

keyfacts®

Home Insurance: Policy Summary



EMERALDLIFE



POLICY SUMMARY

This summary highlights the main benefits, limitations and exclusions of your home cover. It does not include all of the policy terms and conditions; these can be found in the full policy booklet. We recommend that you review your cover periodically to ensure that it continues to meet your needs.

THE INSURERS

Emerald Life Home Insurance is arranged by Emerald Life & underwritten by 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.

Emerald Life and UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systemsreporting/register or by calling them on 0800 111 6768.

Emerald Life Limited is an Appointed Representative of UK General Insurance Limited. Emerald Life Limited has the registered company number 07201151, registered address St. Bride's House, 10 Salisbury Square, London EC4Y 8EH, and is authorised and regulated by the Financial Conduct Authority, firm number 666615.

WHAT IS COVERED

Buildings Cover	Contents Cover
<ul style="list-style-type: none"> • your home and its walls and roof • domestic outbuildings • garages, • drives, excluding for storm or flood, subsidence, landslip or heave • patios and terraces • gates and fences, excluding for storm or flood, subsidence, landslip or heave, and falling trees, masts or similar • permanent fixtures 	<ul style="list-style-type: none"> • household goods • fittings (such as carpets) • furniture • personal belongings on the property • home office furniture

What you are insured against (subject to excesses and exclusions)

<ul style="list-style-type: none"> • Fire • Storm or flood • Escape of water or heating oil • Plumbing freezing or bursting • Theft • Riot • Malicious or homophobic damage • Subsidence 	<ul style="list-style-type: none"> • Fire • Storm or flood • Escape of water or heating oil • Theft • Riot • Malicious or homophobic damage • Subsidence • Accidental damage, but only to mirrors and glass and home entertainment equipment excluding mobile phones, laptops and tablets or toys • Alternative accommodation up to 20% of contents sum insured and up to 12 months (for our Core or Core+ product) or 24 months (for our Premier product)
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- Alternative accommodation up to 20% of buildings sum insured and up to 12 months (for our Core or Core+ product) or 24 months (for our Premier product)
- Emergency access repairs up to £3,000
- Replacement of locks and keys

Optional additional cover

- Accidental Damage to underground pipes, tanks, cables and services
- Accidental Damage to the Buildings

- Freezer cover up to limit of contents cover
- Money up to £750 (for our Core or Core+ product) or £2,000 (for our Premier product)
- Visitors' personal effects up to £500 (for our Core or Core+ product) or £5,000 (for our Premier product)
- Replacement of locks and keys up to £500 (for our Core or Core+ product) or up to the sum insured (for our Premier product)
- Replacement of passports and documents up to £500 (for our Core or Core+ product) or £10,000 (for our Premier product)
- Digital assets up to £2,000 (for our Core or Core+ product) or £5,000 (for our Premier product)
- Items temporarily removed up to £5,000 (for our Core or Core+ product) or £10,000 (for our Premier product)

Optional additional cover

- Accidental damage to contents (including up to £5,000 for accidental damage by pets)
- Worldwide cover for personal possessions up to one third of contents sum insured
- Cycles up to £1,250

Summary of certain general exclusions and limits

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| <ul style="list-style-type: none"> • The excess shown on your schedule • If your home is unoccupied beyond the period shown in your schedule • Wear and tear • Theft or malicious damage by any person lawfully on your property • Specific other exclusions as set out in the policy | <ul style="list-style-type: none"> • The excess shown on your schedule • If your home is unoccupied beyond the period shown in your schedule • Wear and tear • Theft or malicious damage by any person lawfully on your property • Valuables in excess of £2,000 (for our Core or Core+ product) or £5,000 (for our Premier product unless specifically mentioned on your schedule. • Specific other exclusions as set out in the policy • |
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ELIGIBILITY

The major eligibility criteria are:

- Your home must not be Grade I, or Grade II* listed (or Category A or B in Scotland), but we do cover Grade II listed properties (or Category C in Scotland).
- Your property must be situated within the United Kingdom (including the Channel Islands and the Isle of Man) and not built before 1800.
- Your property must be in good repair, not show any signs of damage by subsidence or flood, nor have a history of subsidence or flood, nor be in an area at risk of flooding.
- You must be a UK resident.

INFORMATION YOU PROVIDE TO US

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

1. supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy;
2. to make sure that all information supplied as part of your application for cover is true and correct;
3. tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the act may mean that your policy is invalid and that it does not operate in the event of a claim.

It is important that you keep us advised of any change in your circumstances. Your policy has been based on the information you have given us in the proposal and you must advise us immediately of changes such as:

- your property becomes unoccupied
- you, any member of your family is convicted of any criminal offence
- you, any member of your family is declared bankrupt, or has been served with a county court judgement
- you, any member of Your family use the home for business or professional purposes.

YOUR RIGHT TO CANCEL

We hope that You are happy with the cover this Policy provides. However, You have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which You receive Your Policy documentation whichever is later. If You do wish to cancel within the 14 day period, You will be entitled to a full refund of the premium paid.

If You wish to cancel Your policy after the initial 14 days, You will be entitled to a pro-rata refund of any pre-paid premiums less an administration fee of £10 provided no claims or settlements have been made during the period. If the pro rata refund less fees are less than or equal to £10, the refund value of the policy will be £0.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving fourteen 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:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms & conditions

CLAIMS

If you wish to make a claim, please contact the Emerald Life Claims Department to obtain a claim form.

Call: 0330 041 2190

Email: home@emeraldclifeclaims.co.uk

Write to: Emerald Life Claims, PO Box 800, Halifax, HX1 9ET

Any costs relating to the completion of claim forms must be paid by you as they are not covered by this policy.

NON-ADVISORY SALE

Emerald Life is a non-advisory company and as each individual's needs are different, we cannot make recommendations on which product is for you. We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.



COMPLAINTS PROCEDURE

It is important You know We are committed to providing you with an exceptional level of service and customer care. It is our intention to give you the best possible service, but if you do have any concerns about this insurance or the handling of a claim we want to hear about it so we can try to put things right. If you have cause for complaint or would like to give feedback please follow the procedure below. In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Home Insurance reference 06148A.

If you are not happy with the service, or you would like to tell us about something we did well, then please let us know your feedback:

About the sale of the insurance policy:

Emerald Life Customer Services

2 Melford Court, The Havens
Ransomes Europark
Ipswich, Suffolk
IP3 9SJ

Tel: 0330 131 9960

Email: customerservice@emerald.life

If your complaint about the sale of your policy cannot be resolved by the end of the third 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

About the claims process

Emerald Life Claims Department

Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL

Tel: 0330 041 2113

Email: customerservice@emerald.lifeclaims.co.uk

FINANCIAL SERVICES COMPENSATION SCHEME

If it is not possible to reach an agreement, you have the right in either case, to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at: 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 or Citizens Advice Bureau.

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 cover 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.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) in which your main residence is situated.