

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them.

Who are the insurers?

The insurers of this policy are Norwich Union Insurance Limited, trading as Norwich Union Direct. Registered Address: 8 Surrey Street, Norwich, NR1 3NG. The above insurer is authorised and regulated by the Financial Services Authority.

The Home Emergency Cover section is underwritten by Inter Partner Assistance SA. Registered No. FC008998. Registered UK Office: The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Authorised by the Commission Bancaire, Financière et des Assurances (the Banking, Finance and Insurance Commission) in Belgium and regulated by the Financial Services Authority in the UK.

What is the Norwich Union Direct Home policy?

The Norwich Union Direct Home policy is a multi-section home insurance policy. All sections are optional except that you must select either Buildings or Contents. Sections are provided for Contents (with an Accidental Damage option), Personal Belongings, Pedal Cycles, Buildings (with an Accidental Damage option), Legal Services and Home Emergency cover.

All sections

What are the benefits and features of the Norwich Union Direct Home policy?

The cover provided includes the following features and benefits, which are explained in detail in your policy booklet.

- Claims service and Domestic Helpline – both available 24 hours a day, 365 days a year
- Domestic Helpline for advice about domestic property repairs and access to reputable tradesmen
- Monthly payment option.

What are the significant or unusual exclusions or limitations of the Norwich Union Direct Home policy?

- 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 are 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 £100 but an excess of £1000 normally applies for subsidence under the Buildings section
- Certain losses or damage are not covered if any endorsement/clause is shown on your policy schedule
- Damage caused by chewing, scratching, tearing or fouling by domestic animals is not covered.

Contents section

See Section 1 – Contents in your policy booklet for details.

What are the benefits and features?

Your Contents section includes the following significant features and benefits which are explained in detail in your Policy Booklet.

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc – see policy booklet.

In addition cover is also provided for:

- Contents temporarily removed from the home (up to £5,000)
- Accidental damage to audio, video and computer equipment
- Contents in outbuildings (up to £1,500) and in the garden (up to £250)
- The limit for contents in the garden can be increased to £1,250, for an additional premium
- Replacement locks if keys are 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 £6,000)
- Your liability as occupier, employer, tenant and in a personal capacity.

With the **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.

What are the significant or unusual exclusions or limitations?

See Section 1 – Contents in your policy booklet for details.

Your policy does not cover:

- Boats, boards, watercraft of any kind
- Items used for business or professional purposes
- Certain losses or damage when your home is unoccupied for more than 30 days in a row
- Theft or malicious damage caused by you or members of your household
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- Loss or damage to pedal cycles in the open – but wider cover is available under **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 **Personal Belongings**
- Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment – but wider cover is available under **Personal Belongings**
- Loss or damage to your Contents from any cause not listed in the policy booklet – but wider cover is available under the **Accidental Damage option** and the **Personal Belongings section**.

The following exclusions apply under the Accidental Damage option – see Section 2 extra accidental damage cover for contents, in your policy booklet, for details.

- Accidental damage occurring outside the home – but wider cover is available under **Personal Belongings**
- Damage occurring when your home is lent, let or sub-let.

Personal Belongings section

See Section 3 – Personal belongings in and away from your home, in your policy booklet, for details.

What are the benefits and features?

Your Personal Belongings section includes the following significant features and benefits which are explained in detail in your Policy booklet.

This provides much wider cover than is otherwise available under the **Contents section** for your clothing, personal belongings, money (up to £250) and credit cards (up to £1,000). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

See Section 3 – Personal belongings in and away from your home, in your policy booklet, for details.

- No cover is provided under this section 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 instruments, 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
- Restrictions apply for theft from an unattended vehicle and a limit of £1,500 applies. See policy booklet for details.
- The cost of replacing any undamaged items that form a part of a set, suite or item of a uniform nature
- Damage to sports racquets, sticks, bats and clubs while in play.

Pedal Cycles section

See Section 4 – Pedal cycles in your policy booklet for details.

What are the benefits and features?

