

Insurance



Home Insurance

Policy Summary

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Your Personal Information

Please take a few minutes to read this section carefully as it contains important information relating to the personal information that you have given us. You should show this notice to any other person who is covered by this insurance.

We have to send you this information to comply with current Laws on protecting personal information (data protection). It explains how we may use your personal information and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Any information you provide is collected on behalf of CIS General Insurance Limited, part of the Co-op Group, and will be used to deal with your policy and in relation to any other business you may have with us at any time.

To manage your policy, including deciding on the insurance risk and to handle claims, we may reveal this information to other insurance companies, other people acting on our or their behalf or who we are working in partnership with. There may be other circumstances where by law we have to reveal personal information, for example to our regulators, the Financial Conduct Authority, the Prudential Regulation Authority, or the Information Commissioner's Office, as well as judicial, law enforcement or taxation authorities.

We will use the information to make sure that our records are accurate and it may be analysed by us or the Co-op Group to improve our service to you.

If you have been introduced to us through an organisation with which we have an association, we may give them certain information about you and the product you have taken out.

If we transfer your information to an agent or subcontractor who provides a service to us in another country outside the European Economic Area, we will make sure they agree to treat your personal information with the same level of protection as we do.

If you give us information about any other person, we will assume you are acting on their behalf and, if they are aged 18 or over, you have their permission to give us their information.

For a fee of £10, you are entitled to receive a copy of the personal information we hold about you. If any of it is inaccurate, you may ask us to correct it. If you have any

questions or you'd like to find out more about this notice, you can write to our Data Protection and Privacy Manager, Co-op Insurance, CIS Building, Miller Street, Manchester M60 0AL.

Information on Products and Services

We may also use the information you provide for research and marketing purposes. As a result, from time to time, you may receive information about special offers, products or services that we feel may interest you. Your preferences about how you would like to be contacted are applied when you set up your policy with us. If you would like to update your preferences please phone us on 03457 46 46 46 (we may record and monitor calls for security and training purposes) or write to our Data Protection and Privacy Manager at the address above. We won't make your personal details available to any company outside the Co-op Group to use for their own marketing purposes.

Preventing and Detecting Fraud and Your Claims History

To prevent and detect fraud, we may at any time:

- share information about you with other organisations and public organisations including law enforcement;
- carry out credit searches; and
- check or share your details with fraud-prevention and detection agencies.

If we identify false or inaccurate information where fraud is identified, we will pass the details to fraud-prevention agencies. Law-enforcement agencies may also access and use this information as well as other organisations, to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applicants and employees.

We, and other organisations, may access and use the information recorded by fraud-prevention agencies from other countries. Please contact us on the number shown on your policy documents if you want to receive details of the relevant fraud-prevention agencies.

Credit Scoring to Calculate Your Premium

To help with the premium calculation for, and the underwriting of, your insurance product, whether you are renewing or requesting a new quotation, we may obtain your credit score from Credit Reference Agencies in a way that does not adversely affect your credit file or your future ability to obtain credit. Where obtained, this score will be used for any amendments made to the policy throughout its term until its next renewal date.

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 gave 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, if any incident takes place or you make a claim, or at renewal. We do this to check your claims history or that of any other person or property likely to be involved in the policy or claim.

Important Notes

- Home Insurance provides cover against unforeseen events and does not insure your property against wear and tear or damage which happens gradually. Proper and regular maintenance of your property is your responsibility.
- The law applicable to the contract will be the law applicable to your place of residence (or in the case of a business to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands.
- Renewal information is based on the last information you told us and if any of the details have changed you should ring us as this may affect the premium quoted. Examples of changes you should tell us about are moving house, if your property becomes unoccupied, any change of name, adding an extension or conservatory to your house or a revision to the value of your contents. If you are not sure whether something is relevant, please ask us.

Administration Charges

We will not charge any additional fee when you first take out your Home Insurance policy. However, if you make any future changes to your policy cover other than at renewal, or if you request duplicate documents, we may charge you an administration fee of £12.50. This fee will be in addition to any increase in premium that may occur.

