

# Profile Household Insurance

## Policy Summary

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the Covéa Insurance Profile product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides. Please review your cover to ensure it is adequate for your needs.

### Insurer

The Insurance cover for Sections A-D (Buildings, Contents, Personal Possessions and Pedal Cycle Insurance) of this policy is underwritten by Covea Insurance plc.

### Type of cover

The Profile Insurance policy is a bedroom rated policy offering cover for loss or damage to buildings and/or contents up to the stated limits. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have and will only apply if you have selected them and they are shown on your schedule.

### Period of cover

Your cover is valid for 12 months and is renewable annually.

All information in this document is correct at the time of printing (October 2016), for full up to date information please visit our website

[coveainsurance.co.uk](http://coveainsurance.co.uk)

# Standard cover

The table below shows the benefits included as standard on this policy and the maximum amounts we will pay in the event of a claim.

Cover Available	Significant Exclusions or Limitations
<p><b>Section A: Buildings</b></p> <p>Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or domestic heating fuel from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip.</p> <p>Cover up to £1,000,000.</p>	<ul style="list-style-type: none"> <li>• Compulsory excess is £50 except for:               <ul style="list-style-type: none"> <li>– escape of water where the excess is £250;</li> <li>– subsidence, landslip and heave where the excess is £1,000;</li> <li>– property owner’s liability where no excess applies.</li> </ul> </li> <li>• Additional excesses may apply – please refer to the schedule.</li> <li>• Loss or damage caused by escape of water or domestic heating fuel, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished.</li> </ul>
<p><b>Section B: Contents</b></p> <p>Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or domestic heating fuel from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip.</p> <p>Cover up to £80,000.</p>	<ul style="list-style-type: none"> <li>• Compulsory excess is £50 except for:               <ul style="list-style-type: none"> <li>– escape of water where the excess is £250</li> <li>– no excess applies for liability under tenants cover or occupiers and personal liability.</li> </ul> </li> <li>• Additional excesses may apply – please refer to the schedule.</li> <li>• Any amount exceeding £1000 for contents in the open within the boundary of the land belonging to the home.</li> <li>• Malicious acts, theft or attempted theft caused by you, your family or tenants.</li> <li>• Malicious damage or theft in excess of £3,000 from outbuildings and garages.</li> <li>• Loss or damage caused by malicious acts, theft or attempted theft, escape of water or domestic heating fuel, while your home is unoccupied or unfurnished.</li> <li>• Loss of domestic heating fuel and metered water while your home is unoccupied or unfurnished.</li> <li>• Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home.</li> <li>• Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished.</li> </ul>

# Optional cover

The table below shows the benefits included as optional extras on this policy and the maximum amounts we will pay in the event of a claim. Your schedule shows if they have been selected.

Cover Available	Significant Exclusions or Limitations
<p><b>Section A: Buildings Accidental Damage</b></p> <p>Accidental damage to the buildings up to the buildings limit as shown on the schedule. Accidental Damage is defined as unexpected physical damage caused suddenly by identifiable external means.</p>	<ul style="list-style-type: none"> <li>Damage caused by or arising from water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 5 and 6 of Section A – buildings.</li> </ul>
<p><b>Section B: Contents Accidental Damage</b></p> <p>Accidental damage to the contents up to the contents limit as shown on the schedule. Accidental Damage is defined as unexpected physical damage caused suddenly by identifiable external means.</p>	<ul style="list-style-type: none"> <li>Damage caused by or arising from water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 5 and 6 of Section B – contents</li> </ul>
<p><b>Section C: Personal Possessions</b></p> <p>Accidental loss or accidental damage to unspecified and/or specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance.</p> <p>Cover up to the sum insured shown in the schedule.</p> <p>Up to £1,500 any one unspecified item.</p>	<ul style="list-style-type: none"> <li>The compulsory excess is £50.</li> <li>Theft from unattended vehicles unless the property is concealed in a boot or glove compartment and any amount exceeding £1,000.</li> <li>Loss or damage caused by theft not involving forcible or violent entry or exit from any temporary lodging or room of temporary accommodation for you or your family.</li> <li>Loss or damage to sports equipment while in use.</li> <li>Loss or damage to camping equipment.</li> <li>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished.</li> <li>Loss or damage to personal possessions taken with you or your family while living and studying away from the home.</li> </ul>
<p><b>Section D: Pedal Cycles</b></p> <p>Accidental loss or accidental damage to any specified pedal cycle whilst within the UK.</p> <p>Up to the sum insured shown in the schedule.</p>	<ul style="list-style-type: none"> <li>The compulsory excess is £50.</li> <li>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building.</li> <li>Loss or damage to pedal cycles taken with you or your family while living and studying away from the home.</li> </ul>
<p><b>Section E: Legal Protection</b></p> <p>Legal costs and expenses up to £50,000 arising from personal legal disputes for the pursuit of legal proceedings in an Employment Tribunal; pursuit or defence of contract disputes relating to the sale or purchase of goods or services; pursuit of damages following an injury or accident; pursuit or defence of your rights over the rightful occupation or ownership of your home.</p> <p>The territorial limits that will apply to the section are the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.</p>	<ul style="list-style-type: none"> <li>Any contract dispute relating to: <ul style="list-style-type: none"> <li>a contract regarding an insured person's trade, profession, employment or any business venture.</li> <li>a contract involving a motor vehicle; a dispute arising from any loan, mortgage, pension, investment or borrowing.</li> </ul> </li> <li>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident.</li> <li>Disputes you were aware of or should have been aware of when you applied for this cover.</li> <li>Any costs incurred without our written consent.</li> <li>Disputes between yourself and/or members of your family.</li> <li>The first £250 of any claim for legal nuisance or trespass.</li> </ul>

