

Marsh Insurance Services



1287 Household Policy Summary

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This policy summary does not contain the full terms and conditions of your Marsh Insurance Services 1287 Household Policy. This can be found in the policy document.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy for a period of 14 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should contact:

Marsh Insurance Services, Station Road, New Romney, Kent TN28 8LG

Telephone: 01797 362007

Email: info@marshinsuranceservices.co.uk

How long will I be covered for?

The policy operates for a period of 12 months. Within that period, you may terminate the policy by notifying Marsh Insurance Services at any time; Sterling may terminate the policy by giving you 14 days' notice in writing. In either case, you may be entitled to a refund of part of your premium.

How do I make a claim?

Full details of how to make a claim are given in your policy on page 3. In all cases you should contact Marsh Insurance Services as soon as possible.

For complaints about claims:

Ageas Insurance Limited

1 Port Way

Port Solent

Portsmouth

Hampshire

PO6 4TY

Phone: 0870 241 2719

Fax: 023 9220 5495

Who is the insurer?

Your Marsh Insurance Services 1287 Household Policy is underwritten by Ageas Insurance Company Limited.

What will I have cover for if I take out a Marsh Insurance Services 1287 Household Policy?

If selected this policy provides cover for: Contents, Buildings, Valuables, Trailers and Caravans. Your policy schedule will show which sections are operative.

The key features for each section of the policy are as follows:

Contents - Section 1

Covers your household goods, furnishings and personal effects all used for domestic purposes whilst in your home or whilst temporarily removed. The sum insured under this section is not index linked.

Motor vehicles are excluded other than children's battery powered ride on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs and Class 1 or Class 2 mobility scooters.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Standard Cover - main perils of fire, explosion lightning, earthquake, smoke, theft, storm, flood, falling trees or aerials, escape of water and oil, subsidence, heave and landslip, malicious damage, impact, riot and civil commotion.	When your home is insufficiently furnished for normal habitation, or unoccupied for more than 30 days <ul style="list-style-type: none"> · theft and malicious damage · damage by escape of water or oil When your home is let <ul style="list-style-type: none"> · theft unless involving forced and violent entry · malicious damage caused by tenants Loss or damage caused by frost up to £2,500 for theft from sheds	8 & 9
Articles of jewellery, watches, furs, curios, works of art, antique furniture, articles of precious metal or precious stones, silverware, collections of stamps, coins or medals	up to £2,000 for any single article, pair, set or collection and up to £10,000 in total	8
Alternative accommodation costs if your home is rendered uninhabitable following a loss	20% of the sum insured	9
Business Equipment for your office at home	up to £5,000	8 & 9
Christmas and Wedding Gifts	the sum insured is increased by £2,500 for Christmas gifts during December and for Wedding gifts for one month before and one month after a family wedding	10
Contents in the garden	<ul style="list-style-type: none"> · loss or damage caused by storm or flood · loss or damage to pedal cycles and to ride on mowers occurring during the hours of darkness up to £500	10
Fatal injury	£5,000	10
Freezer Contents	<ul style="list-style-type: none"> · deterioration of frozen food if the compressor is more than 15 years old up to £1,000	10
Property of guests and staff	up to £500	10
Metered water or heating oil	up to £1,000	10
Your liability to others		
· as occupier of the home	£2m	11
· as a private person	£2m	
· to domestic employees	10m	
· as a tenant for damage to buildings	20% of the sum insured	12
Personal Money & Credit Cards	<ul style="list-style-type: none"> · theft from your home unless involving forced and violent entry · business money and credit cards up to £500 for personal money and up to £1,000 for credit cards	12
Replacement locks and keys	up to £500	12
Reinstatement of deeds and documents	up to £500	12
Removals and temporary storage	loss or damage <ul style="list-style-type: none"> · to brittle articles unless professionally packed · to contents in transit by sea · to contents in storage for more than 7 days · caused by theft unless involving forced and violent entry to the removal vehicle or storage facility 	12
Student possessions	<ul style="list-style-type: none"> · theft unless involving forced and violent entry maximum of £500 any one article up to a total of £5,000	12

You have the option to extend the cover under this section to include accidental damage.

