

Norwich Union Direct Home Policy Summary and Other Important Information

This summarises the main policy benefits, limitations and exclusions and gives you other information you need to know about the insurance. Please read this information carefully and keep it for your future reference. A policy booklet will be issued when you take out a policy; however a specimen copy is available on request. You can also view the full policy wording online at www.norwichunion.com.

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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(s) and schedule. It is important that you read these documents carefully when you receive them.

Who are the Insurers?

The insurer for all sections of cover (except Home Emergency) is Norwich Union Insurance Limited, trading as Norwich Union Direct. Home Emergency cover is underwritten by Inter Partner Assistance SA.

What is Norwich Union Direct Home insurance?

What are the benefits and features of the Norwich Union Direct Home policy?

- The Norwich Union Direct Home policy is a flexible policy offering a range of covers. This summary outlines the covers which are available and your schedule shows those which you have selected.

What are the significant or unusual exclusions or limitations of the Norwich Union Direct Home policy?

- You will have to pay the first part of most claims – this is known as an excess. Your schedule details the excesses which apply to your policy
- Limits apply for certain covers; the limits are shown on your schedule and in your policy booklet
- Certain loss or damage (for example theft or malicious damage) caused by you or members of your household
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Items used for business or professional purposes
- The cost of replacing any undamaged items which form part of a pair, set or suite
- Clause(s) may apply which exclude certain losses or damage. These will appear on your schedule.

Buildings section

What are the benefits and features?

- Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, storm, flood etc (full details in policy).

Extra benefits which are automatically included

- Accidental damage to fixed glass, sanitary fixtures and service pipes and cables
- Loss of rent and cost of alternative accommodation following an insured loss
- Your legal liability as owner of your home.

Optional extra benefits which you can choose to add

- Extra accidental damage to buildings – this option extends the policy to cover all other accidental damage to the buildings which we regard as insurable (see policy for details)
- Protected buildings no claims discount – allows you to make two buildings claims in any five year period without losing your no claims discount.

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days*
- Wet or dry rot
- Damage to cables or underground pipes due to limit of construction, design, manufacture or installation
- Liability as occupier of your home (but this can be insured under Contents cover)
- Loss or damage to your buildings from any cause not listed in the policy booklet (wider cover is available under the extra accidental damage option outlined above).

Contents section

What are the benefits and features?

- Loss or damage to contents in the home by an extensive list of causes such as fire, storm, theft, etc. (full details in policy).

Extra benefits which are automatically included

- Contents in garages and outbuildings, in the garden and while temporarily removed from the home
- Accidental damage to home entertainment equipment, mirrors and fixed glass
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic heating fuel and metered water
- Loss of rent and cost of alternative accommodation following an insured loss
- Your liability as occupier, employer, tenant and in a personal capacity.

Optional extra benefits which you can choose to add

- Extra accidental damage to contents – extends the policy to cover all other accidental damage occurring in the home that we regard as insurable (see policy for details)
- Extra garden cover – gives an increased limit for contents in the garden and provides cover for the cost of re-landscaping if garden plants are lost or damaged by certain causes such as vandalism, collision or theft.
- Protected contents no claims discount – allows you to make two contents claims in any five year period without losing your no claims discount.

*Please see your policy schedule for the limits applying to your policy.

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days*
- Motorised vehicles, aircraft, caravans, watercraft of any kind
- Loss or damage to pedal cycles in the garden (but wider cover is available under Pedal Cycles)
- Accidental damage to video cameras, mobile phones, hearing aids, pagers and portable computer equipment (but wider cover is available under Personal Belongings section)
- Loss or damage to your Contents by any cause not listed in the policy booklet (but wider cover is available under the Extra Accidental Damage option and the Personal Belongings section).

The following exclusions apply to the Extra Accidental Damage option:

- Accidental damage occurring outside the home (but wider cover is available under Personal Belongings).
- Damage caused by paying guests or when your home is lent, let or sub-let.

