

Schofields Underwriting Agencies Comprehensive 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 of insurance, a copy of which is available on request and can be viewed on **your** insurance intermediaries' website www.schofields.ltd.uk

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.

And is not:

- A main residence or let to tenants;
- Permanently unoccupied;
- Undergoing conversion, extension or structural building work.

BUILDINGS AND CONTENTS SECTIONS

INCLUDES COVER FOR LOSS OR DAMAGE CAUSED BY: Fire, Lightning, Explosion, Earthquake, Aircraft and other flying devices or articles dropped from them, Storm or Weight of snow, Flood, 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, Collision by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, **Subsidence, Landslip or Heave**, Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts, Falling Trees, Lamp-posts or Telegraph Poles.

SECTION ONE: BUILDINGS

- The **holiday home** and its decorations;
- fixtures and fittings attached to the **holiday home**;
- domestic outbuildings, garages, domestic fixed fuel oil tanks, fixed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences **you** own or for which **you** are legally responsible within the **premises** named in the **schedule**.

Cover also includes **accidental damage**/ breakage to:

- Fixed glass and double glazing (including the cost of replacing frames), solar panels, **sanitaryware** and ceramic hobs;
- Domestic fuel oil pipes; underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables.

Cover can be extended to include **accidental damage** to **your Buildings**.

SECTION TWO: CONTENTS

Household goods and personal property, within the **holiday home**, which are **your** property or which **you** are legally responsible for.

Contents also includes:

- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **holiday home**;
- property in the open but within the **premises** is limited to £5,000;
- silver and silver plated articles are limited to £1,000;
- television sets and video/ DVD recorders.

Cover can be extended to include **accidental damage** to your **Contents**.

Contents does not include:

- cash, currency, bank notes, negotiable documents or coins, stamps, deeds, registered bonds and other personal documents, jewellery, furs, gold articles, works of art or **valuables**;
- property of tenants;
- property not permanently kept at the **premises**, including baggage and personal effects temporarily removed from the permanent dwelling house;
- growing plants/gardens, trees and items of a similar nature;
- motor vehicles including motor bikes, quad bikes or sit on lawn mowers, caravans, trailers or watercraft and accessories.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

SECTION ONE: BUILDINGS

Unless stated otherwise on the **schedule**:

- The first £50 of every claim, other than:
- The first £250 of every claim arising from weight of snow;
- The first £500 of every claim for escape of water from fixed water tanks, apparatus or pipes;
- The first £1,000 of every claim for **subsidence, heave and landslip**.

SECTION TWO: CONTENTS

Unless stated otherwise on the **schedule**:

- The first £50 of every claim, other than:
- The first £250 of every claim arising from weight of snow;
- The first £500 of every claim for escape of water from fixed water tanks, apparatus or pipes;
- The first £1,000 of every claim for **subsidence, heave and landslip**.

SECTION THREE: ACCIDENTS TO DOMESTIC STAFF SECTION

Legal liability cover for accidental **bodily injury** to domestic staff such as cleaners, caretakers or gardeners employed under a contract of service. The limit of liability is £5,000,000 any one accident, plus costs and expenses incurred in defending a claim.

SECTION FOUR: LEGAL LIABILITY TO THE PUBLIC SECTION

Legal liability cover for **bodily injury** to third parties including damage to their property arising from use of the **premises** as a **holiday home**, including injury or damage to the tenants. The limit of liability is £5,000,000 any one accident plus costs and expenses incurred in defending a claim.

SECTION FIVE: 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 certificate of insurance.

SECTION SIX: THEFT OF KEYS SECTION

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

About your insurance

This insurance is arranged by Schofields Underwriting Agencies on behalf of Axis Managing Agency Limited who manages AXIS Syndicate 1686 and 2007 at Lloyd's. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962).

The **period of insurance** will be for twelve (12) months unless otherwise agreed by Underwriters. The **period of insurance** will be shown in the **schedule** of insurance. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancellation

14 day cooling-off period

You may cancel the insurance by sending **your insurance intermediary**, Schofields Underwriting Agencies, written notice within fourteen (14) days of it starting or (if later) within fourteen (14) days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

Cancellation after the 14 day cooling-off period

You may cancel this insurance after the first fourteen (14) days by giving **your insurance intermediary**, Schofields Underwriting Agencies, notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside of the fourteen (14) day cooling off period, there will be an additional charge of £25.00 applied by **your insurance intermediary** to cover the administrative cost of providing the insurance. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

If **you** pay **your** premium by instalments and **you** wish to cancel this insurance, cover will be cancelled from the date of the cancellation request. Where a claim has been notified during the current **period of insurance**, **you** must continue with the instalment payments throughout the remaining **period of insurance**, or pay the remaining premium in full. If **you** fail to do so, **we** may deduct any outstanding amount from any claims settlement.

Claims

In the unfortunate event **you** should need to make a claim please contact Adjusting Associates as soon as reasonably possible, quoting **your** policy number, where **your** claim will be registered and **you** will be told what to do next.

Contact details: Adjusting Associates LLP, Telephone: 01443 229513. Facsimile: 01443 229995. Email: claims@adjustingassociates.com

Address: Unit 2, Sovereign Court, Sterling Drive, Llantrisant, Rhondda Cynon Taff, CF72 8YX.

Complaints Procedure

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times, **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions about **your** policy, **you** should in the first instance contact **your insurance intermediary**, Schofields Underwriting Agencies.

If **you** have any questions about a claim, please contact **your** claims handler, Adjusting Associates.

In the event that **you** are dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to either the insurer, Axis Managing Agency Limited or the Complaints team at Lloyd's. Contact details are as follows:

Complaints, Axis Managing Agency Limited, 21 Lombard Street, London, EC3V 9AH.

Tel No: 020 7050 9000. E-mail: complaints@axiscapital.com or

Complaints, Lloyd's, One Lime Street, London, EC3M 7HA.

Tel No: 020 7327 5693. Fax No: 020 7327 5225. E-mail: complaints@lloyds.com. Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied with the outcome of **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution service.

If **you** live in the United Kingdom or the Isle of Man, the contact information is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel No: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

If **you** live in the Channel Islands, the contact information is: Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG. Tel No: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610. Fax No: +44 1534 747629. Email: enquiries@ci-fo.org. Website: www.ci-fo.org

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

Making a complaint does not affect **your** right to take legal action.

Financial Services Compensation Scheme

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to **you** under this insurance.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Schofields Underwriting Agencies is authorised and regulated by the Financial Conduct Authority.

Our FCA Registration number is 118669. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.