

# first direct Home Insurance Policy Summary

This is an important document which we recommend you read. This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

## Who are the insurers?

The insurers of this policy are:

- for all sections of this policy other than as noted immediately below: Aviva Insurance UK Limited
- home Emergency: Inter Partner Assistance SA.

## What is first direct home insurance?

The **first direct** Home Insurance policy is a multi-section household insurance policy. All sections are optional except that you must select Buildings, Contents or both. Cover is available for Contents (with an Accidental Damage option), Clerical Business Equipment, Personal Belongings, Pedal Cycles, Buildings (with an Accidental Damage option), Home Emergency and Legal Expenses.

## What are the benefits and features of first direct home insurance?

Your policy includes the following significant benefits and features, which are explained in detail in your policy booklet. Your policy can be based on Buildings, Contents or both sections together. Where different levels of cover are available the amount you choose will be shown on your policy schedule.

### All sections

- claims service and domestic helpline for advice about domestic property repairs
- legal Helpline for advice concerning personal legal issues
- helplines available 24 hours a day, 365 days a year.

### Contents section - see Section 1 - contents in policy booklet for details.

Cover is provided for an extensive range of events such as fire, storm, theft and flood. Cover is for:

- household goods and personal belongings; you can either use our blanket cover of £50,000 or choose the amount you need between £15,000 (depending on number of bedrooms) and a maximum of £80,000 overall
- valuable contents (such as jewellery, collections and works of art) of up to £6,000 overall (can be increased on request) with no item more than £1,500 unless specified
- contents temporarily removed from the home covered up to £5,000
- accidental damage to audio, video and computer equipment, mirrors and fixed glass in furniture
- contents covered in outbuildings (limit of £2,000 if loss due to theft) and in the garden (up to £500)
- replacement locks if keys are lost or stolen (up to £500)
- spoilage of food in freezers (up to £400)
- loss of heating fuel and metered water (up to £1,000)
- alternative accommodation following an insured loss (up to £7,500)
- your liability as employer (up to £10m), tenant (up to £5,000), occupier and in a personal capacity (up to £2m).

With the **Extra Accidental Damage** option all other accidental damage occurring in the home, that we regard as insurable, is covered. See Section 2 - Extra accidental damage cover for contents in policy booklet for details.

### Clerical business equipment section - see Section 3 - Clerical business equipment in policy booklet for details. Cover is optional and is only available if Section 1 - Contents is included.

Cover is provided for:

- loss or damage to clerical business equipment (up to £5,000)
- loss or damage to clerical business stock or trade samples (up to £500)
- theft of business money and business credit cards (up to £300).

### Personal belongings section - see Section 4 - Personal belongings (in and away from your home) in policy booklet for details. Cover is optional and is only available if Section 1 - Contents is included.

Cover is much wider than is otherwise available under the Contents section and is provided for accidental loss or damage including losses away from your home anywhere in the world. Includes:

- your personal belongings; you choose the amount you need, from £2,000 to £10,000 overall
- individual items up to £1,500 (higher value items to be specified individually)
- money (up to £500) and credit cards (up to £1,000).

**Pedal cycles section** - see Section 5 - Pedal cycles in policy booklet for details. Cover is optional and is only available if Section 1 - Contents is included.

Cover is provided for accidental loss or damage, including losses away from your home anywhere in the world for all your household's pedal cycles. You choose the highest value of any cycle, from £300 to £1,500.

**Buildings section** - see Section 6 - Buildings in policy booklet for details.

Cover is provided for an extensive range of events such as subsidence, fire, storm, theft and flood. Cover is for:

- loss or damage to the structure of your home
- loss of rent and alternative accommodation following an insured loss (up to £80,000)
- accidental damage to fixed glass, sanitary fixtures and service pipes and cables
- your legal liability as owner of your home (up to £2m).

With the **Extra Accidental Damage** option all other accidental damage occurring to the home, that we regard as insurable, is covered. See Section 7 - Extra accidental damage cover for buildings in policy booklet for details.

**Home emergency section** - see Section 8 - Home emergency in policy booklet for details.

Cover is optional and is provided for:

- making your home safe and secure and restoring essential services if something sudden and unforeseen occurs (up to £500 per incident)
- alternative accommodation if your house is uninhabitable (up to £100 per incident).

**Legal expenses section** - see Section 9 - Legal expenses in policy booklet for details.

Cover is optional and provides up to £50,000 to cover the cost of legal action arising from:

- your death or personal injury including as a result of medical negligence
- physical damage to your personal belongings following the above
- your buying, selling or hiring goods or services for your private use where 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.

### **What are the significant or unusual exclusions or limitations of first direct home insurance?**

Your policy excludes some situations. Please refer to your policy booklet for full details but the most significant or unusual exclusions are outlined below. Your policy excludes:

#### **All sections**

- you must comply with the 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 become aware of a possible claim under this 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 normally £75 (although there is no excess for Home Emergency or Legal Expenses) but can be altered by you or us, and an excess of £1,000 normally applies for subsidence under the Buildings section
- certain losses or damage if any endorsement or clause is shown in your policy schedule
- damage caused directly by your pet animals or your pet birds.

