

Hamilton Fraser Home Insurance Summary of Cover

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About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within the Hamilton Fraser Home Insurance 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 Hamilton Fraser 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 Hamilton Fraser Insurance.

We reserve the right to change or limit any cover.

About the Insurer

Hamilton Fraser Home Insurance is underwritten by Canopus Managing Agents Limited at Lloyd's. Both the Society of Lloyd's and Canopus Managing Agents Limited are regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance 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 Hamilton Fraser 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. Providing you have not made any claims we will refund the premium.

How to make a claim under this Insurance

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact the Hamilton Fraser Household Insurance Claims Service as soon as possible.

Hamilton Fraser Claims Service

HFIS Household Solutions Claims Handling Unit

Brookside Business Park

PO Box 1156

Stone

ST15 0UY

Telephone Number: 0870 112 9306

The Claims Services are available 24 hours a day 365 days a year.

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

- The policy number stated on your schedule;
- 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 Hamilton Fraser 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

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

The 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

Hamilton Fraser Home Insurance is a comprehensive household insurance. We will insure only those sections you request and we agree to insure.

Buildings (Section 1) 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 (Section 2) 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 pipes, 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 or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles
- Terrorism

The Buildings and Contents sums insured are index linked to protect you against inflation

Cover can be extended to include Accidental Damage

Buildings (Section 1) 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 ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 20% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £1,000 following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

Contents (Section 2) cover also includes

- Property in the open up to £500
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured
- Accidental damage to televisions, audio and video equipment including radios, dvd players, video recorders, home computers and satellite decoders
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay and temporary accommodation costs up to 20% of the sum insured following a claim
- 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
- Increased domestic metered water charges up to £1,000 following an Escape of Water
- 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 for accidents to domestic staff up to £10,000,000
- Domestic freezer contents up to £500
- Office equipment in the home up to £5,000
- The costs of finding the source of a water or oil leak up to of £750
- Contents belonging to a family member at University up to £2,000

Personal Possessions away from the home cover includes

Jewellery, furs and personal possessions against theft, physical loss or damage within agreed territorial limits
All items over £1,500 must be specified.

Extensions to cover available

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

Domestic freezer contents cover can be increased above the £500 cover given within the contents section

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

Significant Exclusions or Limitations

1) Contents Cover (Section 2)

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 35% of the sum insured for contents (10% of the sum insured for contents for any one item)
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- theft of contents from outbuildings are insured up to £2,500

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

2) 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 of any actual, attempted, threatened, suspected or perceived act of terrorism.

3) Unoccupancy

Unless otherwise agreed by us, this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect if the home is left without an authorised occupant for more than 30 consecutive days/nights.

4) 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.

5) Tell us about any changes in occupancy of the home

You must tell your broker 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.

6) Tell us about any changes to the home

You must tell your broker 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

Buildings – We will pay the full cost to 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 rebuilding 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 of replacing the article as new.

This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.

Your Total Peace of Mind

Canopus Managing Agents Limited is a member 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