Policy summary

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This is a summary of the policy. Please refer to the policy document for full details of terms, exclusions and conditions. A specimen copy of the policy document is available on request.

Type of insurance and cover

This policy summary details the insurance we provide under our Home Insurance policy. We offer a choice of Buildings, Contents, Personal Possessions, or HomeRescue Plus insurance. Legal Expenses insurance cover is automatically included in our Home Insurance policy. HomeRescue Plus insurance is available only if you choose the Buildings or Contents options. If you take out a Home Insurance policy, your Policy Details will confirm the cover you have taken out.

Insurer

CIS General Insurance Limited.

Buildings insurance

Significant Features and Benefits

- Loss of or damage to the buildings of your home by fire, explosion, storm or flood, escape of water or oil, freezing of any fixed water or heating system, theft, malicious acts or vandalism, subsidence or heave of the site on which the buildings stand, or landslide.
- Accidental damage to underground pipes, drains and cables.
- Accidental breakage of sanitary fittings, glass in doors, windows, solar panels and greenhouses.
- Loss of rent and the cost of alternative accommodation – up to £20,000.
- Property owner's liability – up to £2,000,000 plus legal costs.
- Legal Expenses Insurance (managed on our behalf by Co-op Legal Services) – up to £50,000 for legal costs incurred for civil disputes arising from personal injury, employment contracts, the purchase or sale of goods, contracts for services and damage, nuisance or trespass to your property.
- 24-hour legal advice helpline which provides confidential advice on any personal legal problems under the laws of the United Kingdom, the Isle of Man or the Channel Islands (managed on our behalf by Co-op Legal Services).
- HomeRescue Helpline (service provided by AXA Assistance).

Optional Covers

- Certain additional accidental damage to the buildings – not available where the buildings (or any part) are lent or let.
- **HomeRescue Plus** – up to £250 for emergency repairs to the home arising from certain sudden and unexpected events (subject to certain limitations, no excess applies, cover provided by AXA Assistance).

Significant and Unusual Exclusions and Limitations

- Your chosen excess (£50, £100, £150 or £300) applies to each claim. The exception is for claims in respect of loss or damage caused by subsidence or heave of the site on which the buildings stand, or landslide, where a £1,000 excess applies. (See 'Loss or Damage and Accidental Damage' of the Claims Settlement Provisions of the Buildings Section of the Policy.)
- Where accidental damage cover applies this means physical damage that is caused suddenly by an external

event and that is unexpected and not deliberate. (See Definition of Terms section of the Policy.)

- Loss or damage caused by depreciation, wear and tear, atmospheric or climatic conditions, or anything that happens gradually is excluded. (See General Exclusions Section of the Policy.)
- Loss, damage, injury, liability, cost or expense caused, or allowed to be caused, by a deliberate or criminal act by the family or as a result of the home being used for illegal activities is excluded. (See General Exclusions Section of the Policy.)
- Loss or damage occurring while the buildings are insufficiently furnished for full habitation, or not lived in by the family, or any other person with the family's permission, for more than 60 consecutive days, is excluded. (See Buildings Section of the Policy.)
- Loss or damage resulting from malicious acts or vandalism caused by anyone lawfully on the premises is excluded. (See Buildings Section of the Policy.)
- Storm or flood is excluded where loss or damage is caused by frost, a gradual rise in the groundwater level, wear and tear or anything that happens gradually. (See Buildings Section of the Policy.)
- Subsidence, heave of the site on which the buildings stand, or landslide, is excluded where loss or damage is caused by coastal or river erosion, settlement or by shrinkage or expansion, movement of infill, faulty workmanship, the reaction of chemicals with any of the materials used in the construction of the buildings, defective design or the use of defective materials or occurring while the buildings are undergoing demolition or structural alterations or repairs. Loss or damage to solid floors caused by infill materials settling, swelling or shrinking or by faulty or unsuitable materials or poor workmanship is also excluded. (See Buildings Section of the Policy.)
- Accidental damage to underground pipes, drains and cables is excluded where the damage is caused by depreciation, wear and tear, atmospheric, climatic or weather conditions, anything that happens gradually, faulty workmanship, defective design or the use of defective materials. In addition, there is no cover for maintenance, routine redecoration or the cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself. (See Buildings Section of the Policy.)