Your Pedal Cycles section includes the following significant features and benefits which are explained in detail in your Policy booklet.

Loss or damage to your pedal cycles anywhere in the world up to the limit shown in your schedule.

What are the significant or unusual exclusions or limitations?

Your policy does not cover:

- Pedal cycles with a motor
- The pedal cycle whilst being used for racing, pacemaking or trials
- Loss or damage caused by theft
 - Unless locked to an immovable object or in a locked building to which only you have access
 - From a flat you live in, unless entry is made by violent and forcible means, or deception.

Buildings section

See Section 5 – Buildings in your policy booklet for details.

What are the benefits and features?

Your Buildings section includes the following significant features and benefits which are explained in detail in your Policy booklet.

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see policy booklet.

In addition cover is also provided for:

- Alternative accommodation following an insured loss
- Accidental damage to fixed glass and sanitary fixtures and underground services
- Your legal liability as owner of your home.

With the **Accidental Damage option** this cover is extended to cover all other accidental damage that we regard as insurable – see Section 6 – Extra accidental damage cover for buildings, in policy booklet, for details.

What are the significant or unusual exclusions or limitations?

Your policy does not cover:

- 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
- Certain loss or damage caused by you or members of your household
- Liability as occupier of your home, but this can be insured under the **Contents section**
- Loss or damage to your Buildings from any cause not listed in the Policy booklet – but wider cover is available with the **Accidental Damage option**.

Legal Services section

See Section 7 – Legal Services, in the policy booklet, for details.

What are the benefits and features?

Your Legal Services section includes the following significant features and benefits which are explained in detail in your Policy booklet.

Costs of legal action arising from:

- Your death or personal injury including as a result of medical negligence
- Loss or 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?

The insurer will only cover claims:

- Which occur during the period of insurance
- Have reasonable prospects of success
- Reported as soon as possible and within 180 days of the event giving rise to the claim
- Relating to 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, services charges or renewal of the tenancy agreement
- Divorce, matrimonial, cohabitation, maintenance or custody matters.

Home Emergency Cover section

This section only applies when shown in your schedule. See your separate Home Emergency Cover section booklet for details.

What are the benefits and features?

Your Home Emergency Cover section includes the following significant features and benefits which are explained in detail in your Policy booklet.

- Emergency cover for:
 - The loss of essential services to your home. Essential services being mains drainage to the boundaries of the home, water, electricity and gas within the home and the main source of heating or hot water where no alternative exists
 - Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather
 - Blockages in toilet waste pipes
 - Plumbing problems related to leaking pipes, blocked drains, water tanks or leaking radiators
 - Loss of all keys to get into your home (excluding garages and outbuildings)
 - Broken or damaged windows and doors that are a security risk**any time from 29 days after the start date of this section**
- Emergency helpline available 24 hours a day, 365 days a year
- Attendance by an approved contractor to carry out the necessary repairs – normally the same day
- Up to £500 per incident to cover the cost of call out, repairs, labour and VAT
- Up to £100 per incident for overnight accommodation (including travel costs) if your home becomes uninhabitable as a result of the emergency
- No excess to pay
- Repairs are guaranteed for a minimum of 3 months.

What are the significant or unusual exclusions or limitations?

Please refer to "What you are not insured for" in your separate Home Emergency Cover section booklet for full details:

- Any loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency Cover or any emergency which happens before the cover under this section starts or within 28 days of the start date of the cover under this section; it does not apply when you renew your cover
- Any loss or damage caused by a boiler or heating system which has not been properly maintained or which is over 15 years old

- The cost of replacing parts due to natural wear and tear
- Water supply pipes outside the home
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards.

How long does my Norwich Union Direct Home insurance run for?

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

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 claims under all sections except Legal Services and Home Emergency telephone us on **0800 222500**.

For claims under Legal Services telephone us on **0800 096 5850**.

For claims under Home Emergency telephone **0845 300 3346**.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write or telephone us on **0800 068 3662**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone taping

For our joint protection telephone calls may be recorded and/or monitored.