

# Key Facts – Home Contents Insurance



## Important – you should read this

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Home Contents Insurance policy. The full terms, conditions and exclusions are shown in the policy wording. If you want to see full details of the cover please ask us to provide you with a copy of the policy document. Your policy is governed by the law that applies to where you reside within the United Kingdom.

**Any word highlighted in bold is defined in the policy wording**

### What cover do I have?

The sections of cover you select are shown in your policy schedule or certificate.

### Summary of cover and limits

Covers household goods, personal property, valuables, pedal cycles and office equipment in your home and while temporarily removed. These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass and sanitary ware, falling and breakage of radio and television aerials and dishes.

Contents are not **vehicles and craft**, and their accessories other than removable audio and satellite navigation equipment not in the vehicle. Deeds and documents including those showing ownership of financial investments, animals, specifically insured items, mobile phones, laptop or tablet computers or any part of the buildings.

**Excess** - An excess applies to most claims under all sections – **The standard policy excess is £50**

### Contents including Accidental Damage

Sum insured	As selected by <b>you</b>
Valuables limit	12.5% of sum insured
Valuables single article limit	£2,500 (£5,000 for policyholders with £125k of Contents)
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£5,000
Removal to your new home	No inner limit
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Alternative accommodation	£10,000
Lock replacement	No inner limit
Fatal accident	£10,000
Food in freezer or refrigerator	No inner limit
Title deeds	£2,500
Downloaded music and other information	£2,500

### Personal possessions excluding mobile phones (Cover outside of the home)

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles but NOT mobile phones, laptops or tablet computers which are excluded under the policy

Covers accidental loss or damage anywhere in the UK (Worldwide cover available if requested for a maximum limit of 30 consecutive days any one trip)

#### Unspecified personal possessions

The sum insured	As selected by <b>you</b>
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle

#### Specified items - The sum insured selected by **you**

For policyholders with a Contents sum insured of £125,000 or over £5,000 unspecified personal possession cover is included automatically for worldwide cover (The single article limit is increased to £2,500)

### Exclusions

**Malicious damage** - Does not cover damage by you, your family or other people living in the home.

#### Excluded loss or damage

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

**Let, lent or sublet (Malicious damage/theft pages** - Loss or damage by tenants is not covered. Loss or damage by theft is not covered unless violence or force is used.

## Exclusions Continued

**Pedal cycles** - Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

**Vehicles and craft** - Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these vehicles or craft.

## Unoccupancy Condition

- When your home is wholly or partly unoccupied it is a condition precedent to liability that:
- All gas and electrical services within your home are switched off at the mains except for any electrical circuits required to maintain any fire and intruder alarm, security protections, timed lights, heating systems, fridges or freezers.
- The water system to your home must be isolated at the mains and completely drained or the heating systems has been set at a minimum temperature of 5 degrees Celsius during the period 1st October to 1st April each year.
- All accumulations of mail or other combustible waste materials that form ready fuel for a fire should be removed from within the Unoccupied portion of your home.
- The Unoccupied portion of your home must be secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems.
- The Unoccupied portion of your home is subject to a programme of comprehensive internal and external inspections undertaken by an authorised representative of you to ensure continued compliance with the other terms of this condition. Inspections should commence within the initial 14 days following your home becoming Unoccupied and continue at intervals not exceeding 14 days thereafter. Inspection results are to be recorded and retained at a separate location during the period of unoccupancy; and any new accumulations of junk mail found during such inspection should be removed
- The insurers are to be notified within 7 days in the event of damage or unauthorised entry to the Unoccupied area becoming evident or known to you or your representative.
- An increased excess of £500 attaches in respect of Events 3, 5, 6, 8 and 10.

## RLC1 – HOLIDAY HOME COVER

Contents cover is available for your holiday/second home up to a £50,000 total Sum Insured.

Malicious Damage, Theft and attempted theft, Escape of water, Oil Leaking from any fixed appliance, pipe or tank and Accidental damage are reinstated to provide full cover whilst the property is unoccupied for any period in excess of 45 consecutive days subject to compliance with the above unoccupancy conditions - An increased excess of £250 will apply to all claims under the Accidental Damage peril.

### How do I make a claim?

If you need to make a claim you should report the damage directly to insurer appointed adjusters, QuestGates, who can be contacted via their 24-hour claims line 0800 195 5684 or via an email to [private@questgates.co.uk](mailto:private@questgates.co.uk). Please make contact as soon as possible in the event of any loss or damage. If you do have to make a claim you will need to provide your Ross and Liddell reference number, your name, address and telephone number(s); the place where the loss or damage occurred and what caused the loss or damage.

Owners should report the damage directly to Questgates on the above number. You will be asked to obtain two estimates for repair/replacement, provide proof of ownership and/or valuations and photographs of the damaged or lost items. This procedure allows the owners to use their own suppliers if agreed or, if appropriate, negotiate a cash settlement so they can carry out their own repairs.

If during any part of the claims process you are unhappy with the advice being provided or the level of service, please contact our insurance department who will intervene accordingly.

### Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

**Who to contact in the first instance** - Many concerns can be resolved straight away, so first of all, please contact Ross and Liddell as they will generally be able to provide you with an immediate response to your satisfaction.

### The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows: Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

You can telephone on: **0845 080 1800** Or e-mail: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

### Can I receive compensation if Zurich cannot meet its obligations to me?

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This insurance is protected in full for the first £2000 and then 90% of the remainder of the claim. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 020 7892 7300.

### If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid.

**Our Commission** - Our current remuneration from insurers is by way of commission at 22.50% net of Insurance premium tax. This reflects the work we undertake on behalf of the insurer. This work includes the administration and issue of policy documentation, certificates and endorsements, the production of renewal terms and billing services for individual property owners and the monitoring of claim

**Theft from unattended road vehicles** - Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

**Terrorism** - Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

**Mobile Phones** – Cover for mobile phones is not available under any section of the policy.