

**IMPORTANT**

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms of and conditions of the insurance contract may be found in the policy wording, a specimen copy of which is available on request.

**Buildings Cover**

This insurance provides cover for accidental damage/loss in respect of buildings.

**Significant Features & Benefits** (see pages 6-10 of the policy wording)

- Up to 3 years alternative accommodation costs
- £10,000,000 cover for property owners liability
- £30,000 of essential alterations to the home as a result of physical injury
- Repair or replacement of any underground services following accidental damage
- The cost of tracing the escape of water or oil
- Re-landscaping costs up to 10% of total sum insured

**Significant Exclusions** (see pages 11 - 17 of the policy wording)

- Damage sustained whilst the property is unoccupied/unattended for 60 days or more unless from the outset all security protections are in full and effective operation and the home is regularly inspected
- Damage arising from building work where your legal rights against the contractor have been removed or restricted, or where the estimated value of the work exceeds £50,000

**Insurer**

The name of the insurer will be identified on the schedule. All insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

**Contents, Valuables, Money and Credit Cards**

This insurance provides cover in respect of accidental damage/loss for contents, fine art, antiques and valuables.

**Significant Features & Benefits** (see pages 11-17 of the policy wording)

- £10,000,000 cover for public and/or personal liability
- £10,000,000 cover for accidents to domestic employees
- £10,000 valuables cover included in the contents sum insured as standard
- £25,000 single item limit for fine art and antiques unless specifically declared
- £10,000 single item limit for jewellery, watches & furs unless specifically declared
- Cover for loss of metered water or leakage of heating oil
- Cover for replacement keys and locks
- Cover for students' personal effects whilst at boarding school or university
- £50,000 cover for identity fraud
- £20,000 cover for parents/grandparents contents in residential care
- Cover for non-residential staff and guests' personal effects
- Spoilage of food caused by failure of freezer, refrigerator or utility supply
- Money and credit card cover

**Significant Exclusions** (see pages 12-17 of the policy wording)

Damage sustained whilst in transit or in an unattended vehicle unless all reasonable means for safeguarding the insured property have been used

- Damage sustained whilst the property is unoccupied/unattended for 60 days or more, unless from the outset all security protections are in full and effective operation and the home is regularly inspected.
- Damage arising from building work where your legal rights against the contractor have been removed or restricted or where the estimated value of the work exceeds £50,000.

**Insurer**

The name of the insurer will be identified on the schedule. All insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

**Family Legal Solutions Cover**

This insurance provides up to £100,000 for legal costs and expenses, providing that in civil claims it is more likely than not that you will be successful in your action.

**Significant Features & Benefits** (See pages 20-25 of the policy wording)

- Employment disputes
- Contract disputes for more than £100. Cover excludes building work/design where the contract is for more than £5,000
- Property - pursuit of claims for trespass, nuisance property damage. You will have to pay a £250 excess on claims for nuisance and trespass.
- Tax - HM Revenue & Customs and enquiries
- Personal Injury
- Legal defence for work related and motoring prosecutions, professional or regulatory investigations. You can also claim for your lost salary while performing jury service
- ID Theft legal costs
- Legal and tax advice helplines

**Significant Exclusions** (see page 25 of the policy wording)

- A claim that you report after the end of the period of insurance or where your delay in reporting the claim makes it more likely than not that you will fail in your action.
- Any matter that you knew about before the start date of this cover
- Legal costs and expenses incurred before ARAG accept your claim in writing
- A claim where dishonesty or violent behaviour has been alleged against you.

**Insurer**

The cover described in this section is underwritten by Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof) who are Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number 204390

**Home Emergency Cover – Helpline providing 24/7 emergency assistance.** This insurance will cover the contractor's call out charge, up to 2 hours' labour costs plus parts and materials up to £250 and alternative accommodation costs up to £250 for the emergencies listed below. The most the insurer will pay for one emergency is £1,000 including VAT

**Significant Features & Benefits** (see pages 26-28 of the policy wording)

- Breakdown of your main heating system
- Plumbing and drainage blockages and faults excluding septic tanks, cesspits or fuel tanks
- Loss of the domestic power supply excluding failure of mains supply
- Toilet unit damaged by impact or completely fails to function
- Home security
- Lost keys
- Vermin inside your home

**Significant Exclusions** (See pages 28 of the policy wording)

- Contractor's costs that have not been previously agreed by ARAG or if you are not present when their approved contractor arrives to help
- Main heating systems that are more than 15 years old or have not been serviced each year
- Loss of use of a toilet unit where you have another functioning toilet in your home
- Any claim for normal home maintenance or wear and tear
- Any claim where the home has been left unoccupied for more than 30 consecutive days
- Any damage caused in order to access the cause of the emergency and costs of redecoration or in reinstating the fabric of your home

**Insurer**

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**Duration**

The policy will be valid for one calendar year from the start date.

**Cancellation**

You may cancel your policy within 14 days of receipt of the policy wording by telling your intermediary or insurer and, provided you have not made a claim, you will receive a full refund of your premium.

**Claims**

If you should suffer a loss and need to make a claim you must notify your insurance intermediary immediately (except for Family Legal Solutions Cover and Home Emergency Cover, in which case ARAG should be contacted direct on 0117 917 1698 or 0844 576 5833 respectively), ARAG can be contacted on 0844 581 0400 for legal advice over the phone.

Please provide your policy number and full details of the loss

**Complaints**

If you have a complaint regarding your policy you should refer the matter in writing to the following:

The Managing Director  
Palladium Underwriting Limited  
Palladium House  
10f Buntsford Park Road  
Bromsgrove  
B60 3DX

Tel: 01527 559012

Fax: 01527 559234

For complaints about Family Legal Solution and Home Emergency Covers:

**Step 1**

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:

Telephone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays, for our mutual protection and training purposes, calls may be recorded).

Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

Address: ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

**Step 2**

If you continue to be unhappy with, the delay, the way your complaint has been handled or if it has not been resolved to your satisfaction, you may refer it to the Financial Ombudsmen Services (FOS), an independent body at

South Quay Plaza,  
183 March Wall,  
London E14 9SR Tel: 0800 023 4567

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk) Web: [financial-ombudsmen.org.uk](http://financial-ombudsmen.org.uk)

Whilst the insurers are bound by the decision of the Financial Ombudsmen Service, you are not and your right to take legal action is not affected.

Palladium Underwriting Limited

Palladium House, 10F Buntsford Park Road, Aston Fields, Bromsgrove, Worcestershire B60 3DX Tel: 01527 559012 Fax: 01527 559234

Authorised and regulated by the Financial Conduct Authority. Financial Services Register number 310955