

esure<sup>®</sup>

# esure Home Insurance

Policy Summary



Please note this is a policy summary. You can find full details of the terms and conditions in the policy booklet and schedule.

esure home insurance can cover **Your Buildings and Contents** (with optional Accidental Damage, **Personal Possessions** and **Specified Items** cover), and offers optional extras of Family Legal Protection, Home Emergency, Pest and Annual Travel Insurance cover. The type and level of cover and the optional extras **You** have chosen are shown in **Your Schedule**. Most claims will be subject to an **Excess**, which is the amount **You** have to pay towards the claim. **Your Schedule** shows the excesses applicable to **You** and any policy limits that apply.

esure home insurance is underwritten by esure Insurance Limited. Family Legal Protection is administered by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited. Home Emergency and Pest covers are administered by AXA Assistance (UK) Limited and underwritten by Inter Partner Assistance UK (IPA), and Annual Travel Insurance is administered by Allianz Global Assistance and underwritten by AWP P&C SA, along with certain underwriters at Lloyd's.

## Information about your contracts

**You** will enter into two separate contracts when **You** take out an insurance policy through esure. The first contract is with esure Services Limited, for arranging and administering **Your** insurance policy, who shall charge you arrangement and administration fees for providing this service. Further details can be found in Your Agreement with esure Services Limited.

The second contract is with esure Insurance Limited, for providing **Your** insurance, who shall charge **You** a separate premium inclusive of insurance premium tax. Their terms and conditions are set out in this document, **Your** statement of insurance, and **Schedule**. The new business arrangement, administration fees and insurer premium will form the cost of the insurance.

If **You** have taken out any of the optional extras cover (Family Legal Protection, Home Emergency, Pest or Annual Travel), **You** have a separate contract or contracts of insurance with the insurer which provides cover under those sections. **You** will find the details about **Your** optional extras contract(s) and the insurer(s) in the 'Optional Extras' section of the policy booklet.

## Your duty to provide accurate and up-to-date information

**You** must take reasonable care to ensure information provided or confirmed to **Us** before you enter into, vary or renew **Your Policy** is accurate and not misleading.

You also have a duty to ensure that all **Your Household Goods, High Risk Items, Personal Possessions** and **Specified Items** are insured for their full replacement cost as new at all times.

When any of the information shown in **Your Schedule** changes, **You** must let **Us** know.

Please tell **Us** about changes to any of the following:

- If **You** change address
- Changes to the **Sum Insured** or **Specified Items**
- Changes to the number of **Bedrooms**
- If the **Home** is going to be let
- If the **Home** will be used for any business or commercial use
- If anyone other than **Your Household** will be living at the **Home**
- If the **Home** will be **Unoccupied** or **Unfurnished** for 30 days or more
- If the **Home** will be used as a holiday home
- If anyone living at the property receives any convictions.

Once **You** tell **Us** about any changes to the above, **We** will advise **You** if **We** can continue the **Policy**, and if there will be any change to the **Policy Terms** and/or premium.

If **You** deliberately provide **Us** with inaccurate or misleading information, or do not take care that the information provided is accurate and not misleading, this could lead to **You** being uninsured, **Your Policy** cancelled, or a claim rejected or reduced. Unless it would be unfair, **We** can also retain the premiums **You** have paid and recover any outstanding premiums. **We** may also recover any payments made on previous claims.

In all other cases, if **You** fail to take reasonable care, **We** will look at what **We** would have done if the information provided had been accurate and complete:

- i) If **We** would have charged **You** more premium, **We** may proportionately reduce the amount payable on any claim. **We** calculate the reduction by comparing the premium **We** actually charged with the premium **We** would have charged; and/or
- ii) If **We** would have applied different or additional **Terms** to **Your Policy** (other than an increased premium), **We** may treat those terms as applying to **Your Policy** (for example, these terms could be an additional excess, exclusion or endorsement); or
- iii) If **We** would not have offered **You** a **Policy** on any **Terms**, **We** may treat **Your Policy** as if it had not existed (from the start date, renewal date or date **You** made any changes to it), and refuse all claims under it. **We** will return your premium but may recover payments made on previous claims.

Where **We** do not treat **Your Policy** as if it had not existed, **We** will let **You** know about any different or additional **Terms** which apply to **Your Policy**, and/or of any reductions that will be applied to claims payments. If **You** do not wish to continue with the cover on such terms, **You** may cancel **Your Policy** in accordance with the cancellation conditions.

If **We** do not want to continue providing cover on different or additional **Terms**, and/or on the basis that **We** would reduce the amount payable on any claim, **We** may cancel **Your Policy** in accordance with the cancellation conditions.