**Contents section** - see Section 1 - Contents in policy booklet for details.

- no cover is provided for boats, boards or watercraft of any kind
- no cover is provided for items used for business or professional purposes, but wider cover is available under Section 3 - Clerical business equipment
- certain losses or damage when your home is unoccupied for more than 30 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil, or to contents in the open)
- theft or malicious damage caused by you or members of your household or which you have chosen to overlook
- the cost of replacing any undamaged items, which form part of a set, collection, suite or item of a uniform nature
- loss or damage to pedal cycles in the open, but wider cover is available under Section 5 - Pedal cycles
- theft of contents temporarily removed from the home, unless by somebody using force and violence or deception to enter a building, but wider cover is available under Section 4 - Personal belongings
- accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment, but wider cover is available under Section 4 - Personal belongings
- loss or damage to your Contents from any cause not listed in your policy booklet, but wider cover is available under Section 2 - Extra accidental damage cover for your contents and Section 4 - Personal belongings.

The following exclusions apply under the **Extra Accidental Damage** option - see Section 2 - Extra accidental damage cover for contents in policy booklet for details.

- accidental damage occurring outside the home, but wider cover is available under Section 4 - Personal belongings.

**Clerical business equipment section** - see Section 3 - Clerical business equipment in policy booklet for details.

- certain losses or damage when your home is unoccupied for more than 30 days in a row
- losses caused by mistakes
- theft of business money unless by somebody using force and violence or deception to enter your home
- theft of money and credit cards not immediately reported to the appropriate authority once discovered by you.

**Personal belongings section** - see Section 4 - Personal belongings (in and away from your home) in policy booklet for details.

- no cover is provided for pedal cycles, 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 equipment, 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
- theft or malicious damage caused by you or members of your household or which you have chosen to overlook
- theft of money and credit cards not immediately reported to the appropriate authority once discovered by you
- restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies
- the cost of replacing any undamaged items, which form part of a set, collection, suite or item of a uniform nature
- damage to sports racquets, sticks, bats and clubs while in play.

**Pedal cycles section** - see Section 5 - Pedal cycles in policy booklet for details.

- no cover is provided for pedal cycles with a motor
- no cover is provided while the pedal cycle is being used for racing, pacemaking or trials
- loss or damage caused by theft unless the cycle is locked to an immovable object or in a locked building to which only you have access
- loss or damage caused by theft from a flat you live in unless by somebody using force and violence or deception to enter your home
- loss or damage to tyres and accessories unless the cycle is stolen or damaged at the same time.

**Buildings section** - see Section 6 - Buildings in policy booklet for details.

- damage caused by wet or dry rot
- certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil)
- certain loss or damage caused by you, members of your household, lodgers or tenants
- liability as occupier of your home, but this can be insured under Section 1 - Contents
- loss or damage to your Buildings from any cause not listed in the policy booklet, but wider cover is available with Section 7 - Extra accidental damage cover for your buildings
- cover does not extend to all damage caused by subsidence - for example coastal and river 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.

**Home emergency section** - see Section 8 - Home emergency in policy booklet for details.

- loss or damage arising from circumstances you were aware of before taking this cover
- loss or damage caused by boilers or heating systems not properly maintained or more than 15 years old

- items that need replacing due to normal use, such as light bulbs, or due to natural wear and tear
- replacing washers in leaking or dripping taps, outside overflows, replacement cylinders, tanks, radiators and sanitaryware. Burst or leaking flexible hoses or leaking washing appliances. Outside water supply pipes.
- breakdown of, loss or damage to domestic appliances or Saniflow toilets
- any damage or failure from deliberate acts, negligence, misuse or faulty workmanship
- any damage due to vermin.

**Legal expenses section** - see Section 9 - Legal expenses in policy booklet for details.

The insurer will only cover claims:

- which occur during the period of insurance
- which have reasonable prospects of success
- reported as soon as possible and within 180 days of the event giving rise to the 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 pay any costs incurred before your claim has been accepted or any costs if action has been taken prior to our agreement.

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

- a matter you should have realised might occur before entering this contract
- death, personal injury or damage to property as a result of an accident involving a vehicle you were driving
- gradually developing illnesses 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, service charges or renewal of the tenancy agreement
- divorce, matrimonial, cohabitation, maintenance or custody matters.

### How long does first direct home insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

### What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

### How do I make a claim?

For all sections excluding Home Emergency and Legal Expenses, telephone 0845 300 6032.

For Home Emergency, telephone 0845 300 0957.

For Legal Expenses, telephone 0800 051 1716.

### How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone us on 0845 300 6031 for complaints regarding sections 1 to 9 of your policy booklet, or 0845 300 6032 for complaints about a claim. Please refer to your policy booklet for full details on the complaints procedure and postal addresses for written complaints.

**first direct** and the insurers are covered by 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. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

### Would I receive compensation if the insurers were unable to meet their liabilities?

The insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations depending on the type of insurance and circumstances of the claim.

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