

# Home Insurance

*Summary of Cover*



**Mark Bates Ltd**

THE HOME OF PREMIER CARE

## POLICY SUMMARY

Our Home Insurance policy is available for properties of up to 4 bedrooms and has been designed to provide you with a wide range of standard cover when insuring the buildings and contents of your home, personal possessions, valuables, pedal cycles, money and loss by unauthorised use of credit cards. You may insure the buildings or contents, or both, under the policy. Extended cover for personal possessions, pedal cycles, money and loss by unauthorised use of credit cards whilst away from the home is only available if the Contents section has been taken out.

This document includes a general summary of the insurance provided by our Home Insurance policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Our policies run for a period of 12 months. Prior to expiry, we will contact you regarding continuation of the insurance for a further 12 month period.

## BUILDINGS

### Significant Features and Benefits

#### BUILDINGS

Property insured as Buildings consists of domestic outbuildings and garages, permanent landlord's fixtures and fittings, fixed disability aids, adaptations and equipment, solar panels, tennis courts, swimming pools, terraces, patios, paths, ramps, handrails, walls, gates, fences and hedges.

#### THE STANDARD PERILS

Buildings are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts and accidental damage.

#### LIABILITY

Your legal liability as owner of the Buildings of the home and its land, to a limit of indemnity of £5,000,000, plus legal costs and expenses.

#### ADDITIONAL COVER FOR BUILDINGS

Accidental damage to underground services, septic tanks and drain inspection covers to the home.

Accidental breakage to fixed glass, sanitary ware and ceramic hobs all forming part of the building.

Loss of rent and the costs of temporary accommodation are covered up to 25% of the Buildings sum insured.

Costs of architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss.

Cost of restoring your garden following an insured peril up to £2,500.

Loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the home.

The cost of tracing and accessing the source of leaking oil or water up to £5,000.

Damage as a result of emergency forced access to the home.

Costs incurred if you are compulsorily evacuated from your home up to £5,000.

#### SUM INSURED

This should represent the cost of rebuilding, as new, the building of the home, plus an allowance for architects', surveyors' and other professional fees, clearing debris, demolition, shoring up or propping and complying with government or local authority requirements following a loss. All Buildings are covered automatically up to a sum insured of £500,000. This figure has been set at a level that should be more than adequate for properties with up to four bedrooms, but if you consider that it is inadequate you should let us know.

## **BASIS OF SETTLEMENT**

Provided that, at the time of the loss or damage, the sum insured is not less than the replacement cost and the Buildings are in a good state of repair, insurers will, at their option, pay either the cost of repair or the replacement cost.

The replacement cost is the cost of rebuilding the Buildings in the same size, style and condition as new.

If the sum insured is less than the replacement cost, insurers will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, the insurer will only pay for one half of the amount lost or damaged.

If the Buildings are not in good repair, or if repair or replacement is not carried out, the insurer will at its option pay

- a) the cost of repair or replacement, less a reduction for wear and depreciation or
- b) for reduction in market value caused by the loss or damage.

## **Significant and unusual exclusions or limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to Buildings, which are similar to those applied by other insurers. We would particularly draw your attention to the following:

Unless specifically advised to you to the contrary, you will bear the first £100 of each claim increasing to £1,000 in respect of subsidence, heave and landslip.

If, for more than 90 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation, but has not been lived in by you, or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, damage to any fixed heating or domestic water installation caused by freezing or forcible and violent bursting, theft or attempted theft, malicious persons or vandals, accidental breakage or accidental damage will not be provided.

## **CONTENTS**

### **Significant Features and Benefits**

#### **CONTENTS**

Property insured as Contents consists of household goods, personal property, portable disability aids, adaptations and equipment, money, valuables, tenant's improvements, interior decorations, fixtures and fittings, satellite dishes and receiving aerials and their fittings and masts. Contents shall not include property primarily held for professional or business purposes, electrically or mechanically powered vehicles, (other than domestic gardening machines), aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers, trailer tents and their parts and accessories, any living creature or property more specifically insured by this or any other policy.

#### **THE STANDARD PERILS**

Contents are insured against loss or damage caused by these perils: fire, lightning, explosion, earthquake, smoke, storm or flood, escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, riot, strike, labour or political disturbance or civil commotion, malicious persons or vandals, subsidence, ground heave or landslip, collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals, falling trees, branches, satellite dishes, receiving aerials and their fittings and masts and accidental damage.

#### **LIABILITY**

Your legal liability as occupier of the home, for your activities anywhere in the world and as an employer of domestic servants at the home up to a limit of indemnity of £5,000,000 plus costs and expenses, except for liability as an employer of domestic servants, when the limit of indemnity is £10,000,000.