## Underinsurance

**You** must make sure that all your **Household Goods**, **High Risk Items**, **Personal Possessions** and **Specified Items** are covered for what it would cost to buy new replacements. If **You** do not do so, **We** will proportionately reduce the amount payable on any claim. **We** will calculate the reduction by comparing the **Sum Insured** for all **Your Household Goods**, **High Risk Items** and **Personal Possessions** with the new replacement cost for all items.

## Standard features and benefits

It is important that **You** read **Your Schedule** and the general **Terms**, conditions and **Exclusions** that apply to this **Policy**. Please note that in some cases **We** will only pay up to the policy limit as shown in **Your Schedule**.

Whenever **You** make a claim **You** will need to pay the **Excess** shown in **Your Schedule**.

The following sections apply if **Your Schedule** states **You** have **Buildings** and/or **Contents** cover:

### Buildings cover

If **Your Schedule** indicates that **You** have **Buildings** cover, **We** Will pay up to the **Rebuilding Cost** for any loss of or damage to **Your Buildings** caused during the **Period of Cover** by any of the numbered causes listed below, unless there is a policy limit that applies.

#### What is covered:

Your **House**, the fixtures and fittings, outbuildings, garages and greenhouses, which are all designed and only used for domestic purposes. **Your Buildings/Home** also includes swimming pools, hard tennis courts, terraces, patios, driveways, footpaths, walls, gates, hedges and fences all within the same site at the insured address shown in **Your Schedule**.

### Contents cover

If **Your Schedule** indicates that you have **Contents** cover, **We** will pay up to the policy limit for any loss of or damage to any of the **Contents** within **Your Home** caused during the period of cover by any of the numbered causes listed below.

#### What is covered:

Covers **Your Household Goods** and **High Risk Items** while in **Your Home**.

1. Fire
2. Theft or attempted theft
3. **Storm** or **Flood**
4. Lightning/thunderbolt/earthquake
5. Explosion
6. **Subsidence** or **Heave** of the site on which **Your Buildings** stand or **Landslip**

7. Escape of water/burst pipe
8. Escape of oil
9. Impact
10. Breakage or collapse of TV aerials, radio aerials, aerial fittings, masts and satellite dishes
11. Aircraft & other airborne devices or articles dropped from them
12. Failing trees or branches
13. Riot, civil commotion, labour & political disturbances, vandalism and acts of malicious people
14. Smoke
15. Accidental damage – if selected and shown on your policy schedule.

#### The following sections apply if your schedule says you have buildings cover:

- Glass and sanitary ware
- Underground services
- Alternative accommodation and rent
- Sale of **Your Home**
- Professional fees, clearance costs & local authority requirements
- **Your liability as the owner of Your Home**
- **Your liability as the owner of Your previous Home**
- Emergency entry
- External door locks
- Trace and access.

#### The following sections apply if your schedule says you have contents cover:

- **Contents in Your garden**
- **Contents** which are temporarily removed from the **Home**
- External door locks
- Metered water, oil or liquid petroleum
- Mirrors and glass
- Alternative accommodation and rent
- Fatal accident benefit
- Personal liability and **Your liability as occupier of Your Home**
- Domestic staff – **Your liability as their employer**
- **Your liability as a tenant**
- Deeds and documents
- Special events
- Visitors' personal effects
- Freezer and refrigerator **Contents**
- Household removal
- Students **Contents**
- Nursing home
- Accidental damage if selected and shown on **Your Policy Schedule**.

#### Significant exclusions or limitations that apply to buildings and contents cover:

- when **Your House** is **Unfurnished** or **Unoccupied** for more than 30 consecutive days, **We** will not provide cover for: theft or attempted theft, escape of water/oil, vandalism and acts of malicious people, accidental damage, accidental breakage or damage of windows, fixed sanitary ware, ceramic hobs which form part of a fitted unit and contents left out in the open
- loss or damage to gates, hedges or fences caused by **Storm** or **Flood**
- loss or damage caused by vermin, birds, insects or domestic pets
- any extra cost of altering or replacing any items or parts of items which are not lost or damaged, and which form part of a set, suite or other article, of the same type, colour or design, including wall or floor coverings

