

summary of cover

HISTORIC HOME INSURANCE
FOR BRUFORD & VALLANCE



Underwritten by Ecclesiastical



Version 4

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This is a summary of the cover provided by the Bruford & Vallance Historic Home policy underwritten by Ecclesiastical Insurance Office plc

It highlights the main features and benefits and significant exclusions and limits of the policy to help you decide if the policy meets your needs. A significant exclusion is something that may affect your decision on whether the policy is suitable for you; it may also be unusual compared to other home insurance products in the market.

The policy document

This summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document.

We will send you a policy document after you have taken out the policy. If you wish, you can obtain a copy before you take out the policy from Bruford & Vallance or Ecclesiastical.

Your policy schedule

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

This policy offers you insurance cover for

- The buildings of your home (including your garages and outbuildings)
- Your household contents and personal belongings whilst they are in your home
- Your legal expenses for a range of legal issues, such as work related disputes and tax problems
- Emergency assistance 24 hours a day 365 days a year to repair damage and make your home safe and secure

In addition

Accidental damage

You can extend your buildings and contents to include accidental damage. Accidental damage includes cover for damage caused by accidents such as if you put your foot through the ceiling while you are in the loft or you spill paint on your carpet.

Contents cover

If you select your contents sum insured no automatic cover for portable possessions applies. You can choose to select this.

Touring caravans and boats

You can also take out cover for your touring caravan or boat.

Duration of your policy

Your Historic Home Insurance policy will be for 12 months from the start date shown on your policy schedule.

We will send you notice when your policy is approaching renewal.

Buildings

Features and benefits

We will provide cover up to the sum insured for buildings which you have chosen as shown on your schedule.

Cover for your home, including garages and outbuildings, against damage by a range of events such as fire, theft, subsidence, storm or flood and escape of water or oil.

See the policy document for the full list of events that we cover.

Property owner's liability

Cover for your legal liabilities as owner of your home or under the Defective Premises Act 1972 for faulty work.

Breakage of glass or sanitary fixtures

Accidental breakage of fixed glass (which includes double-glazing) sanitaryware and ceramic hobs or tops.

Damage to services

Accidental damage to underground services including the cost of clearing blockages.

Locating a leak

Cost of locating the source of a leak of oil or water from a fixed water or heating system at your home.

Trees, plants and shrubs

Damage to trees, plants and shrubs caused by an event covered under this section

Significant exclusions and limitations

If the sum insured you choose is not adequate, we will reduce any claim you make in proportion to the amount you are underinsured by.

We exclude storm damage to gates, hedges and fences unless the main building, garage or outbuilding is damaged at the same time.

If your home is left unoccupied or unfurnished for more than 60 consecutive days, we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil.

For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.

We exclude any claims which are recoverable under any agreement or guarantee.

Limit

£5,000,000 any one event including legal costs and expenses.

If your home is left unoccupied or unfurnished for more than 60 consecutive days, we exclude cover.

Limit

Up to the sum insured for your buildings as shown on your schedule.

Limit

£10,000 any one claim.

Limit

£250 per item up to £4,000 in any one period of insurance.

We exclude damage caused by storm or flood, frost, weight of snow or damage by animals.

Features and benefits

Temporary accommodation and loss of rent

Pays your temporary accommodation costs, if you cannot live at your home following an insured event. We will also pay any rent you still have to pay or would have been paid.

Archaeological costs

Covers archaeological costs that may follow physical loss or physical damage to your buildings e.g. the analysis by conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

Planning (Listed Building and Conservation Areas) Act 1990

The requirements of the planning authorities cannot be predicted with certainty.

Provides for the costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after covered damage.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured.

Disability alterations

Cover for essential alterations to your house to enable you to live there unassisted following an illness or injury.

Significant exclusions and limitations

Limit

25% of the sum insured for buildings as shown on your schedule any one claim.

Subject to an overall maximum payment under this policy of £500,000 for temporary accommodation and loss of rent.

Limit

£75,000 any one claim.

We exclude analysis of undamaged portions and any below-ground excavations.

We exclude costs of conserving or analysing materials retrieved in the course of archaeological work.

Limit

20% of the sum insured on buildings any one claim.

Limit

£10,000 in any one period of insurance.

Features and benefits

Settling your claim

We will pay the cost of either repairing or reinstating as new the damaged part of the buildings.

Excess

We will discount your premium if you choose an additional voluntary excess.

Significant exclusions and limitations

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

The standard excess you will have to pay under the policy is the first £75 of each claim except for escape of water or oil and water freezing where you will pay the first £250 of each claim, and for subsidence where you will pay the first £1,000 of each claim.

Optional cover

Accidental damage

This provides you with extra cover for damage caused by accidents such as if you put your foot through the ceiling when you are in the loft.

Accidental damage cover excludes damage to wind turbines and damage which is specifically mentioned elsewhere under the Buildings section.

