



BELL HOUSEHOLD HOME INSURANCE SUMMARY OF COVER

About this Summary of Cover

This summary provides key information only about the insurance cover available within the Bell Household policy. This summary does not contain the full terms and conditions of the insurance, which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult the insurance broker who sold you this insurance.

This Summary of Cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by the Insurance Broker who sold you this Insurance.

Insurers

Bell Household is underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months and will be shown in the schedule.

Your Right to Cancel this Insurance

If you decide that you do not wish to proceed then you can cancel this Insurance by writing to the Insurance broker who sold you this insurance within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of Insurance

whichever is the later. And providing you have not made any claims we will refund the premium.

How to make a claim under this Insurance

Naturally we hope that you will not have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact the Agent who issued your Certificate as soon as possible.

At the time of making a claim you will be asked for:

- The policy number stated on your schedule; and
- Full details of the claim.

Our Service Commitment to you

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 or concerns about your policy or the handling of a claim you should, in the first instance contact the Insurance Broker who sold you this Insurance.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

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

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

Both parties are free to choose the law applicable to this Insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

The Cover Available

Bell Household is a comprehensive household insurance. We will insure only those sections you request and we will agree to insure.

Buildings are defined as; The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks.

Contents are defined as: Household goods and personal property, within the home, which are your property or which you are legally responsible for.

Key Benefits

Buildings and Contents are covered for loss or damage caused by:

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood or Weight of Snow
- Escape of Oil from Fixed Domestic Oil-Fired Heating Installations
- Escape of Water from Fixed Water Tanks, Apparatus or Pipes
- Accidental damage to Oil Pipe, Underground Supply Pipes, Sewers, Drains and Cables
- Theft or Attempted Theft
- Collision by any Vehicle or Animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence, Landslip or Heave
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings and Contents Sums Insured are index linked to protect you against inflation

Buildings cover also includes:

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and fittings and ceramic hobs
- Loss of rent due to you and temporary accommodations costs up 12 months
- Architects' and Surveyors' fees, debris removal and additional costs as a result of Local Authority requirements.
- Increased domestic metered water charges up to £1,500 in all following an escape of water
- Anyone buying your home until completion of sale provided it is not covered elsewhere.
- Your legal liability as owner up to £5,000,000 for any one accident or series of accidents and arising out of one event.

Contents cover also includes:

- Business equipment
- Property in the open up to £750
- Accidental damage to televisions, audio and video equipment including radios, video recorders, home computers and satellite decoders
- Fixed glass, double glazing and sanitary ware forming part of the buildings if you are legally responsible for as a tenant and do not have any other insurance, mirrors, glass tops and fixed glass in furniture and ceramic hobs
- Loss of rent due to you and temporary accommodations costs up 12 months
- Fatal injury to you caused by fire or burglars up to a maximum of £20,000 for each insured adult
- Replacement of locks following theft or loss of keys up to £500
- Increased domestic metered water charges up £1,500 in all following an escape of water
- Your legal liability as occupier up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000
- Domestic freezer contents up to £500

Extensions to cover available at an additional cost

- Personal possessions away from the home
- Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits (all items over £1,500 must be specified).
- Buildings and Contents cover can be extended to include Accidental Damage
- Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage
- Money and credit cards can be covered against theft and unauthorised use.

Significant Exclusions or Limitations

Contents cover

Unless otherwise agreed by us, the following limitations apply to contents:

- Money and credit cards are insured up to a maximum of £500 money and £5,000 Credit Cards away from the premises
- Deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- Stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- Gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of 15% of the sum insured for contents or £5,000, whichever is the less within the private dwelling

- Domestic oil in fixed fuel oil tanks is insured

Contents does NOT include:

- Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the buildings

Exclusions that apply to the whole of this insurance:

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- e) Loss, damage or liability caused by Biological or Chemical contamination arising from
 - i) terrorism
 - ii) steps taken to prevent, suppress, control or reduce the consequences or any actual, attempted, threatened, suspected or perceived act of terrorism.

Unoccupancy

Unless otherwise agreed by us, this insurance will NOT cover for Escape of Water or Oil from Fixed water Tanks, Apparatus or Pipes, Theft or Attempted Theft or Malicious Damage with immediate effect if the home is left without an authorised occupant for more than 30 consecutive days/nights or left without sufficient furniture for normal living purposes.

Policy Excess

The standard policy excess is £50. For claims resulting from Subsidence, Landslip or Heave the excess is £1,000. Any specific excesses that may be applied will be advised to you.

Tell us about any changes in occupancy of the home

You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

Tell us about any changes to the home

You must tell the insurance broker who sold you this insurance before you start any structural work to the Buildings that:

- Changes the use of the buildings in any way
- Involves the external surfaces of the buildings being affected/changed
- Means you having to move out of the buildings for a period of time.

How We Settle your Claim

Buildings – We will pay the full cost of repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of the rebuilding of the home.

Contents – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost or replacing the article as new. This basis of settlement does not apply to clothes where we will take of an amount for wear and tear.

Your Total Peace of Mind

Underwriters at Lloyd’s are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.