- loss or damage caused by wear and tear
- loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of the taps being left on
- loss or damage caused by failure or lack of appropriate sealant and/or grout
- loss or damage caused by theft while **You** and **Your Household** are away from the **Home**, unless violence and force is used to enter or leave **Your Buildings**
- loss or damage, caused by **Storm**, resulting from the failure of a flat felt roof due to wear and tear or lack of maintenance
- business equipment - property owned or used totally or partly for business purposes or connected with any employment (except property defined as office equipment)
- valuables in the **Home** limit - any **High Risk Item** or **Household Good(s)** with a replacement value as new of £1,500 or more. This does not include items of furniture, carpets or domestic kitchen appliances. **You** will not be able to claim for any item valued at £1,500 or more under any section of this **Policy** if the item has not been listed as a **Specified Item**
- loss or damage to freezer **Contents** if the freezer or refrigerator is more than 10 years old
- **Motor Vehicles**, caravans, trailers, boats and any parts and accessories, which are designed to be used with any of these (full details are in the policy booklet)
- loss of or damage to soakaways and/or field drains
- liability which arises because **You** own, possess, or use the following:
  1. **Motor Vehicles**
  2. aircraft, drones, model and toy aircraft
  3. boats, boards and craft designed to be used on or in water, other than
    - (i) those only propelled by oars or paddles
    - (ii) pedestrian controlled toys or models.

## Personal possessions

Covers **You** for accidental loss, damage and theft of your **Personal Possessions** that are normally worn or carried on **Your** person, while they are temporarily removed from **Your Home** anywhere in the **United Kingdom**, and for up to 60 consecutive days anywhere in the rest of the world.

## Significant exclusions or limitations:

- covers **You** up to £1,499 for any one item, and any pedal cycle up to £500
- **We** will not pay under any section of the **Policy** for any single item valued at £1,500 or more that has not been listed as a **Specified Item**
- business equipment - property owned or used totally or partly for business purposes, or connected with any employment (except property defined as office equipment)
- loss or damage to pedal cycle wheels/tyres or accessories, unless the pedal cycle is lost or damaged at the same time
- loss or damage to any pedal cycle, which is left unattended away from the **Home**, unless locked to a fixed object
- theft or attempted theft from a road vehicle, unless the item(s) was contained in a locked boot, concealed luggage compartment or glove compartment of a locked vehicle, which was broken into by using force and violence - the maximum amount we will pay is £750
- any extra cost of altering or replacing any items or parts of items which are not lost or damaged, and which form part of a set, suite or other article, of the same type, colour or design, including wall or floor coverings
- **We** will only pay up to the amount shown on **Your** latest **Schedule**.

## Specified items

Covers **You** for accidental loss, damage and theft of your **Specified Items** while they are in **Your Home**, temporarily removed from **Your Home** anywhere in the **United Kingdom**, and for up to 60 consecutive days anywhere in the rest of the world.

For **Specified Items**, the **Sum Insured** must represent what it would cost to buy new replacements for all **Your Specified Items**. Please ensure **You** hold valuations for any jewellery and/or watches that **You** asked **Us** to insure as **Specified Items**. These valuations should not be more than three years old.

### Significant exclusions or limitations:

- any loss or damage which, if it had taken place at **Your Home** or any other place covered by the **Contents** section of this **Policy** booklet, would not be covered due to an exclusion contained in that section
- any pedal cycle, including accessories worth more than £500, or any item valued at £1,500 or more, under any section of this **Policy**, if the item has not been listed as a **Specified Item**.

### Family Legal Protection (optional extra)

We will pay up to £50,000 of cover for legal assistance in a wide range of disputes including:

- employment disputes
- contract disputes – for disputes over £250 (including VAT)
- personal injury
- property protection – for disputes over £250
- tax
- school admission disputes
- legal defence
- jury service and court attendance

We also have a confidential counselling helpline on matters such as relationship difficulties, bereavement, and post-traumatic counselling.

### Significant exclusions or limitations:

- a contract dispute arising from any loan, mortgage, pension, investment or borrowing
- the first £250 of any claim for property protection
- the first £250 of any claim for contract disputes
- any claim where the date of occurrence of the insured incident is prior to inception of this section of policy cover
- any claim for tax where **You** are self-employed, a sole trader, or in a business partnership
- any claim for legal defence where **You** have driven a **Motor Vehicle** without valid motor insurance
- any claim in relation to an illness, bodily injury or death caused gradually and not caused by a specific sudden accident, or caused in a road traffic accident where **You** were driving a **Motor Vehicle**.

If the legal action is going to be decided by a court in England or Wales and the damages **You** are claiming are above the small claims track limit, the adviser must enter into a conditional fee agreement which waives their own fees if **You** fail to recover the damages that **You** are claiming in the legal action in full or in part. If the damages **You** are claiming are below the small claims track limit advisers' costs, **You** will not be covered, but **You** can access the legal helpline for advice on how to take **Your** case further.

### Home Emergency (optional extra)

We will pay, subject to an overall limit of £500 (including VAT), per claim, for the call out charge, labour costs, parts and materials.

