



This is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this Policy provided by UK General Insurance Ltd. Full terms and conditions can be found in the UKG Policy booklet, that will be provided when you purchase your Policy or at any time on request. You will also receive a Policy Schedule showing the specific details of your Policy and the cover(s) you have selected. It is important that you read the Policy documents carefully when you receive them.

This insurance has been accepted by Ryburne Brokers and Co for UK General Insurance Group Ltd (UKG) on behalf of Ageas Insurance Limited

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your Policy booklet
--	------------------------	--

### Contents

Contents Sum Insured – covers loss or damage to your Contents whilst in your home	As agreed in your policy schedule.	Section 1 - Contents
Valuables in the home	Up to 33% of the total sum insured unless additional specific cover is chosen	Section 1 – Contents
Business Equipment	Up to £5,000	Section 1 – Contents
Alternative accommodation if your home becomes uninhabitable following damage covered under the contents section	Up to 20% of the Contents Sum Insured	Section 1 – Contents
Money	Up to £500	Section 1 – Contents
Credit Cards	Up to £750	Section 1 – Contents
Legal Liability to the public	Up to £2,000,000	Section 1 – Contents
Legal Liability to Domestic Employees	Up to £10,000,000	Section 1 – Contents
Theft of Contents from a locked outbuilding	Up to £2,500	Section 1 – Contents
Deep Freezer Contents	Up to £500	Section 1 – Contents
Automatic increase in Contents Sum Insured for Weddings, Birthdays and Christmas – to cover gifts	Up to 10% of the Contents Sum Insured subject to a maximum of £3,000.	Section 1 – Contents
Visitors Personal Effects	Up to £500	Section 1 – Contents
Replacement of Locks and Keys	Up to £750	Section 1 – Contents
Mobile phones in the home	Up to £250	Section 1 – Contents
Student Cover	Up to £2,500 per Student	Section 1 – Contents

### Buildings

Buildings Sum Insured– covers the structure of your Buildings against loss or damage	As agreed in your policy schedule.	Section 2 - Buildings
Alternative accommodation if your Building becomes uninhabitable following damage covered under the Buildings section	Up to 20% of the Building Sum Insured subject to a maximum of £100,000	Section 2 - Buildings
Trace and Access source of leak for escape of water and escape of oil	Up to £1,000	Section 2 - Buildings
Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs	Up to your Buildings Sum Insured	Section 2 - Buildings
Legal Liability to the public	Up to £2,000,000	Section 2 – Buildings
Emergency Access	Up to £1,000	Section 2 – Buildings

**Additional Cover**

**These covers only apply only if shown in the Policy Schedule**

Accidental Damage to Buildings and/or Contents	Up to the Buildings Sum Insured and/or Contents Sum Insured shown on your Policy Schedule	Section 2 – Buildings and/or Section 1 – Contents - Additional Cover
Personal Possessions outside your home up to 60 days anywhere in the world, e.g. Camera's, Sport Equipment.	Your choice	Section 3 – Unspecified Articles and Pedal Cycles
Pedal Cycles outside your home up to 60 days anywhere in the world	Up to £750 per cycle and/or as shown on your schedule	Section 3 – Unspecified Articles and Pedal Cycles

**General Condition and Exclusions**

<b>General Conditions and Exclusions</b>	<b>What is not insured</b>	<b>Where to find information in your Policy booklet</b>
General Policy exclusions applicable to all sections	Property more specifically covered by another insurance policy Any criminal or deliberate act by you or your family. Loss or damage caused by ; Radioactive contamination War Terrorism Wear and tear or any gradual deterioration Domestic pets, insects or vermin. The excess you have chosen in addition to any additional excess we have quoted	Page 17
Buildings	The first £1,000 of any claim for subsidence Storm or flood damage to gates, hedges, fences or swimming pool covers. Loss or damage that occurs when the Building is unoccupied for more than 30 days. Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main building is damaged at the same time	Section 2
Contents	Damage caused by smoke that happens gradually over a period of time. Loss or damage that occurs when the Building is unoccupied for more than 30 days Theft or malicious damage caused by someone lawfully on the premises. Loss or damage cause by mechanical or electrical breakdown	Section 1
Personal Possessions outside your home up to 60 days anywhere in the world	Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless locked and out of sight. Loss or damage to sports equipment when it is being used. Loss or damage to contact lenses	Section 1 - Contents - Additional Cover
Accidental Damage extensions	Damage due to wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.	Section 1 and 2 - Additional Cover
Pedal cycles	Cuts, bursts or punctures to tyres Theft away from home unless securely locked to an immovable object	Section 1 - Contents - Additional Cover

### **Your right to cancel the Policy**

If having examined your Policy you decide not to proceed with the insurance, you will have 14 days to cancel starting on the day you purchased the Policy. To cancel, please write to the address or call the number shown on your Policy Schedule.

Cancellation within 14 days – You will receive a full refund provided you have not made a claim under the Policy.

Cancellation after 14 days – You will receive a refund of any premiums already paid subject to a deduction for the amount of time on cover and a cancellation charge, except when you have already made a claim under your Policy and there will be no refund.

### **If you need to make a claim**

Claims will be handled by Direct Group Nexus at the address shown in your Policy Booklet. Should you wish to claim under your UKG Policy you should call the Direct Group Nexus Claims Helpline on 0845 4 100 999 or by submitting a claim in writing as soon as possible and within 30 days of the event.

You must give Direct Group Nexus any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the Policy Booklet.

### **Complaints Procedure**

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

**SALE OF THE POLICY**

Please contact the agent who arranged the insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department  
UK General Insurance Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
West Yorkshire  
LS10 1RJ  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### **CLAIMS**

Direct Group Ltd  
Customer Relations  
Quay Point  
Lakeside Boulevard  
Doncaster  
DN4 5PL  
Tel: 0844 854 2072  
Fax: 0844 412 4138

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 04964C.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

### **FINANCIAL SERVICES COMPENSATION SCHEME**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if an insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim, with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting their website, at [www.fscs.org.uk](http://www.fscs.org.uk)

### **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 insurance 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.

UK General Insurance  
Registered Office Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ  
Registered Number 3487744