(if selected this will be shown on the policy schedule)

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental damage	<ul style="list-style-type: none"> · accidental damage to money, plants and food or to any article of a brittle nature with a value in excess of £1,000 unless specified · whilst your home is let · damage caused by any process of repair, restoration, cleaning, dyeing, installation or adjustment · damage caused by pets, pests or vermin 	13

Buildings - Section 2

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, permanent fixtures and fittings, alarm systems, driveways, paths, steps, terraces, patios, swimming pools and hot tubs, tennis courts, solar panels and fixed service tanks. The sum insured under this section is not index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Standard Cover - main perils of fire, explosion, lightning, earthquake, smoke, theft, storm, flood, falling trees or aerials, escape of water and oil, subsidence, heave and landslip, malicious damage, impact, riot and civil commotion.	When your home is insufficiently furnished for normal habitation, or unoccupied for more than 30 days <ul style="list-style-type: none"> · theft and malicious damage · damage by escape of water or oil When your home is let <ul style="list-style-type: none"> · theft unless involving forced and violent entry · malicious damage caused by tenants Damage caused by storm or flood to hedges, gates, fences or swimming pool covers & accessories Loss or damage caused by frost	14 & 15
Accidental damage to underground services	damage to pitch fibre drain pipes	15
Alternative accommodation costs if your home is rendered uninhabitable following a loss	20% of the sum insured	15
Your liability to others <ul style="list-style-type: none"> · as owner of the buildings 	£2m	16
Reinstatement of the garden	up to £1,000	17
Trace and Access - finding the source of a water leak	up to £2,000 or up to £5,000 in total for all such claims in any one period of insurance	17

You have the option to extend the cover under this section to include accidental damage.
(if selected this will be shown on the policy schedule)

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental damage	<ul style="list-style-type: none"> · whilst your home is let · failure of double glazing seals · damage during any process of repair, restoration, cleaning, dyeing, installation or adjustment · damage caused by pets, pests or vermin 	17

Valuables within and away from your home - Section 3

Covers your jewellery, watches and personal possessions (such as cameras, mobile phones, musical instruments, portable electronic equipment, pedal cycles, sports equipment, spectacles and clothing) whilst in your home and whilst anywhere else in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All Risks basis of cover whilst anywhere in the world	<ul style="list-style-type: none"> · loss from any unattended vehicle unless the items have been secured in the glove box or boot of a locked vehicle · jewellery and watches whilst in baggage not in your control · camping, hang-gliding, mountaineering, parachuting, wind surfing and diving equipment · sports equipment whilst being used · items installed in a motor vehicle or on a motor cycle · records tapes, cassettes, discs, CDs, DVDs, computer games, contact lenses pedal cycles up to £750 and all other items up to £2,000 unless individually specified	18

Excesses

All Sections

The standard policy excess is £100.00

Section 2 - Buildings

Claims for escape of water are subject to an excess of £250.00

Claims for subsidence landslip and heave are subject to an excess of £1,000

How do I make a complaint?

If you wish to make a complaint, you should contact:

Marsh Insurance Services, Station Road, New Romney, Kent TN28 8LG

Telephone: 01797 362007

Email: info@marshinsuranceservices.co.uk

If you remain dissatisfied, you also have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR - Tel: 0845 080 1800.

A copy of our complaint handling procedure is available on request.

Would I receive compensation if the insurer is unable to meet its liabilities?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Further details can be obtained from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN or at www.fscs.org.uk

Is there any other important information that I should know?

Renewing your policy

At least 21 days before the renewal date of your policy we will advise you of the premium and the terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay your premium by direct debit we will automatically renew your policy unless you instruct us to cancel it. If you pay by any other method, you must submit further payments if you wish to renew the policy.

Regular Review

You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.

The law and language applicable to the contract

We propose to choose English Law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be in English. We will communicate with you in English throughout the duration of the policy unless you and we agree otherwise.

Arranged by: Marsh Insurance Services

Marsh Insurance Services of Station Road, New Romney, Kent TN28 8LG, is an independent insurance broker who are authorised and regulated by the Financial Conduct Authority. It appears on the Financial Conduct Authority register under number 310272.

Underwritten by: Ageas Insurance Limited.

Registered Number 1093301. Registered in England and Wales.

Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Telephone recording and monitoring

Please note that we may monitor or record telephone calls to ensure the accuracy of information and the quality of service.

Customers with a disability

Upon request, we are able to provide this information in Braille, large print or on audiotape. Please advise us if you require any of these services so that we can then communicate in an appropriate manner. A text-phone facility is also available.

Endorsements and Warranties

In certain circumstances, specific endorsements and/or warranties may be applied. If so these will be indicated to you and clearly stated in the policy schedule.

