

Schofields UK Holiday Home Insurance Policy Summary

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the certificate wording a copy of which is available on request and can be viewed on our website www.schofields.ltd.uk

BUILDINGS AND CONTENTS SECTIONS

INCLUDES COVER FOR LOSS OR DAMAGE CAUSED BY:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood or Weight of Snow, Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or Attempted Theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Landslip or Heave, Falling Trees, Lamp-posts or Telegraph Poles.

BUILDINGS SECTION ALSO INCLUDES COVER FOR:

Accidental damage to underground pipes, breakage of fixed glass, sanitary fixtures, solar panels and ceramic hobs.

CONTENTS COVER:

Can be extended to include accidental damage

A Holiday Home or Second Home risk is one where the property is:-

- Occupied as a weekend or holiday home by the proposers family or
 - Let or sub let commercially on a short term basis as holiday accommodation
 - No more than 8 bedrooms (whether used as bedrooms or not)
 - Situated in Great Britain, channel Islands and Isle of Man
 - Unless otherwise agreed buildings are deemed to be built of brick, stone or concrete and the roof with slate, tiles, asphalt or concrete
- Or:
- Wooden construction – Wooden Lodge constructed on a concrete base with a pitched, tiled or slate roof.
 - The property must be connected to mains water and electricity services.
 - In a good state of repair

and is not:

- Used for business (other than holiday letting)
- A main residence or let to tenants
- Permanently unoccupied
- Left empty (e.g., during building works)
- In the course of construction

Certain restrictions apply when the property is not furnished enough to be normally lived in, particularly with regard to burst pipes, theft/attempted theft and malicious damage.

WINTER HEATING/WATER DRAIN DOWN – BUILDINGS & CONTENTS SECTION

From 1st November to 31st March inclusive when the Holiday Home has been unoccupied for more than 5 consecutive days the first £1,000 for each loss or damage unless;

- the water supply has been turned off at the main stop cock; or
- the central heating system is kept running 24 hours each day to maintain a minimum temperature of 55F (13C) or;
- a pre-agreed and approved “Floodcheck” device is fitted and fully operational when the excess will remain at £250 for each loss or damage.

STORAGE HEATER CLAUSE

When the property is heated by storage heaters, from the 1st November to 31st March inclusive when the Holiday Home has been unoccupied for more than 48 consecutive hours, cover excludes loss or damage directly caused by escape of water from fixed water tanks, apparatus or pipes unless the water has been turned off at the stop cock within the property.

If **you** fail to comply with the above this insurance will become invalid in respect of loss or damage resulting from escape of water.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

BUILDINGS SECTION

- The first £50 of every claim increased to £250 in respect of claims arising from weight of snow and escape of water from fixed water tanks, apparatus or pipes, except for subsidence, heave and landslip where this amount is increased to £1,000
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function is excluded.

CONTENTS SECTION

- The first £50 of each and every claim, increased to £250 in respect of claims arising from escape of water from fixed water tanks, apparatus or pipes, except for subsidence, landslip or heave where the amount is increased to £1,000.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function is excluded.
- Property of Tenants is excluded.
- Silver and silver plated articles are limited to £150.
- Cash, money, jewellery, gold articles, works of art, valuables are excluded.
- Property in the open is limited to £2,000.
- Excluding property not permanently kept at the premises, including baggage and personal effects temporary removed from the permanent dwelling house. Growing plants/gardens, trees and items of a similar nature

ACCIDENTS TO DOMESTIC STAFF SECTION

Indemnity for legal liability for injury to employees such as cleaners, caretakers or gardeners. The limit of liability is £5M any one accident, plus costs and expenses incurred in defending a claim.

LEGAL LIABILITY TO THE PUBLIC SECTION

Indemnity for legal liability for injury to third parties including damage to their property arising from use of the property as a holiday home or let property, including injury or damage to the tenants. The limit of indemnity is £5M any one accident plus costs and expenses incurred in defending a claim.

LOSS OF USE AND DENIAL OF ACCESS SECTION

Providing cover up to twice the contents sum insured or as agreed for buildings only insurances following loss or damage to the premises insured by an insured contingency as defined in the policy wording.

THEFT OF KEYS SECTION

Provides cover for replacing locks to external doors and alarm following loss of keys.

About your insurance

This insurance is underwritten by certain Underwriters at Lloyd's.

The period of Insurance will be for 12 months unless otherwise agreed by Underwriters. The period of Insurance will be shown in the schedule of insurance.

At least 21 days before each insurance renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the insurance, unless you have specifically agreed alternative payment methods. Failure to pay within the terms may result in your Insurance being cancelled.

Cancellation

You may cancel this insurance within 14 days from the day you purchase this insurance or the day on which you receive the insurance document, or whichever is the later and receive a refund of the premium paid, as per the insurance wording. Underwriters reserve their rights to refund any premium if you have made a claim on this insurance.

Claims

In the unfortunate event you should need to make a claim please contact: Schofields Underwriting Agencies, Trinity House, 7 Institute Street, Bolton BL1 1PZ Tele: 01204 365080 Fax: 01204 394346
E-Mail: holidayhomes@schofields.ltd.uk

Complaints Procedure

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concern about your insurance or the handling of a claim you should, in the first instance, contact Schofields Underwriting Agencies.

If you are unable to resolve the matter with them and wish to make a complaint you may do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The full complaints procedure is shown in the certificate wording.

Financial Services Compensation Scheme

Lloyd's are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the **Scheme** if **Underwriters** are unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the **Scheme**, the level and extent of the compensation would depend on the nature of this contract. Further information about the **Scheme** is available from the Financial Services compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fcs.org.uk

Schofields Underwriting Agencies is authorised and regulated by the Financial Services Authority. Our FSA Registration number is 118669. You can check this on the FSA's Register at www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.