

House Guard Summary

This is a summary of the cover available under Ageas House Guard.

It's not a complete list of what is or isn't covered or the amounts you can claim. Full details can be found in your policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance on request. Remember at each renewal to review your cover to make sure it remains sufficient.

Ageas House Guard	Main benefits
<p>House Guard is an annual household insurance contract underwritten by Ageas Insurance Limited.</p> <p>House Guard offers a buildings and contents policy where you choose the maximum amount you can claim.</p> <p>The maximum amount you can claim for buildings must be high enough to cover the cost of rebuilding your home and for contents must be high enough to replace, as new, all the contents of your home.</p> <p>The different sections of cover available are buildings, contents (both of which allow you to choose whether you include cover for accidental damage), everyday personal belongings, higher value personal belongings, bicycles and legal expenses cover. The sections of cover you have chosen and the maximum amounts you can claim are shown on your policy schedule.</p>	<p>If you have chosen buildings cover, we will cover the structure of your home including outbuildings, garages, garden walls, gates, fences, paths and drives against loss or damage from specific events (for example – fire, theft or vandalism), as summarised on the next page and detailed in your policy document.</p> <p>If you have chosen contents cover, we will cover your household items that you or your family own or are responsible for against loss or damage from specific events (for example – fire, theft or vandalism) as summarised on the next page and detailed in your policy document.</p>

Significant features and benefits cover

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Buildings	✓	N/A	The maximum amount you can claim is shown on your policy schedule	Section A: Buildings insurance
Leaking or freezing water & leaking oil	✓	N/A	Up to the maximum claim limit for buildings shown on your policy schedule	Section A: Buildings insurance
Damage caused by the emergency services	✓	N/A	Up to the maximum claim limit for buildings shown on your policy schedule	Section A: Buildings insurance
Professional fees & costs	✓	N/A	Up to the maximum claim limit for buildings shown on your policy schedule	Section A: Buildings insurance

Significant features and benefits cover

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Glass, toilets & other fittings that are accidentally broken	✓	N/A	Up to the maximum claim limit for buildings shown on your policy schedule	Section A: Buildings insurance
Underground pipes, drains & cables that are accidentally broken	✓	N/A	Up to the maximum claim limit for buildings shown on your policy schedule	Section A: Buildings insurance
Homeowners' legal responsibilities	✓	N/A	Up to £2 million	Section A: Buildings insurance
Contents	N/A	✓	The maximum amount you can claim is shown on your policy schedule	Section C: Contents insurance
Valuables	N/A	✓	Up to 30% of your total contents maximum claim amount, as shown on your policy schedule. (The most you can claim for stolen jewellery or watches from your home is £10,000 unless stolen from a fixed and locked safe)	Section C: Contents insurance
Business equipment	N/A	✓	Up to £5,000 (maximum amount you can claim for any one item is £2,000)	Section C: Contents insurance
Money	N/A	✓	Up to £750	Section C: Contents insurance
Damage to food	N/A	✓	The maximum amount you can claim is shown on your policy schedule for contents	Section C: Contents insurance
Theft of contents from an outbuilding or garage	N/A	✓	Up to £1,000	Section C: Contents insurance
Contents taken away from your home	N/A	✓	Up to 20% of your maximum claim limit for contents cover shown on your policy schedule	Section C: Contents insurance
Your public & personal legal responsibilities	N/A	✓	Up to £2 million	Section C: Contents insurance
Your legal responsibilities for domestic employees	N/A	✓	Up to £10 million	Section C: Contents insurance
Unpaid damages	N/A	✓	Up to £2 million	Section C: Contents insurance
Protection for tenants	N/A	✓	Up to 20% of the maximum claim limit for contents cover shown on your policy schedule	Section C: Contents insurance
Moving home	N/A	✓	Up to £5,000	Section C: Contents insurance

Significant features and benefits cover (continued)