Buildings insurance

- Legal Expenses – we will not cover:

- (i) legal costs incurred without our prior authorisation or before we have confirmed acceptance of the claim in writing
- (ii) any claim which we consider does not have a reasonable chance of success
- (iii) the first £250 of each claim relating to civil disputes for nuisance or trespass
- (iv) any claim relating to the purchase or sale of goods where the amount in dispute does not exceed £100 or the agreement was made before the commencement of insurance under this section
- (v) any claim relating to building or construction work

on any land or the design, extension, renovation or alteration of any building.

(See Legal Expenses Section of the Policy.)

- **HomeRescue Plus** – the cover is not available where the home is not your main residence.

The following exclusions also apply:

- (i) any costs incurred which have not been authorised
- (ii) any event occurring as a result of the deliberate act of any utility company.
- (iii) reinstating the home to its original condition following a repair.

(See HomeRescue Plus Section of the Policy provided by AXA Assistance.)

Contents insurance

Significant Features and Benefits

- Claims Settlement Basis – ‘new for old’ (except for clothing and household linen).
- Loss of or damage to contents in the home by certain specified perils including theft, malicious acts or vandalism, fire, explosion, storm, flood, escape of water or oil, subsidence or heave of the site on which the home stands, or landslip (subject to the limits on high risk items, office equipment and domestic outbuildings – please see opposite).
- Loss of personal money from the home – up to £250.
- Fraudulent use of any credit card following its theft from the home – up to £250.
- Loss of food in the freezer caused by failure of the freezer or the power supply – up to £1,000.
- Accidental damage to TV equipment, remote controls and non-portable audio/video/DVD/computer equipment (subject to the limits on high risk items and office equipment - please see opposite). Note that portable items such as laptop computers should be insured under the optional Personal Possessions section if they are to be covered against accidental damage.
- Accidental breakage of mirrors, fixed glass in furniture and ceramic in hobs.
- Loss of or damage to contents in the garden of your home by certain specified perils – up to £500.
- Loss of or damage to contents while temporarily outside the home by certain specified perils – up to 20% of the

Sum Insured on Contents (subject to the limits on high risk items, office equipment and any building where a family member is living while in full-time education – please see Significant and Unusual Exclusions and Limitations opposite).

- Loss of or damage to contents during house removals carried out by professional removal contractors and whilst stored in a furniture depository for no more than seven days pending removal to your new permanent residence, by certain specified perils (subject to the limits on high risk items and office equipment – please see Significant and Unusual Exclusions and Limitations opposite).
- Replacement locks following theft of external door keys to your home - up to £500.
- Rent and the cost of alternative accommodation – up to 20% of the Sum Insured on Contents.
- Personal and Occupier's liability – up to £2,000,000 plus legal costs.
- Tenant's liability – up to 20% of the Sum Insured on Contents.
- Legal Expenses Insurance (managed on our behalf by Co-op Legal Services) – up to £50,000 for legal costs incurred for civil disputes arising from personal injury, employment contracts, the purchase or sale of goods, contracts for services and damage, nuisance or trespass to your property.
- 24-hour legal advice helpline which provides confidential advice on any personal legal problems

under the laws of the United Kingdom, the Isle of Man or the Channel Islands (managed on our behalf by Co-op Legal Services).

- HomeRescue helpline (service provided by AXA Assistance).

Optional Covers

- Certain additional accidental damage to contents in the home (subject to limits on high risk items and office equipment – please see Significant and Unusual Exclusions and Limitations below) not available where the home (or any part) is lent or let.

