

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 SA (IPA) and Annual Travel Insurance is administered by Cigna Insurance Services (Europe) Limited and underwritten by CIGNA Europe Insurance Company S.A.N.V.

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 and your statement of insurance, and schedule. The new business arrangement and 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 the full replacement cost as new at all times.

When any of the information shown in your schedule changes you must let us know.

If you deliberately provide us with inaccurate or misleading information, or do not care to make sure the information provided is accurate and not misleading we can 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. 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 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 landslide
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 escape of water while your home is not being lived in for more than five consecutive days unless throughout your absence, you have taken reasonable care to maintain sufficient heat in the house or have shut off the water supply at the mains
- loss or damage caused by failure or lack of appropriate sealant and/or grout
- loss or damage caused 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. 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 and 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
- 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 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 you, your wife, husband, partner, joint named policyholder and any of your children (including foster children) all of which live permanently with you at the insured address.

Cover includes:

- Medical Emergency Expenses up to £10,000,000
- 24hr Worldwide Medical Assistance
- Cancellation and curtailment up to £3,000
- Baggage and personal possessions up to £1,500
- Travel disruption cover up to £3,000
- 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 30 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) 208 763 4902

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

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 or by calling the FCA on

0800 111 6768.

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