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Increase in the maximum claim limit for Special events, for example, family wedding, civil partnership ceremony, birthday or religious festival	N/A	✓	Up to £5,000	Section C: Contents insurance
Accidental damage to home entertainment equipment	N/A	✓	Up to the maximum claim limit for contents shown on your policy schedule	Section C: Contents insurance
Counselling Fees	N/A	✓	Up to £1,000	Section C: Contents insurance
Garden Cover	N/A	✓	Up to £1,500	Section C: Contents insurance
Downloads & computer files	N/A	✓	Up to £1,000	Section C: Contents insurance
Student belongings	N/A	✓	Up to £5,000 (maximum amount you can claim for any one item is £1,000)	Section C: Contents insurance
Being forced to leave your home	✓	✓	Up to £500 under either the buildings or contents section of cover	Section A: Buildings insurance Section C: Contents insurance
Home improvements/Recently purchased contents	✓	✓	Up to £1,000 under either the buildings or contents section of cover	Section A: Buildings insurance Section C: Contents insurance
Rent & alternative accommodation	✓	✓	Up to 20% of the total Buildings or Contents cover	Section A: Buildings insurance Section C: Contents insurance
Optional covers available				
Accidental damage to your Buildings and Contents	✓	✓	Up to the maximum claim limit for buildings or contents shown on your policy schedule	Section B: Accidental damage to your buildings Section D: Accidental damage to your contents
Everyday personal belongings includes 60 days worldwide cover per year. Includes bicycles up to £1,000	N/A	✓	A choice of £1,000 to £15,000 (in units of £1,000). The maximum amount you can claim for any one item £2,500	Section E: Everyday personal belongings
Higher value personal belongings	N/A	✓	You can choose the amount you want to cover and it will be shown on your policy schedule	Section F: Higher value personal belongings
Bicycles	N/A	✓	You can choose the amount you want to cover for each bicycle and it will be shown on your policy schedule	Section G: Bicycle cover
Legal expenses cover	✓	✓	Up to £50,000	Section H: Legal expenses cover

Significant exclusions and limitations

Cover	What's not covered	Section that applies
Guide to making a claim on your buildings or contents insurance	Please refer to the Guide to making a claim on your buildings or contents insurance section of your policy booklet for full details.	All sections
Matching sets & suites	We won't pay for, or make a contribution towards any claim for undamaged items that are part of a set or a suite. See the section on a Guide to making a claim on your buildings and contents insurance for details. Also see What your policy does and doesn't cover.	
What your policy does and doesn't cover	Please refer to the What your policy does and doesn't cover section of your policy booklet for details. Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or a member of your family. Any reduction in the market value of any property following its repair or reinstatement. Your policy does not cover claims arising from wear and tear or anything that happens gradually. It is your responsibility to keep your home in a good condition. Please read the What your policy does and doesn't cover section for further details.	
Storm & flood	Please refer to 'What is not insured' under the various sections in your policy booklet for details of the exclusions that apply. Damage to fences, gates, or swimming pool, jacuzzi and hot tub covers. We define what we mean by a storm or a flood separately and damage outside these definitions will not be covered.	Section A: Buildings insurance Section C: Contents insurance
Subsidence	Damage to solid floors, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same event.	Section A: Buildings insurance
Leaking or freezing water & leaking oil	Damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. Damage caused by the failure, wear and tear or lack of grouting or sealant.	Section A: Buildings insurance Section C: Contents insurance
Homeowners' legal responsibilities and Your public & personal legal responsibilities	If we cover both your buildings and contents and you make a claim for Homeowners' legal responsibility and Public & personal legal responsibilities, we'll only make one claim payment under either your buildings or contents cover for the same incident. You can't claim on both your buildings and contents cover for the same incident.	Section A: Buildings insurance Section C: Contents insurance
Theft	Damage for theft or attempted theft when your home or any part of it is lent, let or sublet to, by someone who is not a member of your family, unless there's damage to the building during the break in.	Section C: Contents insurance
Accidental damage to home entertainment equipment	Damage to items designed to be hand-held or portable, such as MP3 players, sat-navs, tablet and laptop computers and e-readers.	Section C: Contents insurance
Your public & personal legal responsibilities	Claims that arise from owning or using an aircraft, including model aircraft, gliders, hang-gliders, microlights and drones. Claims that arise from using disabled persons' buggies, bicycles or playing sport outside the boundary of the home, unless there is no other insurance you can claim on. Also all animals, except domestic pets inside the boundary of the home. Dangerous dogs, as specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act are not covered anywhere.	Section C: Contents insurance