- **HomeRescue Plus** – up to £250 for emergency repairs to the home arising from certain sudden and unexpected events (subject to certain limitations, no excess applies, cover provided by AXA Assistance).

Significant and Unusual Exclusions and Limitations

- Your chosen excess (£50, £100, £150 or £300) applies to each claim. (See 'Loss or Damage and Accidental Damage' of the Claims Settlement Provisions of the Contents Section of the Policy.)

- Where accidental damage cover applies this means physical damage that is caused suddenly by an external event and that is unexpected and not deliberate. (See Definition of Terms section of the Policy.)

- Loss or damage caused by depreciation, wear and tear, atmospheric or climatic conditions, or anything that happens gradually is excluded. (See General Exclusions Section of the Policy.)

- Loss, damage, injury, liability, cost or expense caused, or allowed to be caused, by a deliberate or criminal act by the family or as a result of the home being used for illegal activities is excluded. (See General Exclusions Section of the Policy.)

- High risk items such as computers (including their components and accessories) other than office equipment used or held for business purposes, televisions, audio and video equipment, DVD equipment, digital receivers and recorders, photographic equipment, jewellery, watches, articles of gold, silver and other precious metals, furs, curios, stamp, coin or medal collections, pictures and other works of art. Limit per article, pair, set or collection – £2,000. Limit in total – £6,000, £9,000, £12,000 or £15,000 (depending on the limit chosen).

- Wider cover on valuables – both inside and outside the home – is available under Personal Possessions Insurance.

- Office equipment such as office furniture, computer equipment, facsimile machines, photocopiers, printers, word processing and fixed tele-communications

equipment, stationery and business books owned and used in connection with the business or employment of the family. Limit in total – £5,000.

- Loss of or damage to contents caused by theft or attempted theft from domestic garages, greenhouses and outbuildings. Limit in total – £2,000.

- Loss or damage to contents by certain specified perils while temporarily removed to a building where a family member is living while in full-time education. Limit in total – £5,000.

- Storm or flood is excluded where loss or damage is caused by wear and tear or anything that happens gradually. (See Contents Section of the Policy.)

- Loss or damage resulting from malicious acts or vandalism caused by anyone lawfully on the premises is excluded. (See 'What Is NOT insured' under A. Contents in the Home subsection of the Contents Section of the Policy.)

- Loss or damage occurring while the home is insufficiently furnished for full habitation, or not lived in by the family, or any other person with the family's permission, for more than 60 consecutive days is excluded. (See Contents Section of the Policy.)

- Legal Expenses – we will not cover:

(i) legal costs incurred without our prior authorisation or before we have confirmed acceptance of the claim in writing

(ii) any claim which we consider does not have a reasonable chance of success

(iii) the first £250 of each claim relating to civil disputes for nuisance or trespass

(iv) any claim relating to the purchase or sale of goods where the amount in dispute does not exceed £100 or the agreement was made before the commencement of insurance under this section

(v) any claim relating to building or construction work on any land or the design, extension, renovation or alteration of any building.

(See Legal Expenses Section of the Policy.)

- **HomeRescue Plus** – the cover is not available where the home is not your main residence.

The following exclusions also apply:

(i) any costs incurred which have not been authorised

(ii) any event occurring as a result of the deliberate act of any utility company.

(iii) reinstating the home to its original condition following a repair.

(See HomeRescue Plus Section of the Policy provided by AXA Assistance.)

Personal Possessions insurance

(Available only if Contents Insurance is selected)

Significant Features and Benefits

- The cover operates in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Loss or damage elsewhere is limited to up to 60 days in any one period of insurance.

