

Towergate Underwriting Household Unoccupied Home – Policy Summary

Some important facts about your Towergate Underwriting Household Unoccupied Home insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

The insurance for this policy is provided by a consortium of insurers comprising AXA Insurance UK plc, Royal & Sun Alliance Insurance plc, Equity Red Star and Allianz Insurance plc. Details of their proportionate shares are shown on the policy schedule

Type of insurance

The Towergate Underwriting Household Unoccupied Home policy provides cover for the Buildings and Legal Liability plus the option to add contents cover.

Duration

The Towergate Underwriting Household Unoccupied Home insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Towergate Underwriting Household on 01708 777710 or write to Towergate Underwriting Household at Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 01708 777710.

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 are contained in the policy wording.

Compensation scheme

Towergate Underwriting Household 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 the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS.	POLICY SECTION
<p>All Sections</p>	<ul style="list-style-type: none"> ▪ malicious damage or theft caused by any person lawfully in your home; ▪ loss or damage caused by contractors; ▪ theft or attempted theft <ul style="list-style-type: none"> • unless consequent upon forcible and violent entry; • unless your home is secured by security devices stipulated within the protection clause; ▪ escape of water unless water gas or electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus drained) unless required to operate an automatically operated central heating system; ▪ home must be inspected both internally and externally at least once every 7 days; ▪ the cost of normal maintenance work; ▪ the cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature; 	
<p>Buildings & Legal Liability</p> <p>Cover for the buildings of your home against a range of perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> ▪ subsidence; ▪ fixed glass, sanitary ware, etc. and underground services; ▪ debris removal costs and architect and surveyors fees; ▪ legal liability as owner of your home. 	<ul style="list-style-type: none"> ▪ an excess of £250, applicable to most claims; ▪ storm or flood damage to hedges, gates or fences; ▪ an excess of £1,000 usually applies; ▪ limit of indemnity £2m plus agreed costs. ▪ your liability as occupier of the property. 	<p>Section 1 - Buildings</p> <p>Section 3 - Legal Liability</p>
<p>Contents</p> <p>Cover for the contents of your home against a range of standard perils.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> ▪ contents temporarily removed from the home; ▪ contents in outbuildings; ▪ replacement locks if keys are lost or stolen; 	<ul style="list-style-type: none"> ▪ an excess of £250, applicable to most claims; ▪ valuables, personal effects, clothing, money, documents of any kind, any living creature, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts or accessories; ▪ property held in connection with your trade, profession, business or occupation; ▪ up to 20% of the Contents sum insured; ▪ up to £500 in respect of theft or attempted theft from outbuilding other than garages; ▪ up to £150. 	<p>Section 2 - Contents</p>

Towergate Underwriting and **Towergate Underwriting Household** are trading names 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.

Fluid is a trading name of MI Money Limited. MI Money Limited is authorised and regulated by the Financial Services Authority.

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.

All the above insurance companies 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