

This is a summary of the cover available under the Protector policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued to you if you decide to take a Protector policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries you should raise them with your insurance advisor.

NAME OF INSURER

Your insurance contract will be made with Certain Underwriters at Lloyd's who have delegated authority for the administration of your policy to ABACUS under a scheme managed by Woodbrook Underwriting Agencies Ltd. The lead Underwriter is Liberty Syndicates 4472.

ABOUT YOUR POLICY

This policy provides the following cover;

Household Insurance Cover.

This insurance relates to those sections of the insurance which you request and we agree to insure.

Cover specific features and benefits (referenced to the sections contained in the insurance document):

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

Contents are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood, Weight of Snow
- Escape of Water from and frost damage to fixed water tanks, apparatus or pipes
- Escape of Oil from fixed domestic oil-fired heating installations
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles, aerials and satellite dishes
- Smoke damage caused by any fault in the central heating system
- Subsidence or Heave of the site of Landslip

Cover can be extended to include Accidental Damage for an Additional Premium.

Contents cover also includes Fire, Lightning, Explosion or Earthquake

- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables, fixed glass, solar panels, sanitary fixtures and ceramics hobs for which you are responsible for as the tenant.
- Loss of rent you have to pay as occupier of the home or cost of alternative accommodation up to 20% of the sum insured for contents
- Increased domestic metered water charges up to £750 in all following an escape of water
- Property in the open up to £250
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person
- Replacement of locks following theft or loss of keys up to £250
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 20% of the sum insured for contents

Personal Possessions away from the home cover includes

Jewellery, furs and personal possessions against physical loss or damage within agreed territorial limits
(Maximum Single Article Limit is 25% of the declared away from the home sum insured value)

Extensions to cover available

Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage

Domestic freezer contents

Money and Credit Cards can be covered against theft and unauthorised use

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1) Contents Cover

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

- Money and credit cards are insured up to a maximum of £300 in total
- 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 £2,500 or 10% of the sum insured for contents whichever is the less
- Domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- Theft of contents from detached outbuildings are insured up to £500 or 3% of the sum insured, whichever is the greater

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
- Any property held or used for business purposes
- Any property insured under any other insurance

2) Exclusions that apply to the whole of this insurance:-

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- 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, 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
- Existing or Deliberate Damage
- Indirect loss or damage
- 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
- 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
- Loss, damage or liability caused by Biological or Chemical contamination arising from
 - Terrorism
 - Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism
- Any reduction in value of the property insured following repair or replacement
- We will not pay for any damage caused by wear and tear or any other gradually operating cause

3) Policy Excess

The standard policy excess is £50. Any specific excesses that may be applied will be advised to you.

4) 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, 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.

5) 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:-

- Change 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 any period of time

HOW WE SETTLE YOUR CLAIM

Contents - Providing the sum insured is adequate, we will at our option pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as you have paid or we gave authorised the cost of replacement. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for depreciation.

Personal - We will at our option either repair, replace or pay for any article lost or damaged.
Possessions

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring documentation.

PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

COOLING OFF PERIOD

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.

CANCELLATION PROCEDURE

We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not change any cancellation penalties such as administration charges.

HOW TO MAKE A CLAIM

To make a claim, please contact Davies Management Systems.

Telephone: 0844 856 2268
Facsimile: 0870 420 1180
E-mail: claims@davies-group.com

Davies Management Systems manage claims on behalf of the Woodbrook U/W Agencies Ltd. Professional staff are available to assist you, whether you need a claim form, advice on emergency repairs or any other aspect of your claim.

COMPLAINTS PROCEDURE

Any complaint you may have should, in the first instance, be directed to your insurance advisor who will inform ABACUS immediately. In the event that you are not satisfied with the way in which the complaint has been handled, you should write to

ABACUS,
Compliance Director,
7th Floor Maitland House,
Warrior Square,
Southend on Sea,
Essex, SS1 2JN.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Compliance Officer,
Woodbrook Underwriting Agencies Ltd,
Lake Meadows Business Park,
13 Woodbrook Crescent,
Billericay,
Essex, CM12 0EQ

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:

Cover Holder & Market Assistance
Lloyd's
One Lime Street
London, EC3M 7HA
Telephone: 020 7327 5693
Fax No: 020 7327 5225
Email: Complaints@Lloyds.com

Copies of our complaints procedures are also available from this address.

Complaints that cannot be resolved by the Cover Holder & Market Assistance may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website:

www.fscs.org.uk

LAW APPLICABLE

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.