This cover provides **You** with access to approved contractors, day or night, 365 days a year if a sudden unforeseen home **Emergency** occurs which requires immediate corrective action to;

- prevent damage or further damage to **Your Home**; or
- make **Your Home** safe or secure; or
- alleviate unreasonable discomfort, risk or difficulty to any **Insured** person.

Such as;

- plumbing and drainage including blocked drains
- the failure of **Your** main heating or hot water systems
- toilet unit
- home security
- lost keys.

### Significant exclusions or limitations:

- any claim where **You** have left **Your Home Unoccupied** for 30 consecutive days or more

- commercial boilers or heating systems with an output of over 60kw
- any costs incurred before notifying **Us** of a **Home Emergency**
- damage to boundary walls, gates, hedges or fences, and any damage to garages or outbuildings
- any costs incurred where **Our** approved contractors have attended, but **Your Home** was **Unoccupied**
- any claim where the date of occurrence of the insured incident is prior to inception of this section of **Policy** cover.

### Pest (optional extra)

**We** will pay the contractor's charges subject to an overall limit of £150 (including VAT) per claim, for the extermination and/or control of wasps' and/or hornets' nests, rats, mice or grey squirrels in the event of an **Emergency**.

**We** will pay the contractor's charges subject to a maximum of 3 treatments and an overall limit of £200 (including VAT) per claim, for the treatment/extermination of bed bugs in one infested area in the event of an **Emergency**.

This cover provides **You** with access to approved contractors, day or night, 365 days a year to treat/exterminate wasps' and/or hornets nests or an infestation of rats, mice, grey squirrels and bed bugs from **Your Home** that, if not dealt with quickly, may cause risk to your health and/or damage to **Your House**, or make **Your House** uninhabitable.

### Significant exclusions or limitations:

- any **Emergency** that happens within the first 14 days of the start of the first **Period of Insurance**
- any claim where **You** have left **Your House Unoccupied** for 30 consecutive days or more
- failure to follow recommendations made by the contractor on pest prevention and hygiene measures
- the cost of replacing or taking away a bed bug infested mattress
- any infestation in a garden, or an outbuilding or garage not attached to the main **Home**.

### Annual Travel Insurance (optional extra)

Worldwide Annual Travel Insurance for two adults that live together and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under, if in full time education or living with the two adults. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

#### Cover includes:

- Medical Emergency Expenses up to £15,000,000
- 24hr Worldwide Medical Assistance
- Cancellation and curtailment up to £5,000
- Personal possessions up to £2,000
- Abandonment cover up to £5,000
- Optional Winter sports cover (subject to the payment of an additional premium).

### Significant exclusions or limitations:

- No cover for person(s) aged 70 or over at the start of the policy year
- Excludes pre-existing medical conditions and associated medical conditions
- Winter sports cover can be added for an additional premium
- No cover for certain hazardous activities
- Children are not covered for independent travel
- Maximum duration of any one trip 45 days.

### Duration

**Your Home** insurance **Policy** will be valid for one year from the cover start date shown in **Your Schedule**, unless otherwise specified in **Your Schedule**.

### Cancellation

**You** have the right to cancel **Your** policy within 14 days of receiving **Your** policy documents. Please see Your Agreement with esure Services Limited for full details of **Your** cancellation rights.

## Contact numbers for claims

To tell us about any incident which may or may not give rise to a claim, please call:

For Home Insurance claims  
0345 601 7072

For Family Legal Protection claims, if you've chosen this cover  
0345 601 7070

For Home Emergency claims, if you've chosen this cover  
0345 601 7624

For Pest claims, if you've chosen this cover  
0345 601 7073

For Annual Travel Insurance claims, if you have chosen this cover  
Emergency assistance abroad +44 (0) 208 603 9961

All other Annual Travel Insurance claims 0345 601 6194  
(Monday to Friday 8am – 6pm)

All lines are open 24 hours a day, 7 days a week unless otherwise stated.

Calls may be monitored and recorded for security and service quality.

## Complaints procedure

In the event of a complaint, please call our Customer Service Department on 0345 601 7074. For further information, see the complaints procedure section of the policy booklet. If your complaint cannot be resolved by our complaints procedure, you can ask the Financial Ombudsman Service to review your case.

## The Financial Services Compensation Scheme

esure Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, you may be entitled to compensation from the scheme.

Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. Further information about compensation scheme arrangements is available from the FSCS at 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, or by calling 020 7741 4100 or visiting the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

## Regulatory status

esure Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered in the Financial Services Register, number 203350. Our name, address and regulatory status can be checked by visiting the FCA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by calling the FCA on

0800 111 6768.

Our registered office is: The Observatory, Reigate, Surrey, RH2 0SG.