

**keyfacts**®

# Home Insurance: Policy Summary

LLOYD'S



**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

This insurance is arranged by Emerald Life Limited & underwritten by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd.

Emerald Life Limited and Channel Syndicate 2015 are regulated by the Financial Conduct Authority. The Channel Syndicate 2015 is authorised by the Prudential Regulation Authority.

Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Emerald Life Limited is an appointed representative of Commercial & General Limited. Emerald Life Limited has the registered company number 07201151, registered address Unit LF2.4, The Leather Market, 11-13 Weston Street, London SE1 3ER, and is authorised and regulated by the Financial Conduct Authority, firm number 666615.

## WHAT IS COVERED

### Buildings Cover

- 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

### Contents Cover

- 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)

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|--|---|
| <ul style="list-style-type: none"> <li>• Fire</li> <li>• Storm or flood</li> <li>• Escape of water or heating oil</li> <li>• Plumbing freezing or bursting</li> <li>• Theft</li> <li>• Riot</li> <li>• Malicious or homophobic damage</li> <li>• Subsidence</li> </ul> | <ul style="list-style-type: none"> <li>• Fire</li> <li>• Storm or flood</li> <li>• Escape of water or heating oil</li> <li>• Theft</li> <li>• Riot</li> <li>• Malicious or homophobic damage</li> <li>• Subsidence</li> <li>• Accidental damage, but only to mirrors and glass and home entertainment equipment excluding mobile phones, laptops and tablets or toys</li> <li>• 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)</li> </ul> |
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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 £3,000

#### **Summary of certain general exclusions and limits**

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|--|--|
| <ul style="list-style-type: none"> <li>• The excess shown on your schedule</li> <li>• If your home is unoccupied beyond the period shown in your schedule</li> <li>• Wear and tear</li> <li>• Theft or malicious damage by any person lawfully on your property</li> <li>• Specific other exclusions as set out in the policy</li> </ul> | <ul style="list-style-type: none"> <li>• The excess shown on your schedule</li> <li>• If your home is unoccupied beyond the period shown in your schedule</li> <li>• Wear and tear</li> <li>• Theft or malicious damage by any person lawfully on your property</li> <li>• 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.</li> <li>• Specific other exclusions as set out in the policy</li> </ul> |
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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. You must advise us as soon as reasonably practicable 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 claims administrator Lucas Claims Solutions to obtain a claim form

Call: 0333 234 3722

Email: [homeclaims@emeraldclifeclaims.co.uk](mailto:homeclaims@emeraldclifeclaims.co.uk)

Write to: Emerald Life Claims, Lucas Claims Solutions, Bloomfield House, 3 Balloo Place, Bangor, Co Down, BT19 7BP.

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 the Channel Syndicate 2015 and quote scheme name Emerald Life Home Insurance reference 06148B.

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

Tel: 0330 131 9960

Email: [customerservice@emerald.life](mailto: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:

The Channel Managing Agency Ltd.  
10 Lime Street  
London  
EC3M 7AA  
Telephone: 0203 817 5070

E-mail: [complaints@channel2015.com](mailto:complaints@channel2015.com)

About the claims process

Emerald Life Claims  
Lucas Claims Solutions,  
Bloomfield House,  
3 Balloo Place,  
Bangor,  
Co Down,  
BT19 7BP

Tel: 0333 234 3722

Email: [homeclaims@emerald.life](mailto:homeclaims@emerald.life)

## 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 PRIVACY

### Your personal information notice

#### Who we are

We the Channel Syndicate 2015, the Lloyd's underwriter(s) identified in this Policy and in the certificate of insurance. Emerald Life is the coverholder and agent for Channel Syndicate 2015. For the purposes of this section on Data Privacy only, Channel Syndicate 2015 and Emerald Life are 'We'.

#### The basics

We collect and use relevant information about You to provide You with Your insurance cover or the insurance cover that benefits You and to meet Our legal obligations.

This information includes details such as Your name, address and contact details and any other information that We collect about You in connection with the insurance cover from which You benefit. This information may include more sensitive details such as information about Your health and any criminal convictions You may have.



In certain circumstances, We may need Your consent to process certain categories of information about You (including sensitive details such as information about your health and any criminal convictions You may have). Where we need Your consent, we will ask You for it separately. You do not have to give Your consent and You may withdraw Your consent at any time. However, if You do not give Your consent, or You withdraw Your consent, this may affect Our ability to provide the insurance cover from which You benefit and may prevent Us from providing cover for You or handling Your claims.

The way insurance works means that Your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose Your personal information in connection with the insurance cover that We provide and to the extent required or permitted by law.

#### **Other people's details that you provide to us**

Where You provide Us or Your agent or broker with details about other people, You must provide this notice to them.

#### **Want more details?**

For more information about how We use Your personal information please see Our full privacy notices, which is/are available online on Our websites or in other formats on request.

For Channel Syndicate 2015 see: [www.channel2015.com/privacy](http://www.channel2015.com/privacy)

For Emerald Life see: [www.emerald.life.co.uk/privacy](http://www.emerald.life.co.uk/privacy)

#### **Contacting us and your rights**

You have rights in relation to the information We hold about You, including the right to access Your information. If You wish to exercise Your rights, discuss how We use Your information or request a copy of Our full privacy notices, please contact either of Us.

If You wish to make a complaint about the use of Your personal information, please contact Us. If You remain dissatisfied You may raise Your concerns directly with the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

## **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.