Contents

Features and benefits

We will provide cover to the sum insured for contents as shown on your schedule.

You must make sure that the sum insured is the full cost of replacing all your contents as new.

Cover for your home contents against damage by a range of events such as fire, storm or flood, theft, vandalism and escape of water or oil.

Cover for valuables such as jewellery, gold or silver, clocks, watches, furs, works of art, stamp, coin or medal collections whilst in your home.

Personal liability

Covers you for your legal liability for injury or damage you cause in a personal capacity.

Cover for you as occupier of your home or as an employer of domestic help there.

Breakage of glass and mirrors

Cover in your home for accidental breakage of mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Electrical equipment

Cover for accidental damage in your home to:

- audio and visual equipment
- business equipment which includes personal computers, keyboards, monitors, modems, printers, facsimile machines, telecommunications equipment, photocopiers and other office equipment.

Significant exclusions and limitations

If the limit or sum insured is not adequate we will reduce any claim you make in proportion to the amount you are underinsured by.

If your home is left unoccupied or unfurnished for more than 60 consecutive days we exclude theft, vandalism, storm or flood and damage caused by escape of water or oil.

For storm or flood we exclude damage which is solely attributable to a change in the level of the water table.

We exclude any claims which are recoverable under any agreement or guarantee.

Standard limit for any one item or collection £5,000.

The overall limit for valuables is 35% of the contents sum insured.

Higher valuable limits are available on request.

Limit

£5,000,000 any one event including legal costs and expenses.

£10,000,000 for domestic employee cover (£5,000,000 if terrorism related) any one event.

Worldwide cover is limited to 90 days in any one period of insurance.

We exclude liability arising from your employment of care or nursing personnel.

We exclude loss or damage if your home is left unoccupied or unfurnished for more than 60 consecutive days.

We exclude accidental damage to office furniture.

Limit for business equipment £10,000.

| Features and benefits | Significant exclusions and limitations |
|--|--|
| <p>Trees, plants and shrubs</p> <p>Damage to trees plants and shrubs caused by an event covered under this section.</p> | <p><i>Limit</i></p> <p>£250 per item, £4,000 in any one period of insurance.</p> <p>We exclude damage caused by storm or flood, frost, weight of snow or damage by animals.</p> |
| <p>Temporary accommodation</p> <p>Pays your temporary accommodation costs if you cannot live at your home following an insured event. This includes storage of your furniture and kennel accommodation for your dogs or cats.</p> | <p><i>Limit</i></p> <p>25% of the sum insured for contents as shown on your schedule any one claim.</p> <p>Subject to an overall maximum payment under this policy of £500,000 for temporary accommodation.</p> |
| <p>Gifts and family celebrations</p> <p>Gifts and provisions in connection with a family celebration or religious festival.</p> | <p><i>Limit</i></p> <p>Up to an additional 20% of the sum insured.</p> |
| <p>Guests' personal belongings</p> <p>Guests' personal belongings whilst in your home.</p> | <p><i>Limit</i></p> <p>£2,500 any one claim.</p> <p>We exclude loss or damage if there is any other insurance in force.</p> |
| <p>Contents in care homes</p> <p>Cover for loss or damage to contents of a member of your immediate family whilst they are resident in a care home.</p> | <p><i>Limit</i></p> <p>£1,000 for any one claim and £5,000 for all claims in any one period of insurance.</p> |
| <p>Settling your claim</p> <p>We will repair, replace or pay the cost of replacing your contents. Replacement or the cost of replacement will be on a new for old basis except for household linen and clothing.</p> | <p>We will not pay for the cost of replacing any undamaged items which form part of:</p> <ul style="list-style-type: none"> – a pair – a set – a suite or – any other item of a uniform nature, design or colour, including carpets. |
| <p>Excess</p> <p>We will discount your premium if you choose an additional voluntary excess.</p> | <p>The standard excess you will have to pay under the policy is the first £75 of each claim except for escape of water or oil where you will pay the first £250 of each claim.</p> |

When contents cover is selected you automatically receive cover under Section 4 - Personal money with a limit of £500 any one claim with an excess of £75.

Optional extensions

Accidental damage

This provides you with extra cover for damage caused by accidents such as if you spill paint on your carpet.

We exclude loss or damage due to the deterioration of food and loss or damage which is specifically mentioned elsewhere under the Contents section.

Portable possessions

Accidental loss or damage to valuables, personal belongings and clothing that you take away from your home.

Features and benefits

You should make sure that the sum insured covers the maximum amount of property that you are likely to take away from home at any one time.

Settling your claim

We will repair, replace or pay the cost of replacing your portable possessions. Replacement or the cost of replacement will be on a new for old basis.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any one period of insurance.

The limit or the sum insured will be the most we will pay.

You must itemise any single items worth over £5,000.

We make a deduction for wear and tear of clothing.

We exclude property left in an unattended vehicle unless all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.

We exclude theft of unattended pedal cycles away from the home unless they are securely locked to a permanent fixture.

