

POLICY SUMMARY



This document is intended to provide you with basic details of your home insurance contract. This is not a statement of the full terms and conditions of your policy, which can be found in your policy booklet and should be read in conjunction with your Statement of Insurance.

In addition, please see specific endorsements which apply to your policy as some sections may be restricted or excluded depending on your individual circumstances.

THE INSURED

Name: Mr A Other and
N M Life Ltd

Address: 1 Any Avenue
Any Town, Any County
AB1 2CD

CONTENTS COVER

STANDARD CONTENTS COVER

1. This provides cover for the replacement of contents as new (see your policy booklet for exceptions) for specific perils within the home based upon the present day replacement value of all your contents up to £50,000. This includes valuables and personal belongings up to a total of £10,000. A single article limit of £1,500 applies for valuable and personal belongings other than the items listed below. Included

OPTIONAL EXTRA COVER FOR HOUSEHOLD GOODS

2. Extends cover to include accidental damage to household goods (except valuables and personal belongings) in and temporarily away from your home. No Cover

OPTIONAL EXTRA COVER FOR VALUABLES, PERSONAL BELONGINGS AND MONEY

3. The values shown here are included within the total value shown under section 1. Provides cover whilst away from your home and, in addition, against accidental loss or damage anywhere in the world. Each item not exceeding £1,500. No Cover

OPTIONAL EXTRA COVER FOR VALUABLES AND PERSONAL BELONGINGS SPECIFIED ON YOUR POLICY

3a. The values shown here are included within the total value under section 1. Provides cover whilst away from your home and, in addition, against accidental loss or damage. Each item valued in excess of £1,500. No Cover

BUILDINGS COVER

4. Gives cover against the stated perils to buildings (including fixtures and fittings). Included

DESCRIPTION

ITEMS COVERED UNDER SECTION 1:

No Items Declared

ITEMS COVERED UNDER SECTION 3a:

No Items Declared

Buildings & Contents Insurance

Policyholder Name:

Mr A Other

Policy Number:

K08/BG0000001

Buildings and Contents Insurance Period of Cover:

1 July 2009 -
30 June 2010

Policy Validation Number:

1245 2000 0264 6

Authorised Insurer Details:

The Authorised Insurer is:
Royal & Sun Alliance Insurance plc.

Registered In England & Wales (No93792), At St Marks Court, Chart Way, Horsham West Sussex RH12 1XL
Authorised and Regulated by Financial Services Authority

This Insurer is authorised and regulated by the Financial Services Authority.
www.fsa.gov.uk/register or telephone 0845 606 1234

Please check that the values shown are sufficient to cover full replacement costs, and that all the cover provided in this summary is suitable for your needs and advise us if any alteration is required on 0870 160 0139.

FEATURES AND BENEFITS OF THIS POLICY

Our standard contents policy includes:-

- (1) Full accidental damage cover on all your non-portable gas and electrical equipment or appliances.
- (2) Freezer food spoilage up to £500.
- (3) Money up to £500 and credit/debit card fraud up to £500.
- (4) Theft of items from your outbuildings or your domestic garage up to £3000 (Refer to Contents Policy Booklet Section 1 for details of other benefits).

Our Building Policy Includes:-

- (1) Accidental damage cover in addition to the normal perils such as fire or storm damage (Refer to Buildings Policy Booklet Buildings Cover Section).

ARE THERE ANY SIGNIFICANT EXCLUSIONS OR LIMITATIONS TO THIS POLICY AND WHERE WILL I FIND THEM?

Our standard contents policy excludes:-

- (1) The first £50 of each incident (in addition to any voluntary excess) of loss or damage is not covered. This may be increased by endorsement. For details, check the endorsements applicable to your policy.
- (2) Loss or damage if your home was unfurnished or unoccupied at the time of loss or damage (Refer to the Contents Policy Booklet Section 1).

Our Optional extra cover excludes:-

- (1) Theft or attempted theft from unattended motor vehicles unless items locked out of sight.
 - (2) Damage from any process of cleaning, drying, dyeing, heating or washing.
- (Refer to Contents Policy Booklet Section 2, 3 and 3a).

Our buildings policy excludes:-

- (1) The first £50 of each incident of loss or damage, except subsidence, ground heave or landslip where the first £1,000 of each incident of loss or damage is not insured.
 - (2) Loss or damage if your home was unfurnished or unoccupied at the time of loss or damage.
 - (3) Loss or damage caused by insects, parasites and vermin.
 - (4) Loss or damage caused by repairs, maintenance, restoration and renovation.
 - (5) Loss or damage while any part of your home is lent, let, sublet or shared.
- (Refer to Buildings Policy Booklet Buildings Cover Section)

General Exclusions that apply to the above policies:-

- (1) Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
- (2) Loss or damage, cost or expense resulting from any act of terrorism with the use, or threatened use, of biological, chemical and/or nuclear force. (Refer to Contents and Buildings Policy Booklet General exceptions Section).

WHAT IF I CHANGE MY MIND ABOUT CONTINUING WITH THIS POLICY?

If you need to cancel your policy contact AAIS on 0870 160 0139.

You will, for a period of 14 days from the day you receive your policy documentation or the date you enter into the contract (whichever is the later), have the right to cancel this policy and receive a refund (unless you have made a total-loss claim). This refund will be subject to a charge for the period of cover you have received and an administration fee of £20. Where cover has not commenced prior to the end of this 14-day period, you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within your policy document.

WHAT IF I NEED TO MAKE A CLAIM?

If you wish to make a claim please telephone 0845 6782991

WHAT DO I DO IF I AM UNHAPPY WITH THE SERVICE I RECEIVE?

If you wish to register a complaint about your authorised insurer:

You should contact the chief executive of the authorised insurer. The name and address of your insurer are shown overleaf.

In the event of a complaint about your authorised insurer, AA Insurance Services will be happy to assist in passing your complaint to the appropriate insurer and will liaise with them to try to ensure that a reply is sent.

If you remain dissatisfied with the final response to your complaint, you can contact the Financial Ombudsman Service for help and advice.

Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800. e-mail: complaint.info@financial-ombudsman.org.uk.

IS THERE ANY PROTECTION FOR ME IF MY INSURER IS UNABLE TO MEET ITS LIABILITIES?

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. Further information about compensation scheme arrangements is in your policy booklet and available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.