## **FAMILY LEGAL PROTECTION**

Legal expenses insurance provides you and members of your family residing with you with financial support to help you protect yourself and stand up for your legal rights. Cover applies for personal injury, clinical negligence, consumer contracts, property protection, employment disputes, legal defence, tax protection, attendance expenses and removal of squatters. The policy provides cover for up to £100,000 any one claim and you can make up to two claims in any one period of insurance.

## **HELPLINES**

In addition to legal expenses insurance, you will be entitled to use the helpline facility which, as well as offering qualified legal opinion, will also offer advice on personal tax matters, employment and health and safety issues in connection with any employees you have engaged to work at your home and identity theft.

## **ADDITIONAL COVER FOR CONTENTS**

Contents temporarily removed within the United Kingdom, the Channel Islands and the Isle of Man, up to 15% of sum insured.

Contents temporarily at an educational establishment, up to £10,000.

Accidental loss of, or damage to, contents while in transit to another permanent home.

Loss of rent and the costs of temporary accommodation, up to 25% of the Contents sum insured.

Liability as a tenant for damage to the buildings of the home up to 20% of the Contents sum insured.

Loss of keys requiring replacement of locks and keys to doors, windows, safes and alarms at the home.

Spoilage of food caused by malfunction of the freezer, up to £1,000.

Loss of metered water or oil following accidental damage to water and heating installations at the home, up to £5,000.

Fatal accident benefit caused in the home of £10,000.

Business contents, up to £5,000.

Damage as a result of emergency forced access to the home.

Personal possessions of visitors and domestic employees, up to £2,500.

Gifts in the home relating to a wedding, birthday, anniversary, religious celebration or birth for one month before and one month after the event, up to £5,000.

Automatic increase of 10% of the Contents sum insured during December.

Up to £500 for contents you have purchased whilst bringing them home from the shop where you purchased them.

Up to £1,000 for counselling fees if you suffer emotional stress as the consequence of an incident in the home.

Up to £25 per day to a maximum of £1,000 for loss of earnings or additional expenses if you are called to attend jury service.

Up to £5,000 for medical equipment on loan for which you are legally responsible.

Up to £2,500 for the cost of replacing electronic data you have legally downloaded.

Up to £500 in respect of theft of money by a bogus official that you have allowed into your home.

Up to £10,000 for expenses in the event that you are the victim of identity fraud.

Up to £1,500 for loss of trees, shrubs, plants and lawns.

## **THE SUM TO BE INSURED**

This should represent the cost to replace, as new, all of the contents of the home, less a deduction for wear, tear and depreciation only in respect of clothing or household linen. Your Contents are automatically covered up to the following sums insured:

1 or 2 bedrooms	-	£50,000
3 bedrooms	-	£75,000
4 bedrooms	-	£100,000

This figure has been set at a level that should be more than adequate for the Contents of properties with up to four bedrooms, but if you consider that it is inadequate, you should let us know.

## **BASIS OF SETTLEMENT**

Provided that, at the time of loss or damage, the sum insured is not less than the full replacement cost, the insurer will, at its option

- 1) replace the item(s) as new; or
- 2) pay the cost of repair for items which can be economically repaired; or
- 3) pay the full replacement cost.

The full replacement cost is the cost of replacing all Contents as new.

If the sum insured is less than the full replacement cost, the insurer will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, the insurer will only pay for one half of the amount lost or damaged.

### **LIMITS CONTAINED IN THE POLICY**

The policy contains the following limits to the sum insured, which may be increased on request.

Valuables - 20% of the Contents sum insured.  
- up to £1,500 for any single item.

Contents in the open within the boundaries of the land appertaining to your home up to £1,000.

Contents in an outbuilding up to £5,000.

Money up to £500.

Deeds, bonds and other personal documents up to £2,500 in all.

## **Significant and unusual exclusions or limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to Contents, which are similar to those applied by other insurers. We would particularly draw your attention to the following:

Subject to certain criteria, if you have not made an insurance claim in the last three years you will not have to contribute to the cost of any claim you may make. However, if you fall outside of this criteria, have made such a claim or subsequently make a claim under this insurance, you will bear the first £100 of each claim (other than nil in respect of damage as a result of emergency forced access to your home and the fatal accident benefit).

If, for more than 90 consecutive days, your home is not furnished for normal occupation, or is furnished for normal occupation but has not been lived in by you or any person with your permission, cover in respect of escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer, theft or attempted theft, malicious persons or vandals, accidental breakage, accidental damage or loss of metered water or heating oil will not be provided.