Limit £750 any one pedal cycle. Higher limits are available on request.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour.

You will have to pay the first £75 of each claim.

Touring caravans

Accidental loss or damage to touring caravans including trailer tents and luggage trailers.

Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the caravan. If the caravan is less than 12 months old, you should insure it for the cost of replacement as new.

Settling your claim

We will repair, replace or pay the cost of replacing your touring caravan, trailer tent or luggage trailer. If we know that you are still paying for the caravan, trailer tent or luggage trailer under a hire purchase or leasing agreement, we will pay the hire or lease company if the caravan, trailer tent or luggage trailer is lost or it would not be economical to repair the damage.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

We exclude:

- cover for caravans which are hired out.
- storm damage to tent of a trailer tent or any awning.
- theft or attempted theft whilst the touring caravan is left unattended, unless securely locked and also secured by a wheel clamp or hitchlock.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

Boats

Accidental loss or damage to crafts (including surfboards, kiteboards and sailboards) up to five metres in length with a maximum speed of 15 knots – covers the craft, its equipment, trolleys, lifejackets, outboard motors and trailers.

Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the boat. If the boat is less than 12 months old, you should insure it for the cost of replacement as new.

Settling your claim

We will repair, replace or pay the cost of replacing your boat.

Excess

Significant exclusions and limitations

Limit

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

We exclude boats which are lent or hired out.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

You will have to pay the first £75 of each claim.

Legal expenses

We automatically include this cover when you take out Buildings or Contents insurance.

We arrange this cover in conjunction with DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

Features and benefits

We will resolve an insured legal problem, through lawyers and other experts that we will appoint.

Cover is provided under the following headings:

- Employment disputes
- Contract disputes
- Personal injury
- Clinical negligence
- Property protection
- Tax protection
- Jury service and court attendance
- Legal defence

Significant exclusions and limitations

Limit

£50,000 any one event.

If you decide not to use a law firm that DAS recommend we will only pay your reasonable costs and expenses taking into account what we would have paid the DAS recommended law firm.

We do not cover cases where there is no reasonable chance of winning.

Under Contract disputes and Property protection we exclude small claims where the amount in dispute is £100 or less.

Under Property protection you will have to pay the first £250 of each claim for legal nuisance or trespass.

Home emergency

We automatically include this cover when you take out buildings or contents insurance.

We arrange this cover in conjunction with DAS Legal Expenses Insurance Company Limited (DAS). DAS are responsible for paying any claims under this section and will manage all claim matters and correspondence on our behalf.

Features and benefits

Provides for emergency assistance, 24 hours a day, 365 days a year, if you need immediate help to:

- repair damage or prevent further damage to your home;
- make your home safe and secure; or
- relieve unreasonable discomfort, risk or difficulty to you or your family members living in your home.

Cover is provided for incidents related to:

- Roof damage
- Plumbing and drainage
- Main heating system
- Domestic power supply
- Toilet unit
- Home security
- Vermin

Significant exclusions and limitations

Limit

£750 per claim.

We exclude claims:

- when your home has been unoccupied or unfurnished for more than 60 consecutive days
- where the fittings have not been inspected or serviced in accordance with the manufacturer's instructions
- for costs incurred before DAS have been notified of the emergency.

Security requirements

The location of your property may mean that we need to apply security requirements. If this is the case, we will let you know before you take out the policy. You may be able to choose to comply with the security requirements in return for a discount to your premium. If security requirements do apply but you do not put them in place or use them as agreed, an increased theft excess may apply.

General information

Claims

For all claims other than Legal expenses and Home emergency claims call:

0345 603 8381

For Legal expenses claims call:

DAS Legal Expenses Insurance Company Limited

0345 268 9124

For Home emergency claims call:

0345 268 8469

Law applicable

It is our intention to apply the law of England and Wales to this insurance unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

Your cancellation rights

Your right to cancel in the cooling-off period

You have 14 days from receiving the policy to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give us notice in writing. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £15. If you have made a claim then the full annual premium is due.

Complaints

If you have any reason to complain about the advice or service we provide please contact us at:

For all complaints other than Legal expenses and Home emergency

Ecclesiastical Insurance Office plc

Beaufort House,
Brunswick Road,
Gloucester GL1 1JZ.

Tel 0345 777 3322

Fax 0345 604 4486

Email complaints@ecclesiastical.com

For Legal expenses and Home emergency complaints

Customer Relations Department

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Tel: 0344 893 9013

Email: customerrelations@das.co.uk

If you remain dissatisfied or we have not completed our investigation after 8 weeks you can take your complaint to:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk/

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS should we be unable to fulfil our obligations.

Further information is available at www.fscs.org.uk

Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
FCA's website**

www.fca.gov.uk/pages/register

**or by contacting the FCA on
0800 111 6768**

For further information on any
of our products, please speak to
your insurance adviser.

Or visit us at

www.ecclesiastical.com



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