# Significant exclusions or limitations applicable to all policies

General exclusions and general conditions for all types of cover are shown in your Policy Booklet.

Features and Benefits	Cover Limit	Significant Exclusions or Limitations	Policy Section
<p><b>Trace and Access</b></p> <p>Costs you incur in locating the source of the damage following damage caused by escape of water or domestic heating fuel, which also includes the cost for subsequent repairs to floors, walls and ceilings.</p>	Up to £10,000		A: Buildings
<p><b>Cables, Pipes, Tanks</b></p> <p>Accidental damage for which you are legally responsible.</p>		We will not pay for the cost of clearing blocked drains unless the blockage is caused by damage to the fabric of the drains insured by this section.	A: Buildings
<p><b>Alternative Accommodation and Loss of Rent</b></p> <p>Cost of alternative accommodation or loss of rent if your home is uninhabitable due to damage insured by this section.</p>	Up to £45,000		A: Buildings
<p><b>Property Owners Liability</b></p> <p>Legal liability as owner but not occupier of the buildings.</p> <p>Legal liability under Defective Premises Act.</p>	Up to £2,000,000	We will not pay for property owner's liability arising from the occupation of the buildings or to any business use of the building.	A: Buildings
<p><b>Emergency Access</b></p> <p>Loss or damage to the buildings or garden caused by a member of the emergency services breaking into the home.</p>	Up to £500		A: Buildings
<p><b>Blockage of sewer pipe</b></p> <p>If there is a blockage in an underground sewer pipe connecting your home to the main sewer, we will pay the cost of breaking into and repairing the pipe.</p>	Up to £1,000		A: Buildings

# Significant exclusions or limitations applicable to all policies

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Features and Benefits	Cover Limit	Significant Exclusions or Limitations	Policy Section
<b>Business Equipment</b>	Up to £5,000		B: Contents
<b>Loss of Domestic Heating Fuel and Metered Water</b>	Up to £2,000	Loss or damage: <ul style="list-style-type: none"> <li>caused while the home is unoccupied or unfurnished;</li> <li>caused by the escape of water from guttering, rainwater down pipes, roof valleys and gullies;</li> <li>caused by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on;</li> <li>caused by the inadequacy or absence of appropriate sealant or grout.</li> </ul>	B: Contents
<b>Alternative Accommodation</b> Cost of alternative accommodation if your home is uninhabitable due to damage insured by this section.	Up to £8,000		B: Contents
<b>Plants in the garden</b> Plants, lawns, bushes, shrubs and trees in the garden are covered against loss or damage insured by Section B paragraphs 1-5 and 7-10.	Up to £500	Loss or damage caused by: <ul style="list-style-type: none"> <li>collision by insects, birds or your pets;</li> <li>frost damages;</li> <li>flooding to lawns;</li> <li>theft or malicious acts while the home is unoccupied or unfurnished.</li> </ul>	B: Contents
<b>Visitor Cover</b> The contents owned by visitors to the home or by your resident domestic employees are covered whilst in the home against loss or damage insured by Section B paragraphs 1-10.	Up to £500		B: Contents
<b>Fatal Accident</b> If you or your family dies within 30 days as a direct result of an injury caused by fire or an assault by thieves in the home.	Up to £5,000	We will not pay for a claim arising from an injury to you or your family caused by a person insured by this policy.	B: Contents