You have a choice of possessions to insure:

- Unspecified Personal Possessions -

(a) personal items and clothing, normally worn or carried outside the home, including pedal cycles, wheelchairs, invalid carriages and their accessories, sports equipment and mobile phones (but not any property insured under 'Specified Personal Possessions'), (b) money and (c) credit cards, up to

(i) £2,000 for any one article, pair, set or collection

(ii) £1,000 for any one pedal cycle, wheelchair, invalid carriage and its accessories

(iii) £1,000 in total for sports equipment

(iv) £250 for loss of or damage to mobile phones (plus up to £25 for lost calls)

(v) £500 for loss of money

(vi) £500 for the fraudulent use of any credit cards.

- **Specified Personal Possessions** - property listed above which is to be insured for more than £2,000, musical instruments, camping equipment, electronic and office equipment, not used for professional, trade or business purposes, up to the sum insured shown against each item detailed in the Policy Details. Other items can be considered on request.

- 24-hour legal advice helpline which provides confidential advice on any personal legal problems under the laws of the United Kingdom, the Isle of Man or the Channel Islands (managed on our behalf by Co-op Legal Services).

- HomeRescue Helpline (service provided by AXA Assistance).

Significant and Unusual Exclusions and Limitations

- An excess of £50 applies to each claim. (See the Claims Settlement Provisions of the Personal Possessions Section of the Policy.)

- Loss, damage, injury, liability, cost or expense caused, or allowed to be caused, by a deliberate or criminal act by the family or as a result of the home being used for illegal activities is excluded. (See General Exclusions Section of the Policy.)

- Loss or damage caused by depreciation, wear and tear, atmospheric or climatic conditions, or anything that happens gradually is excluded. (See General Exclusions Section of the Policy.)

- Loss or damage as a result of theft from an unattended motor vehicle is not covered unless the property is concealed in a boot, luggage compartment or glove box and the vehicle is locked and all windows closed. (See 'What Is NOT insured' under the Unspecified Personal Possessions and Specified Personal Possessions subsections of the Personal Possessions Section of the Policy.)

- In respect of the pedal cycle cover, there is no cover for loss of any pedal cycle left in a public place unless it is locked to a fixed point. (See 'What Is NOT insured' under the Unspecified Personal Possessions subsection of the Personal Possessions Section of the Policy.)

- In respect of mobile phones, loss of or damage to mobile phones caused by liquid is excluded. (See 'What Is NOT insured' under the Unspecified Personal Possessions and Specified Personal Possessions subsections of the Personal Possessions Section of the Policy.)

- For each item of Specified Personal Possessions with a sum insured of more than £2,000, you must provide proof of the item's value at the claims stage. (See Claims Settlement Provisions of the Personal Possessions Section of the Policy.)

Duration of the Policy

The policy will normally remain in force for 12 months. The period of insurance will be confirmed in the Policy Details issued with your policy documents.

Your Right to Cancel

When you receive your policy documents you will have 14 days in which to cancel the policy if you no longer require the insurance. If you cancel the policy during this time you will be entitled to a refund of any premium paid, less a charge for the number of days for which cover has been provided. If you cancel the policy after 14 days any premium refund will be calculated on our short period rates – see below.

Short Period Rates

If you cancel your policy more than 14 days after receiving your policy documents you will be entitled to a refund of premium paid based on our short period rates as follows:

Short Period Rates											
Number of months (or part of month) policy has been in force											
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of annual premium payable (subject to a minimum premium payable of £10)											
10%	20%	30%	40%	50%	60%	65%	75%	85%	90%	95%	100%

For example, if you cancel your policy 40 days after taking it out, you will be charged 20% of the full annual premium, or £10 if 20% of the full annual premium is less than this amount.

Making a claim

Should you need to make a claim between the commencement of the insurance and the receipt of your policy documents, please contact the appropriate telephone number below.

Buildings, Contents or Personal Possessions
0345 999 8888 (available 24 hours a day).

Legal Expenses **0330 606 9504** (available 24 hours a day. Please note that any costs incurred must have our prior authorisation.)

HomeRescue Plus **0345 607 6472** (available 24 hours a day. Please note that any costs incurred must be authorised by AXA Assistance.)

Calls may be monitored or recorded for security and training purposes.

