

# Right Dress Advantage; Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. **Your** schedule will show **You** which sections **You** have covered. 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.

## Insurer

The insurance for this policy is provided by Allianz Insurance plc.

## Type of Insurance

The Right Dress Advantage policy is a multi-section home insurance policy with additional cover provided for issued and purchased uniform and kit and damage to service accommodation. All sections are optional except that **You** must select either **Buildings** or **Contents**. Sections are provided for **Buildings** (with an **Accidental Damage** option), **Contents** (including **Accidental Damage**), personal belongings and military covers.

## 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. **You** may need to review and update the cover periodically to ensure it remains adequate.

## 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.

## Making a Claim

If **You** need to make a claim under the policy:

Please contact Towergate Insurance on 01242 533748 if **You** wish to make a claim under section 1, 2 or 3 of **Your** policy.

## How to make a Complaint

**We** hope that **You** will be very happy with the service **We** provide. However, if **You** need to make a complaint, in the first instance please call **Us** on 01242 533747.

**We** and **Your** insurers are covered by the Financial Ombudsman Service (FOS). If **You** are unhappy with the response **You** have received, **You** have the right to ask the FOS to review **Your** case. Full details of the complaints procedure(s) are contained in the policy schedule.

## Compensation Scheme

Towergate Insurance and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **We** are unable to meet **Our** obligations, **You** may be entitled to compensation from the scheme depending on the type of insurance and/or the circumstances of the claim. Further information is available from FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

## Buildings 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:

- Alternative accommodation following an insured loss.
- **Accidental Damage** to fixed glass, sanitary fixtures and underground services.
- Damage caused by emergency access.
- Costs of tracing and accessing leaks (up to £5,000).
- The buyer when **You** are selling **Your Home**.
- **Your** legal liability as owner of **Your Home**.
- If the **Accidental Damage** option is selected, cover is extended to cover all other **Accidental Damage** that **We** regard as insurable – see section 1 (**Buildings**) – **Accidental Damage** option for details.

### Significant and unusual exclusions or limitations

- Damage by wet or dry rot.
- Certain losses or damage when **Your Home** is **Unoccupied** or **Unfurnished** for more than 60 days in a row.
- Certain loss or damage caused by **You**, paying guests or tenants.
- Liability as occupier of **Your Home**, but this can be insured under the **Contents** section.
- Damage due to a fault of limit or design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.
- The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature.
- Loss or damage to **Your Buildings** from any cause not listed in the policy booklet – but wider cover is available under the **Accidental Damage** option.

## Contents Section

See section 2 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:

- **Contents** temporarily removed from the **Home**
- **Contents** in the open within the boundaries of **Your Home** (up to £1,000)
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers (unlimited)
- Alternative accommodation following an insured loss
- Damage caused by emergency access
- **Your** liability as occupier, employer, tenant and in a personal capacity
- If the **Accidental Damage** option is selected, cover is extended to cover all other **Accidental Damage** that **We** regard as insurable – see section 2 (**Contents**) – **Accidental Damage** option for details

### Significant and unusual exclusions or limitations

- No cover is provided for boats, boards, or watercraft of any kind
- No cover is provided for items used for business or professional purposes
- Certain losses or damage when **Your Home** is **Unoccupied** for more than 60 days in a row
- Theft or malicious damage caused by **You**, members of **Your** household, paying guests or tenants
- The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature
- Loss or damage to pedal cycles in the open – but wider cover is available under the personal belongings section.
- Theft of **Contents** temporarily removed from the **Home** unless by someone using force and violence to break into a building – but wider cover is available under section 3 (military and personal property)
- **Accidental Damage** to video cameras, mobile phones, pagers, and portable computers or computer equipment – but wider cover is available under section 3 (military and personal property).

### The following exclusions apply under the Accidental Damage option

See section 2 (**Contents**) – **Accidental Damage** option for details.

- **Accidental Damage** occurring outside the **Home**, but wider cover is available under section 3 (military and personal property)
- Damage occurring when **Your Home** is lent, let or sub-let.

## Military and Personal Property Section

See section 3 of the policy booklet for full details

This provides much wider cover than otherwise provided under the **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**, anywhere in the world.

### Significant and unusual exclusions or limitations

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium
- Restrictions apply for theft from an unattended vehicle. See policy booklet for details
- Theft or malicious damage caused by **You**, members of **Your** household, paying guests or tenants
- Theft of pedal cycles while away from the **Home** unless in a building or locked to an immovable object
- The cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature
- Damage to sports request, sticks, bats and clubs while in play

## Underwritten by:

### Section 1, Section 2 and Section 3

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