

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

The policy consists of one or more policy booklets depending on the extent of cover you have selected.

Who is the Insurer?

The Insurer of this policy is Aviva Insurance Limited.

What is Your House insurance?

The Your House policy is a multi-section home insurance policy. All sections are optional except that you must select Contents and/or Buildings cover. Sections are provided for Contents (with an Accidental damage option), Personal Belongings, Buildings (with an Accidental damage option), Caravan, Family Legal Protection and Travel. If you have selected any of these options, they will be clearly marked on your policy schedule.

All sections

What are the benefits and features of Your House insurance?

- Clubline – a total incident management claims service.
- Club Assistance – providing free legal and tax advice.

All available 24 hours a day, 365 days a year.

- Identity Fraud Helpline – providing advice on what to do if you become a victim or require information on prevention.

What are the significant or unusual exclusions or limitations of Your House insurance?

You must comply with conditions of the policy explained in the General Conditions section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions section of the policy booklet for those exclusions that apply to all sections covered by the policy.

- *You will have to pay the first part of most claims – this is known as an 'excess'. For most claims the excess is £100, this is increased to £250 for any claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems. Subsidence claims under the Buildings section have an excess of £1,000.*
- *Certain losses or damage if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the Contents section unless certain security measures are in force.*

- *Damage caused by chewing, scratching, tearing or fouling by domestic animals is not covered.*
- *Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home.*

Contents section

What are the benefits and features?

Your Contents section includes the following significant features and benefits, which are explained in detail in your policy booklet.

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see your policy booklet for details.

In addition cover is provided for:

- accidental damage to audio, video and computer equipment;
- Contents temporarily removed from the home (up to £10,000);
- Contents in outbuildings (up to £2,500) and in the open (up to £2,000);
- replacement locks if keys are lost or stolen;
- spoilage of food in freezers (up to £1,000);
- loss of domestic fuel;
- loss of metered water (up to £2,000);
- alternative accommodation following an insured loss (up to £10,000);
- damage caused by emergency access;
- your liability as occupier, employer, tenant and in a personal capacity.

With the Accidental damage option all other accidental damage occurring in the home that we regard as insurable is covered. See Contents section, Section Q Other Accidental Damage for details.

What are the significant or unusual exclusions or limitations?

See the Contents section of your policy booklet for details.

Your policy does not cover:

- *boats, boards, water craft of any kind;*
- *items used for business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500);*
- *certain losses or damage when your home is unoccupied for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil or to Contents in the open);*
- *theft or malicious damage caused by you, members of your household, paying guests or tenants;*
- *the cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature;*
- *loss or damage to pedal cycles in the open – but wider cover is available under the Personal Belongings Section;*
- *theft of Contents temporarily removed from the home, unless by somebody using force and violence to break into a building – but wider cover is available under the Personal Belongings Section;*

- *accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment – but wider cover is available under the Personal Belongings Section;*
- *loss or damage to your Contents from any cause not listed in the policy booklet – but wider cover is available under the Accidental damage option and the Personal Belongings section.*

The following exclusions apply under the Accidental damage option. See Contents section, Section Q Other Accidental Damage for details.

- *Accidental damage occurring outside the home – but wider cover is available under the Personal Belongings Section;*
- *Damage occurring when your home is lent, let or sub-let.*

Personal Belongings section

What are the features and benefits?

Your Personal Belongings section includes the following significant features and benefits, which are explained in detail in your policy booklet.

This provides much wider cover than otherwise provided under the Contents section for your clothing, personal belongings, money (up to £750) and credit cards (up to £1,000). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

See the Personal Belongings section of your policy booklet for details.

- *No cover is provided under this section for skis, snowboards, water skis, subaqua equipment, camping equipment, riding tack, contact lenses, boats, boards and water craft of any kind.*
- *No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes.*
- *Cover can be provided for some of the items above, on request, for an additional premium.*
- *Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See your policy booklet for details. This limit can be increased, on request, for an additional premium.*
- *Theft or malicious damage caused by you, members of your household, paying guests or tenants is not covered.*
- *Theft of pedal cycles unless the cycle is:*
 - *in your immediate custody and control;*
 - *securely locked to an object that cannot be moved;*
 - *in a locked building.*
- *The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature is not covered.*
- *Damage to sports racquets, sticks, bats and clubs while in play.*

Buildings section

What are the benefits and features?

Your Buildings section includes the following significant features and benefits, which are explained in detail in your policy booklet.

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. See your policy booklet for details.

In addition cover is provided for:

- alternative accommodation following an insured loss;
- accidental damage to fixed glass, sanitary fixtures and underground services;
- damage caused by emergency access;
- costs of tracing and accessing leaks (up to £5,000);
- the buyer when you are selling your home;
- your legal liability as owner of your home.

With the Accidental damage option this cover is extended to cover all other accidental damage that we regard as insurable – see Buildings section, Section K Accidental Damage for details.