Significant exclusions and limitations (continued)

Cover	What's not covered	Section that applies
Accidental damage	Damage caused by rain or water entering the home, as a result of poor workmanship, bad design or wear and tear.	Section B: Accidental damage to your buildings Section D: Accidental damage to your contents
Everyday personal belongings & Higher value personal belongings	Damage caused by theft from an unattended car or van, unless the item(s) were stored out of sight in a glove box or locked boot. Your car or van must also have been locked with any security systems activated and there must have been damage to the car during the break in. Damage to sports equipment while it's being used.	Section E: Everyday personal belongings Section F: Higher value personal belongings

Policy Excess

The following excesses apply, (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess
Parts 1-5, 9, 11-19 and section B	£100
Flood (Part 6)	£250
Subsidence (Part 7)	£1,000
Leaking or freezing water & leaking oil (Part 8)	£350
Contents	Contents Excess
Parts 1-5, 7, 9-13, 18-32 and section D, E, F & G	£100
Flood (Part 6)	£250
Leaking or freezing water & leaking oil (Part 8)	£350

Legal Expenses

This sub-section of your policy is a Legal Expenses Insurance contract which will pay legal costs up to £50,000 per insured incident including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountant's fees. We will pay the costs of appealing, or defending an appeal.

Cover under this sub-section is insured by DAS Legal Expenses Company Limited.

In civil claims it must always be more likely than not that the insured person will recover damages or make a successful defence.

Costs incurred before we agree to help an insured person are not covered.

The most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm. The amount we will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time.

Cancelling the policy and the cooling-off period

An administration charge of £7.50 (subject to Insurance Premium Tax) applies to all cancellations. You have 14 days from when you receive your policy documents or the commencement date of your policy, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less the administration charge. If you have made a claim no refund will be paid.

You may cancel your policy at any time after the cooling-off period by telephoning or writing to us. As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

We or anyone we authorise have the right to cancel this policy at any time by sending you 14 days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include, but are not limited to:

- Changes to the information detailed on your proposal form or on a statement of insurance or policy schedule which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.
- We're unable to take payment from your account.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

How to Make a Claim

Telephone the Ageas Household Claims service on **0345 122 3019**, this line is open 24 hours a day, 365 days a year. Please have your policy details available. Alternatively, you can write to us at the address at the bottom of this page. We can immediately confirm whether your policy covers you for the incident.

Customers who have purchased Legal expenses cover and wish to make a claim under this section should call DAS on **0345 120 8415**.

Please refer to the Guide to making a claim on your buildings and contents insurance, on page 7 of your policy, for full details on how to make a claim and how we deal with your claim.

How to make a complaint

If you are unhappy with any part of our service, please follow the procedure below (see also the section How to make a complaint on page 52 of your policy):

- Contact our Ageas Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, England. Alternatively, email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).
- Unless your complaint relates to Section H: Legal expenses cover, in which case please write to DAS Customer Relations department at the DAS Head Office address DAS House, Quayside, Temple Back, Bristol BS1 6NH. Or you can phone us on **0344 893 9013** or email us at customerrelations@das.co.uk
- If you are not satisfied with our final decision you can write to the Financial Ombudsman Service at Exchange Tower, London E14 9SR

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**



Underwritten by **Ageas Insurance Limited**

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