Our service to you

Complaint Resolution

We know that sometimes things can go wrong and here at Co-op Insurance, we really value your feedback. Letting us know when you are not happy with our products or service provides us with the opportunity to put it right and helps us to improve the service we provide to all our customers.

You can find our contact information below if you would like to obtain a copy of our complaint handling procedures or would like to raise a complaint.

General insurance complaints: 03457 46 46 46

Claims complaints: 0345 999 8888

Write to us:

Customer Relations, 4th Floor, CIS Building, Miller Street, Manchester M60 0AL.

Legal Expenses complaints: 0333 0030030

Co-op Legal Services, Aztec 650, Aztec West, Almondsbury, Bristol BS32 4SD.

Complaints about the service received when using the HomeRescue Plus cover or HomeRescue Helpline: 01737 815 913

Home Emergency, AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Email: homeemergencycomplaints@axa-assistance.co.uk
To help us resolve your complaint we'll need the following information: details of what you are concerned about, your name and address, your policy number and, where possible, a daytime telephone number.
Please let us know if you need your response to be sent in an alternative format such as large print, audio or Braille.

What happens next?

We will always do everything we possibly can to sort out the problem. We'll send you a written acknowledgement within five working days and keep you informed on our progress until your complaint has been resolved.

The Financial Ombudsman Service (FOS)

If you are still not happy with our response to your complaint, or if eight weeks have passed since you first made your complaint with us, you have the option to refer your complaint to the Financial Ombudsman Service. You'll need to contact them within six months of the date of our response. To find out more about the Financial

Ombudsman Service visit:

www.financial-ombudsman.org.uk

Or contact them by writing to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: **0800 023 4567** or **0300 123 9123**

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

Making a complaint will not affect your legal rights.

Online Dispute Resolution (ODR)

In addition, the European Commission has set up an Online Dispute Resolution (ODR) website for consumers who are unhappy with products or services they have bought online. If this applies to you, you can submit a complaint at **www.ec.europa.eu/consumers/odr/**.

You will receive details of the Alternative Dispute Resolution (ADR) body, the Financial Ombudsman Service (FOS), along with your option to have your complaint reviewed by them. You may contact the FOS directly using the details listed above.

Alternatively, you may send your complaint to us by email: **ODRcomplaints@cfs.coop**

Please note that responsibility of data security during transfer rests with the sender and not with the receiver.

We cannot guarantee unencrypted email transmissions are secure or error free, and accept no liability for interception and misuse.

Information on how and when to contact us can be found on our website.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which provides protection to customers of authorised financial services firms. The Financial Services Compensation Scheme can pay compensation of 90% of the whole claim, if an authorised firm is unable, or likely to be unable, to pay claims against it. In general, this is where a firm is insolvent or has gone out of business.

Further information about compensation arrangements is available from: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

Telephone: **020 7741 4100** or **0800 678 1100**.

Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Co-op Insurance is a trading name of CIS General Insurance Limited; registered in England and Wales with registration number 29999R. Registered office: CIS Building, Miller Street, Manchester M60 0AL. CIS General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022.

HomeRescue Plus is provided on behalf of Co-op Insurance by AXA Assistance (UK) Limited; registered in England and Wales under company number 02638890. Registered office: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. AXA Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority under register number 439069. Home Legal Expenses cover is underwritten by CIS General Insurance Limited, with the legal services provided by Co-op Legal Services, a trading name of Co-operative Legal Services Limited; registered in England and Wales under company number 05671209. Registered office: 1 Angel Square, Manchester M60 0AG. Co-op Legal Services is authorised and regulated by the Solicitors Regulation Authority under registration number 567391. Co-op Legal Services' professional rules are set out in the SRA Code of Conduct. The SRA Handbook, which includes the SRA Code of Conduct, is available online at www.sra.org.uk/handbook/. Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from both UK landlines and mobile phones. Calling us on an 03 number will cost no more than a call to an 01 or 02 number irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider. Lines are open from 8am- 8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays.