





This insurance is provided by Emerald Life Limited which is registered in the UK. Emerald Life Limited is regulated by the Financial Conduct Authority. Registered number: 666615.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from us.

**What is this type of insurance?**

This is a multi-section household insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select.

	<b>What is insured?</b>
<p><b>Cover sections for your home</b></p> <ul style="list-style-type: none"> <li>✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus temporary accommodation costs.</li> <li>✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus temporary accommodation costs.</li> <li>✓ Valuables and/or personal possessions: The cost of repairing or replacing valuables and personal possessions lost or damaged away from the home.*</li> <li>✓ Accidental damage to buildings and/or contents.*</li> <li>✓ Domestic freezer cover: The cost of replacing food in your fridge or freezer.</li> <li>✓ Pedal cycles: The cost of repairing or replacing pedal cycles following theft or accidental damage.*</li> <li>✓ Home emergency cover: The cost of a call-out up to an agreed sum in the case of certain home emergencies.</li> </ul> <p><b>Cover sections for you</b></p> <ul style="list-style-type: none"> <li>✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.</li> <li>✓ Money: Theft or accidental loss of money.</li> <li>✓ Bank cards: Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft.</li> <li>✓ Legal expenses cover: The cost of legal expenses up to an agreed sum in certain cases.</li> </ul>	

	<b>What is not insured?</b>
<ul style="list-style-type: none"> <li>✗ Escape of water, accidental damage, escape of oil, theft, malicious damage, vandalism and frost damage if your home is insufficiently furnished or unoccupied for more than thirty (30) consecutive days.</li> <li>✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).</li> <li>✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).</li> <li>✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or subsidence.</li> <li>✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.</li> <li>✗ Theft or attempted theft by any person lawfully on the property.</li> <li>✗ Existing damage occurring before the beginning of the period of insurance or damage caused deliberately by you.</li> <li>✗ Loss or damage caused by computer virus or hacking.</li> </ul>	

\* Additional Optional Cover



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## Are there any restrictions on cover?

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- ! Endorsements may apply to your policy.
- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim), and/or
  - monetary limits for certain items or types of cover.
- ! There is no cover for loss or damage due to war, terrorism, radiation or sonic waves.
- ! There is no cover for subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
- ! There is no cover for any loss or damage to the buildings while the home is insufficiently furnished for day to day living or unoccupied for more than thirty (30) consecutive days.
- ! Average Condition is in place for any reinstatement under sections 1-4 of the policy



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## Where am I covered?

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- ✓ At the home you are insuring in the United Kingdom.



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## What are my obligations?

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- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell Emerald Life as soon as reasonably practicable after you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell Emerald Life if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, are declared bankrupt, increase the value of your contents from what is shown on your schedule or if you leave your home unoccupied for more than thirty (30) consecutive days.
- You must tell Emerald Life prior to the start of any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.

When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “General Conditions” section of the policy document.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



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## When and how do I pay?

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- The premium for this policy is payable in full prior to the start of the policy (and then there may be further premiums payable in the event of a change in the cover or your details).



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## When does the cover start and end?

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- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



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## How do I cancel the contract?

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- You can cancel this insurance at any time by contacting us. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a pro-rata deduction for any time for which you have been covered.
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