## **PERSONAL POSSESSIONS “ALL RISKS”**

### **Significant Features and Benefits**

#### **THE COVER**

Accidental loss of or damage to property while in the home, anywhere in the United Kingdom, the Channel Islands and the Isle of Man and up to 90 days elsewhere in the world during the period of insurance.

#### **PROPERTY INSURED**

Property insured as clothing and personal effects consists of personal property which is normally worn or carried on or about the person, including jewellery, watches, binoculars and photographic, sports and musical equipment.

If you choose to insure your clothing and personal effects, cover is automatically included for pedal cycles and personal money and loss by unauthorised use of credit cards.

#### **SUM INSURED**

We provide four levels of cover for clothing and personal effects; up to £2,500, £5,000, £7,500 or £10,000.

The limits for pedal cycles, money and loss by unauthorised use of credit cards are £500, £300 and £1,000 respectively.

There is a limit of £1500 for any single item or items forming part of a set, although this may be increased on application.

## **BASIS OF SETTLEMENT**

The insurer will, at its option

- 1) replace the item(s) as new; or
- 2) pay the cost of repair for items which can be economically repaired; or
- 3) pay the cost of replacement as new.

Where you have not chosen to repair or replace an item, the insurer will make a deduction for wear, tear and depreciation.

## **Significant and unusual exclusions or limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations specifically relating to Personal Possessions "All Risks", which are similar to those applied by other insurers. We would particularly draw your attention to the following:

Subject to certain criteria, if you have not made an insurance claim in the last three years you will not have to contribute to the cost of any claim you may make. However, if you fall outside of this criteria, have made such a claim or subsequently make a claim under this insurance, you will bear the first £100 of each claim.

Personal possessions shall not include skis, snowboards, water skis, sub aqua equipment, deeds, bonds or other personal documents, contact or corneal lenses, riding tack, hearing aids, mobile telephones and car audio and camping equipment.

Cover excludes theft from an unattended vehicle, (other than from a concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle), unless entry to the vehicle has been gained by forcible and violent means. Losses under these circumstances are subject to a maximum limit any one claim of £1,000.

## **GENERAL**

### **PROTECTING AGAINST INTRUDERS**

We do require your home to be fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). An acceptable alternative to the undernoted will be considered.

**FINAL EXIT DOOR** – A 5 lever mortice or rim deadlock to British Standard 3621 or the door manufacturers' 3 point multi-locking system.

**METAL FRAMED SLIDING DOORS** – The manufacturers' key operated deadlocks or security bolts or any key operated device fitted by a qualified locksmith.

**OTHER EXTERNAL DOORS** – The same as for the final exit door or by two key operated mortice or surface mounted security bolts fitted vertically top and bottom and with removable keys.

**WINDOWS** – All opening windows, fanlights and skylights at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or downpipes by a key operated window lock with removable keys, except any opening windows protected by securely fixed solid steel bars, grilles, expanded metal or weld mesh.

**LOUVRE DOORS AND WINDOWS** – Panes should be secured to their frames by adhesive to prevent removal.

**BURGLAR ALARMS** – These should be professionally installed and we will require details of the installation and maintenance agreements, together with information of the other protection devices (e.g. locks) in the home.

## NOTIFICATION OF CLAIMS

If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim you should contact us at

**Mark Bates Ltd Premier House Londonthorpe Road Grantham Lincolnshire NG31 9SN  
Telephone No: 01476 514470**

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

## LANGUAGE

The policy and associated documentation and all information relating to this insurance shall be in English.

## LAW

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

## INSURER

The insurer is China Taiping Insurance (UK) Co Ltd.

China Taiping Insurance (UK) Co Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202690.

## CANCELLATION

- 1) If, once you have received the policy documents, you decide that you do not wish to accept this insurance, you may return the documents to us within 14 days of receipt and we will refund the premium.
- 2) Otherwise, you may cancel the policy at any time and the insurer will allow a refund of premium for every full quarter of the insurance period that remains in force from the date of cancellation.
- 3) We may cancel this insurance on behalf of the insurer by sending 30 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.
- 4) No refund of premium will be allowed if a claim has occurred during the insurance period.

## COMPLAINTS

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact us. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request.

## COMPENSATION RIGHTS

In the event that the insurer is unable to meet its legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme. Refer to policy for details.

## EXCESS

It is possible that you may have to contribute to the cost of any claim you may make and details of this are contained in this summary of cover. Should you make a claim for the same incident under more than one section of cover within the policy with an excess, only one excess will be applied.



# Mark Bates Ltd

THE HOME OF PREMIER CARE

**[www.markbatesltd.com](http://www.markbatesltd.com)**

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