What are the significant or unusual exclusions or limitations?

See the Buildings section of your policy booklet for details.

- *Damage by wet or dry rot.*
- *Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row (for example if caused by theft, malicious act, escape of water or heating oil).*
- *Cover does not extend to all damage caused by subsidence – for example, coastal erosion is excluded and there is no cover for damage to swimming pools, paths, patios, etc. unless there is a valid claim for damage to the home itself.*
- *Certain loss or damage caused by you, paying guests or tenants.*
- *Liability as occupier of your home but this can be insured under the Contents section.*
- *Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.*
- *The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature.*
- *Loss or damage to your buildings from any cause not listed in the policy booklet – but wider cover is available with the Accidental damage option.*

Caravan section

What are the benefits and features?

Your Caravan section includes the following significant features and benefits, which are explained in detail in your policy booklet(s).

- Accidental loss or damage to your caravan, its fixtures, fittings, furnishings and utensils.
- Accidental loss or damage to your caravanning and camping equipment.
- Your legal liability arising from ownership or use of your caravan within the geographical limits specified in the policy booklet(s) (the UK and most European countries).

What are the significant or unusual exclusions or limitations?

See the Caravan section of your policy booklet(s) for details.

- *Theft or attempted theft of the caravan unless secured by a wheelclamp or hitchlock.*
- *Theft from an unattended caravan unless involving violent and forcible entry.*
- *Loss or damage to personal belongings – but this cover is available under the Personal Belongings Section;*
- *Business or professional use or letting out on hire.*

Family Legal Protection section

What are the benefits and features?

This cover provides up to £50,000 of funding and a lawyer, if required, to pursue or defend legal disputes in court. The types of dispute that you can use this for are:

- Employment disputes such as unfair dismissal or discrimination at work.
- Property issues such as noisy neighbours or boundary disputes.
- Personal injury including food poisoning and accidental injury which is someone else's fault.
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company.
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners.

Every member of the family who lives in the main family home is included in this insurance.

There is no limit to the number of claims you can make and doing so will not affect your no claim discount on your home insurance.

When you purchase this insurance it covers property disputes on any property that you or the family living with you own or rent. For this reason you only need to buy this cover once.

What are the significant or unusual exclusions or limitations?

- We will only pay for a lawyer if we believe that you are more likely than not to win your case.
 - The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves.
 - We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming in the future.
 - The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you.
 - An employment dispute which started before or within 30 days of this cover starting is excluded unless you had similar cover which expired at the same time.
 - Any disciplinary or grievance procedures at work.
 - Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people.
 - There is no cover for disputes with anyone related to you or who is also insured by this policy.
- This insurance cannot be used for a dispute relating to the performance of the legal service cover itself.
 - You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers.

Travel section

This section provides annual cover for you, your domestic partner and children up to age 17 (23 if in full-time education), living permanently with you. Cover operates for holidays and business trips (non-manual duties only) that last no more than 60 days duration and which commence during the period of insurance. UK holidays are also covered for no more than 60 days duration where they include at least two consecutive nights' stay in pre-booked accommodation.

Winter Sports cover is optional for up to 21 days and if selected will be shown on the Your House policy schedule.

What are the benefits and features?

The following features and benefits are provided. Limits apply per person (except under Pet care):

- **24-hour worldwide emergency medical service** – for immediate help with any emergency medical situation outside the UK;

- **Cancellation charges and abandonment** – refund of pre-paid costs up to £5,000 if you have to cancel or abandon your trip due to any of the reasons stated in your travel insurance policy section;
- **Emergency medical and associated expenses** – up to £5 million outside the UK (includes repatriation costs);
- **Missed international departure** – up to £1,000 for extra travel costs if you miss your international departure from/to the UK due to any of the reasons stated in your travel insurance policy section;
- **Personal accident** – up to £15,000 (£1,000 if under 16 years old) is paid for death. Up to £25,000 is paid for permanent total disablement (£15,000 if over 70 years old);
- **Delayed baggage** – up to £200 for replacement of essential items following loss on the outward journey;
- **Personal money** – including cash (up to £300), travellers' cheques and travel tickets up to £500 in total;
- **Emergency passport** – extra travel or accommodation expenses up to £500 to obtain an emergency passport;
- **Personal liability** – up to £2 million for accidental injury to third parties or damage to their property;
- **Delayed departure** – up to £250 if your travel is delayed for more than 12 hours. Also, up to £5,000 if you abandon the trip after being delayed more than 24 hours;
- **Legal expenses and advice** – up to £50,000 for legal costs incurred following your personal injury or death while you are on your trip;
- **Leisure activities** – cover automatically applies for certain leisure activities defined within the policy booklet;
- The policy also provides additional benefits, such as if you are a victim of a hijack or mugging; for alternative accommodation if yours is affected by catastrophe abroad; or for baggage delayed for more than 12 hours on your outward journey.

