

Towergate Bakers Leisure Home Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet.

It is important that you read the policy booklet and schedule carefully when you receive them.

One policy booklet covers all sections of this policy.

Name of the insurance undertaking

Sections 1 and 2 of this insurance policy is underwritten by a consortium of leading UK insurers comprising of:
AXA Insurance UK plc
Royal and Sun Alliance Insurance plc
Equity Red Star
Allianz Insurance plc.

Section 3 of this policy is underwritten by Europ Assistance Insurance Limited.

Type of Insurance and Cover

The Towergate Bakers Leisure Home Policy is a Home, Contents and Personal Belongings, and Home Emergency Assistance insurance policy designed for Leisure Homes.

All Sections

Significant features and benefits

- Homecare Emergency Assistance available 24 hours a day, 365 days a year.
- Legal Helpline.

Significant and unusual exclusions or limitations

- You must comply with conditions of the policy explained in the Policy Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- Certain losses or damage if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the Home and Contents Section if the property is unoccupied for more than 30 days.
- You will have to pay the first part of certain claims – this is known as an “excess”. For example, an excess of £500 applies in respect of damage caused to the home by subsidence or heave of the site on which the home stands, or landslip.

Home and Contents Section – see Section 1 of policy booklet for details.

Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see policy booklet. In addition cover is provided for:

- Accidental breakage of glass, sanitary ware, mirrors and fixed glass in furniture.
- Accidental damage to televisions, audio, video and home computer equipment.
- Contents temporarily removed from the home (up to 15% of contents sum insured).
- Replacement locks if keys are lost or stolen (up to £300).
- Spoilage of food in freezers.
- The cost of temporary alternative accommodation following an insured loss (up to 20% of the home and

contents sum insured) if the home is made uninhabitable.

- Compensation for death in the home – up to £10,000 paid in the event of fatal injury as a direct result of fire, assault or accident in the home.
- Your liability as occupier, tenant and in a personal capacity (up to £2m limit of indemnity), and to domestic employees (up to £10m limit of indemnity).

Significant and unusual exclusions or limitations

- Malicious loss or damage caused by persons lawfully in the Home.
- Frost and water damage when your home is unoccupied for more than 30 days.
- Damage caused by domestic pets and vermin.
- Accidental damage other than that listed above (but wider cover is available under section 12, Accidental Damage).
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building.
- Loss or damage to your contents from any cause not listed in the policy booklet.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Storm damage to hedges, gates and fences.

Unoccupied Homes defined as when the property is insufficiently furnished for normal occupation or furnished for normal occupation but has not been lived in for more than 30 consecutive days – this policy does not cover

- Loss of or damage caused by escape of water or oil.
- Frost damage to plumbing installations.
- Loss of or damage caused by theft from the Home unless involving forcible and violent entry to or exit from the Home.
- Loss of or damage caused by malicious persons or vandals.
- Accidental damage or accidental breakage.

It is a condition of this Policy that whenever the Home is not lived in for 72 consecutive hours or more it shall be inspected at least once every 7 days.

Personal Possessions Section – see section 2 of policy booklet for details.

Significant features and benefits

This provides much wider cover than otherwise provided under the Home and Contents Section for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from your home including anywhere in the world.

Significant and unusual exclusions or limitations

- Pedal cycles used for racing.
- Theft of pedal cycles unless securely locked when unattended away from the Home.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Sports equipment in the course of play.

Homecare Emergency Assistance Service – see section 3 of the policy booklet for details.

Significant features and benefits

If a Home Emergency occurs, We will arrange for a Repairer to assess the situation and carry out Emergency Repairs up to a maximum of £250 (including VAT) in the event of:

- Burst pipes or sudden leakage likely to cause damage to the Home or its contents.
- Break-in or vandalism reported to the Police (a crime number should be obtained for further reference) which compromises the security of the Home.
- Failure of Your domestic water mains supply, gas supply, electricity (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of Your domestic hot water heating.
- Total failure of Your central heating during adverse weather conditions, causing in Our view, unreasonable discomfort or risking frost damage to the Home.
- A leakage caused by a smashed toilet bowl or cistern.
- Breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the Home.
- Pest Infestation. Removal of wasp nests, field and house mice and brown rats within the main building of the Home.

Significant or unusual exclusions and limitations

- Any pre-existing defects. (See General Exclusions Applying to Section 3 – 1)
- Any claim where the home has been left unoccupied for more than 30 days (See General Exclusions Applying to Section 3 – 6)
- Dripping taps or overflows. (See what is covered (A) – what we will not pay)
- Any boiler which is over 8 years of age or with an output rating of 170,000 BTU capacity. (See What is covered (D) – what we will not pay)
- The cost of effecting permanent repairs once the temporary repair has been done. (See Settlement of homecare emergency service claims).

We will not pay for any more than two claims in any one period of insurance (See What is covered – what we will not pay)

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

If at any time you wish to make a claim under Sections 1 and 2 then you should contact: Towergate Bakers, The Quadrangle, Imperial Square, Cheltenham, Glos. GL50 1PZ. Tel: 01242 528844.

To claim under section 3 of the policy, the Homecare Emergency Assistance Service please phone 0870 737 5546.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy booklet for details of the complaints procedure.

The Insurers are covered by the Financial Ombudsman Service, if you have complained to them and they have been unable to resolve your complaint you may then be entitled to refer them to this independent body.

Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Towergate Bakers is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services Authority.

Sections 1 & 2 Underwritten by:

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number 78950. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Company Registration Number 93792. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number 426475. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Section 3 Underwritten by:

Europ Assistance Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Authorised and regulated by the Financial Services Authority.

All the above insurers' details can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.