Personal Belongings section

What are the benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your personal belongings, money and credit cards. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

- Skis, snowboards, water skis, sub-aqua equipment, riding tack, hearing aids, contact lenses, boats, boards and watercraft of any kind (separate cover may be available on request)
- Pedal cycles (unless you select the pedal cycles option outlined below)
- Loss or damage to sports racquets, sticks, clubs and bats while in play
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim*.

*Please see your policy schedule for the limits applying to your policy.

Personal Belongings (Pedal cycles)

What are the benefits and features?

This covers loss or damage to your pedal cycles anywhere in the world up to the policy limit*.

What are the significant or unusual exclusions or limitations?

- while being used for racing, pace making or trials
- loss or damage caused by theft
 - unless locked to an immovable object when unattended or in a locked building to which only you have access
 - from a flat you live in, unless entry is made by violent and forcible means, or by deception.

Legal services section

What are the benefits and features?

This covers the cost of legal action arising from:

- your death or personal injury including as a result of medical negligence
- you buying, selling or hiring goods or services for your private use where the disputed amount is at least £125
- disputes relating to the sale or purchase of your main home or interference with your legal rights relating to your home
- disputes with your landlord regarding your rental tenancy agreement
- your contract of employment

Legal services also gives you access to our 24 hr legal helpline offering free personal legal advice.

*Please see your policy schedule for the limits applying to your policy.

What are the significant or unusual exclusions or limitations?

Claims arising from or related to

- a matter you should have realised might occur before entering this contract
- death, injury or damage to property as a result of an accident involving a vehicle you were driving
- building, rebuilding, extending or converting a building and planning laws
- divorce, matrimonial, co-habitation, maintenance or custody matters
- disputes with your landlord relating to rent, service charges or renewal of the tenancy agreement
- an event which occurred outside the period of insurance (certain exceptions apply and the event would be covered where you have continually held legal cover with either us or another insurer since the relevant agreement was made).

Home emergency section

What are the benefits and features?

Up to £500 per emergency incident for cost of call out, repairs, labour and VAT, plus up to £100 for overnight accommodation (including travel) if your home is uninhabitable as a result of the emergency.

Emergency means:

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas **within the home** and the main source of heating or hot water where no alternative exists)
- Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm
- Plumbing problems related to leaking pipes, blocked drains, blockages in toilet waste pipes, water tanks or leaking radiators.

What are the significant or unusual exclusions or limitations?

- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency cover or any emergency which happens before or within 28 days of the start date of Home emergency cover. It does not apply when you renew your cover
- Loss or damage caused by a boiler or heating system which has not been properly maintained or which is over 15 years old
- The cost of replacing parts due to natural wear and tear
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards.

How long does my Norwich Union Direct Home insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later.

How do I make a claim?

For claims under all sections except Legal service and Home emergency telephone us on **0800 222500**

For claims under Legal Services call **0800 096 5850** and Home Emergency **0845 300 3346**.

All our claims lines are open 24 hours a day 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, telephone us on **0800 068 3662**. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Other Important Information About Your Policy

Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application, e.g. an intended alteration to, extension to, renovation of or unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motoring offences). Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Data Protection Act

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Norwich Union Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information please write to Norwich Union FREEPOST Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Credit Searches and use of Third Party Information

In assessing your application, to prevent fraud, check your identity and to maintain our policy records, we may:

- search files made available to us by credit reference agencies who may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money laundering prevention and for tracing debtors.

We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

- use information relating to you and your home supplied to us by other third parties.

Continuous Renewal Payment Authority

Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premium will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Customer Information

We like to hold as much information as possible about our customers to enable us to improve the products and services we offer. Any information which we do not have shows in your policy schedule as 'unknown'. It would help us if you could call us on **0800 068 3662** and provide these details to us to enable us to update our records. Also if any details recorded on the schedule are incorrect, please call us and let us know.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

When you tell us about an incident we will pass information relating to it to a database.

- We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the property under the policy.

Legal Procedure

The law of England and Wales will apply to this contract unless:

- (1) you and the Insurer agree otherwise; or
- (2) at the date of the contract you are resident of (or, in the case of a business the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Telephone call recording

For our joint protection telephone calls may be recorded/or monitored.