Optional covers

- Winter Sports cover for up to 21 days per year. Cover for loss of or damage to ski equipment and compensation if you cannot ski due to piste closure or accident or illness.
- Personal baggage cover for personal belongings up to £1,500 in total, with a limit of £300 per item (not required if clothing and personal belongings are insured under the Personal Belongings section).

What are the significant or unusual exclusions or limitations?

See the Travel section of your policy booklet for details.

For cover to apply you must comply with the conditions outlined in your travel insurance policy section. These include the need to tell us about pre-existing medical conditions and actions you must take in the event of a claim (e.g. you may need to notify the police within 24 hours).

Children under 18 years of age are only covered when travelling to stay with immediate relatives during a school holiday.

- *Cover is restricted to travel within Europe unless you have chosen worldwide cover.*
- *Cover is restricted to you, your domestic partner and children up to age 17 (23 if in full-time education), living permanently with you.*
- *Children are only covered if travelling with you, your partner or as detailed in the policy booklet.*
- *Cancellation, medical expenses or abandonment claims:*
 - *if an insured person, or anyone upon whose good health your trip depends has a serious, chronic or recurring illness, injury or disease, unless accepted by us;*
 - *not authorised by Aviva;*
 - *for the cost of travel and accommodation you arranged using Airmiles;*
 - *for any diagnosed anxiety state, depression or mental or nervous disorder;*
 - *for the refund of any costs for persons not insured under this policy.*
- *Medical expense, abandonment or personal accident claims that result from:*
 - *your participation in a leisure activity not listed in your travel insurance policy section unless agreed by us and shown on the Your House policy schedule;*
 - *your participation in a winter sports activity, unless the activity is listed in your travel insurance policy section and Winter Sports cover is shown on the Your House policy schedule;*
 - *you motorcycling as a rider or passenger on a machine over 125cc; or a machine under 125cc unless you wear a crash helmet and, as a rider, you hold a full UK motorcycle licence;*
 - *hospital or repatriation costs that have not been authorised by our medical emergency assistance service.*
- *Delayed departure and missed international departure where the reason for the delay was public knowledge on the start date of the period of insurance or the date you booked your trip (whichever is later).*
- *Personal money claims:*
 - *if left unattended (unless in locked personal accommodation);*
 - *if stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space);*
 - *for any loss from a suitcase in transit by air and outside of your control.*
- *Travel delay claims if you do not check in by the time you are supposed to.*
- *Personal baggage claims:*
 - *if stolen from an unattended vehicle (unless secured out of view in a locked boot or luggage space);*
 - *for certain sports equipment, contact lenses, hearing aids,*

dentures and business equipment.

- **Legal expenses claims:**
 - which do not have a reasonable prospect of succeeding;
 - not reported within 180 days of the event giving rise to the claim;
 - costs incurred before your claims have been accepted;
 - relating to a dispute between you and the insurer;
 - relating to a dispute between you and someone you were travelling with, a person related to you, or another person insured under the policy;
 - relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance;
 - relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.

When you are eligible to nominate an appointed representative, you will be liable to pay the difference (if any) between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.

- For your death, injury, illness or disability arising from you being under the influence or effect of drugs or alcohol.
- With any specific exclusion or limitation shown on the Your House policy schedule.

Useful information

How long does my Your House insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

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

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or, the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are Aviva charges for policy amendment and cancellation?

Charges made are subject to Insurance Premium Tax where applicable.

If you cancel within the 14 day period, you will be entitled to a refund of premium paid, less a proportionate deduction for the time we have provided cover. If you cancel after the 14 day period, in addition to the amount charged for the time you have been covered, there will be a cancellation charge of up to £10.00.

If we cancel for non payment of any amount due, there will be a cancellation charge of up to £10.00.

If you amend your policy there will be an administration charge of up to £10.00.

How do I make a claim?

Should you need to make a claim under this policy, please contact us on the appropriate number shown below.

For claims under all sections other than Travel and Family Legal Protection, telephone Clubline on **0800 012345**.

For medical emergencies and travel assistance under the Travel section call **(+44) 1603 208041** or fax **01603 208075**.

For legal and tax advice or claims under the Family Legal Protection section call **0800 051 1701**.

For other claims under the Travel section call **(+44) 1603 208071** from abroad and **0800 0156745** from the UK.

For claims under Legal expenses within the Travel section call **01603 208243**.

For the Identity Fraud Helpline, please call **0345 030 8714**.

In all cases, please quote your policy number.

How do I make a complaint?

We hope that you will be very happy with the service that we provide.

However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. If you are a Home and Drivers customer, please write to the Home & Drivers Club Team, PO Box 896, 103 Westerhill Road, Bishopbriggs, Glasgow G64 2QX or telephone 0345 3000 327.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.



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