, Property Protection, Employment, Inland Revenue Investigation, Hearing Expenses & Legal Defence.

Sum Insured: up to £25,000

Amount in Dispute: must exceed £250

No more than two claims in any one period of insurance

Policy Excess. The first £75 plus VAT is not covered.

General

You must tell us before you start any conversion, extension or other structural work on the home – we may wish to change the terms of your cover.

Claims

If you need to make a claim, please telephone Davies Managed Systems Ltd on 0870 420 1169

Right of Cancellation

If for any reason you decide not to accept this insurance you have 14 days from the receipt of these documents to confirm to Prestige your wish to cancel the cover providing you have not made a claim nor do not intend to make a claim

By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums which you have paid in connection with this policy. If notice of cancellation is received after the inception date of the policy, an amount which is in proportion to the extent of cover and service already provided to you may be deducted from such reimbursement.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

Complaints

It is our intention to provide you with a high level of customer service, however if you should wish to make a complaint about our service, we have a formal complaints procedure.

The address is:	Sections 1 – 8	Section 9
	Underwriting Manager Prestige Underwriting Services Ltd Astra House Southfields Basildon Essex SS15 6TQ Telephone: 01268 541500	The Managing Director Crusader 17 Heath Road Twickenham Middlesex TW1 4AW

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer to review your case without prejudice to your rights in law.

The address is:-	Sections 1- 8
	The Compliance Officer BCP Underwriting Management HSBC Group Level 16 8 Canada Square London E14 5HQ Telephone: 0207 991 3194

Complaints that remain unresolved may be referred to the Financial Ombudsman Service.

The address is:	All Sections
	South Quay Plaza 183 Marsh Wall London E14 9SR. Tel: 08450801800. Or by email – complaint.info@financial-ombudsman.org.uk .

Any transactions relating to UK customers may be referred to the Financial Ombudsman Service. In addition UK personal customers of HSBC Insurance (Ireland) Ltd are protected by the Financial Services Compensation Scheme and may be eligible for compensation.