# Significant exclusions or limitations applicable to all policies

continued

Features and Benefits	Cover Limit	Significant Exclusions or Limitations	Policy Section
<p><b>Occupiers and Personal liability</b></p> <p>Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property.</p>	Up to £2,000,000	<ul style="list-style-type: none"> <li>Legal liability arising from: <ul style="list-style-type: none"> <li>Bodily injury to you or your family or an employee;</li> <li>Damage to property owned or the ownership of any land or building;</li> <li>Ownership or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment.</li> </ul> </li> </ul>	B: Contents
<p><b>Employers liability</b></p> <p>Legal liability for bodily injury caused to domestic employees during the course of their work.</p>	Up to £10,000,000		B: Contents
<p><b>Audio, Visual and Computer Equipment</b></p>		<ul style="list-style-type: none"> <li>Accidental damage to laptops or other computer equipment designed to be portable, satellite navigation systems, computer software, flash drives, memory sticks and any other portable audio/visual equipment.</li> </ul>	B: Contents
<p><b>Personal Money and Credit Cards</b></p>	Personal Money – up to £1000; Credit Cards – up to £500	<ul style="list-style-type: none"> <li>Losses caused by error or omissions.</li> <li>Losses or thefts not reported to the Police immediately after discovery.</li> <li>Loss or theft from the home while the home is unoccupied or unfurnished.</li> <li>Loss or theft from the home, unless following forcible or violent entry to or exit from the home.</li> <li>Loss or theft from an unattended road vehicle.</li> <li>Any loss not reported to the issuing company immediately after discovery.</li> <li>Liability following breach of the terms and conditions of use. Any loss as a result of the unauthorised use by you or your family, lodger, guest, tenant or employee.</li> </ul>	B: Contents

# How to make a claim

Who to call when you need to make a claim

Type of Claim	Call us on	Online on	In writing to
<b>Buildings or Contents</b> (Policy sections A-B)	0330 024 2255	Online notification: <a href="http://www.coveainsurance.co.uk/reportclaim">www.coveainsurance.co.uk/reportclaim</a> Email: <a href="mailto:householdclaims@coveainsurance.co.uk">householdclaims@coveainsurance.co.uk</a>	Covéa Insurance Property Careline PO Box 824 Halifax HX1 9QT
<b>Personal Possessions or Pedal Cycle</b> (Policy sections C-D)	0330 024 2255	Online notification: <a href="http://www.coveainsurance.co.uk/reportclaim">www.coveainsurance.co.uk/reportclaim</a> Email: <a href="mailto:householdclaims@coveainsurance.co.uk">householdclaims@coveainsurance.co.uk</a>	Covéa Insurance Property Careline PO Box 824 Halifax HX1 9QT
<b>Legal Protection</b> (Policy section E)	0330 024 2290	Email: <a href="mailto:personal.claims@cignainsurance.co.uk">personal.claims@cignainsurance.co.uk</a>	Cigna Legal Protection First Floor Chancery House St. Nicholas Way Sutton Surrey SM1 1JB

# Customer information

## Cancellation

If this cover does not meet your needs, you have the right to cancel your policy at any time; to do so you must instruct your intermediary. Any potential refund will be calculated as follows:

**For cancellations within 14 days of the policy purchase, renewal or you receiving your policy documents we:**

- provide a full refund if the period of insurance has not yet started.
- refund the premium for the exact number of days left in the current period of insurance if no claim has been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.

**For cancellations after the 14 day period described above has passed, we will:**

- refund the premium for the exact number of days left in the current period of insurance if no claims have been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.
- not refund any part of the premium if a claim has been made in the current period of insurance.

If you have a Loan Agreement with Covéa Insurance to pay for your insurance, we may deduct the full outstanding balance of this Loan from your claims settlement. If we do not exercise this right then outstanding monies may be owed when your policy is cancelled. All outstanding monies must be paid to Covéa Insurance as described in your Loan Agreement.

To exercise your right to cancel during the statutory cooling off period, please contact your intermediary.

## How Do I Complain

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong.

In some cases the intermediary who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold and you should contact them directly.

Alternatively, depending on the section of your policy please contact us as noted below, quoting your policy or claim number.

**For Buildings, Contents, Personal possessions and Pedal Cycles (Sections A-D)** telephone Covéa Insurance on 0330 221 0444, or write to Customer Relations, Covea Insurance plc, Norman Place, Reading RG1 8DA. You can email us via our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

**For Legal Protection Insurance (Section E)** telephone 0330 100 9513 or write to Cigna Legal Protection, First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Full details of the Covéa Insurance Internal Complaints procedure are detailed in our leaflet 'Complaint Procedure', which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints)

If you should remain dissatisfied once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at Exchange Tower, Harbour Exchange Square, London E14 9SR. [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the section the opportunity to resolve your complaint before the FOS become involved.



# Customer information

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## **What Happens If We Can't Meet Our Liabilities?**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. [www.fscs.org.uk](http://www.fscs.org.uk)

## **Sections A-D (Buildings, Contents, Personal Possessions, Pedal Cycles Insurance)**

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales No. 613259. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

## **Section E (Legal Protection Insurance)**

This insurance cover is administered by Cigna Legal Protection, which is a trading style of Cigna Insurance Services (Europe) Limited, and underwritten by Cigna Europe Insurance Company S.A. N.V.

Cigna Insurance Services (Europe) Limited is registered in England and Wales No. 4617110. Registered office at First Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Cigna Europe Insurance Company S.A.-N.V. is registered in England and Wales No. 2189462. Registered office at Plantation Place,

30 Fenchurch Street, London, EC3M 3AJ.

Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority. Its Firm Reference Number is 310671.

Cigna Europe Insurance Company S.A.-N.V. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202715.





**Covéa Insurance**

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Covea Insurance plc  
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