

SALE OF THE POLICY

Please contact **your** agent who arranged the Insurance on **your** behalf.

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Motorists Insurance Services Ltd
Beechwood House
37 Comber Road
Dundonald
Belfast
BT16 2AA

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05252C.

If **your** complaint about **your** claim cannot be resolved by the end of the next working day, MIS Ltd will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:
The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

HOUSEHOLD INSURANCE

keyfacts®



MIS HOUSEHOLD INSURANCE POLICY SUMMARY

About this Document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

UK General Insurance Ltd on behalf of Ageas Insurance Limited, registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Motorists Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

POLICY SUMMARY

MIS Household Insurance provides cover against financial loss in the event a specified peril occurs to your buildings and contents with Accidental Damage Cover and Personal Possessions Cover available as options. It also provides the additional benefits of Home Emergency Cover, Family Legal Expenses Cover, Identity Theft Cover, and Home Start Breakdown Cover as standard.

The limit of liability payable under this policy is detailed in your policy schedule.

WHAT IS COVERED

Buildings

The home and its fixtures and fittings, drives, walls and permanent fixtures such as tennis courts and septic tanks within the boundaries of the home.

Contents

Household goods, including non-permanent fixtures and fittings like carpets and curtains.

POLICY LIMITS

The maximum amount we will pay in respect of any one claim is:

Buildings:	£500,000
Contents:	£50,000
Valuables:	£10,000 - Single Article Limit £1,000
Alternate accommodation: Buildings	£50,000
Alternate accommodation: Contents	£10,000
Domestic liability Public	£2,000,000
Domestic liability Employees	£2,000,000

KEY BENEFITS

1. **Accidental Damage Cover Available as an option for both buildings and contents.**
2. **Unspecified and Specified Personal Possessions Cover available as options.**
3. **Pedal cycles can be specified**
4. **Wedding, birthday or gifts relating to any religious holiday additional 10% of contents sum insured up to a maximum of £3000.**
5. **Door Locks replacement £350.**
6. **Contents in Outbuildings £500**
7. **Home Emergency Cover**
8. **Home Start Breakdown Cover**
9. **Family Legal Expenses**
10. **Identity Theft Cover.**

SIGNIFICANT EXCLUSIONS AND LIMITATIONS

Excess

The following excesses are payable:

- The first £100 of each and every incident of loss or damage other than escape of water, escape of oil, flood, subsidence, heave or landslip.
- An excess of £500 shall apply to each and every incident of loss or damage involving escape of water.
- An excess of £500 shall apply to each and every incident involving escape of oil or flood.
- An excess of £1000 shall apply to each and every incident as a result of subsidence, heave or landslip.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS

Examples of what is excluded

- (Please refer to the policy document for a definitive list)
- Loss or damage after your home has been left unfurnished or unoccupied for more than 30 days in a row.
 - Money and credit cards
 - Laptops, computers (tablet or otherwise) and mobile phones.
 - Any theft or attempted theft which does not involve force and violence to get in to or out of your home.

FAMILY LEGAL PROTECTION

What you are covered for

- Access to a legal helpline to advise you on any private legal problem.
Legal costs up to £50,000 for:
- Personal injury
 - Consumer disputes
 - Home rights
 - Identity theft

We will not pay for

Any professional fees incurred before our written acceptance of a claim.

HOME EMERGENCY COVER

What you are covered for

- Up to £1000 for a call out, labour, parts, materials and VAT, in the event of an emergency at your home, which if not dealt with quickly will:
- a) Render the property unsafe
 - b) Damage or cause further damage to the property
 - c) Cause personal risk to you.

We will not pay for

- General maintenance to the property.
Loss or damage after your home has been left unoccupied for more than 30 days in a row.
Any loss or damage which occurs during the first 14 days following the start of your insurance policy.

HOME START BREAKDOWN COVER

What you are covered for

If your vehicle breaks down at your home address, we will arrange for home start assistance. When a repair cannot be made at the home address, we will arrange for the removal of the vehicle to the nearest garage or another destination of your choice provided the location is no greater distance from the garage and subject to a 20 mile restriction.

HOME START BREAKDOWN COVER

We will not pay for

Assistance if the vehicle was not in a road worthy condition prior to the incident.

Any benefits unless MIS has been notified and has authorised assistance through the medium of the emergency telephone number.

It should be noted that the Financial Conduct Authority does not regulate the services provided under the MIS Breakdown contract.

Duration of Cover

12 months from the date of inception of this insurance as detailed on the policy schedule.

Cancellation Rights

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Us** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your** policy after 14 days **You** will be entitled to a pro-rata return of premium.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
 - b) Non-payment of premium
 - c) Threatening and abusive behaviour
 - d) Non-compliance with policy terms and conditions
- Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Making a Claim

If you have a claim, please call Motorists Insurance Services Ltd, 37 Comber Road, Dundonald, Belfast, BT16 2AA by telephoning 02890 410 220 as soon as possible.

Complaints

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding: