

POLICY SUMMARY

This document is intended to provide you with basic details of your insurance contract. This is not a statement of the full terms and conditions of your policy, these 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**POLICY NUMBER XXX/XXXXXXXXXX**

**Mr JK Sample &
Some Building Society
Any Street
Any Town
Any County
XXXX XXX**

Period of Insurance from 13/07/2007 To 12/07/2008

The Authorised Insurer is: The National Insurance and Guarantee Corporation Ltd
Registered office: Crown House, 145 City Road, London EC1V 1LP.
Registered in Wales and England no. 42133

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

BUILDINGS COVER**Maximum Insured Value Gross Premium**

4. Gives cover against the stated perils to buildings (including fixtures and fittings).
Buildings cover includes Home Emergency Cover. Underwritten by Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR

UNLIMITED £178.64

The total premium paid includes any discounts we have been able to arrange for you.
Where applicable, your premium is inclusive of the Government's Insurance Premium
Tax (IPT) at the prevailing rate.

TOTAL PREMIUM PAID**£178.64**

FEATURES AND BENEFITS OF THIS POLICY

Our buildings policy includes:-

- (1) Accidental damage cover in addition to the normal perils such as fire or storm damage
(Refer to Policy Booklet Buildings Cover Section)
- (2) Readily available helpline of approved contractors who will quote and undertake emergency repairs
(Refer to Policy Booklet Home Emergency Cover Section)

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

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)

Our home emergency cover excludes:-

- (1) Damage because you have not used any of the systems or structures covered by this section properly
- (2) We will only pay charges for repairers instructed by us
(Refer to Buildings Policy Booklet Home Emergency 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 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 606 1617.

You will, for a period of 14 days from the date you receive your policy documentation or the date you enter into the contract (whichever is the later), have a 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 will be net of commission up to £20 except where cover has not commenced prior to the end of this 14 day period, in which case 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 607 1626

If you wish to make a claim under home emergency cover please telephone 0845 070 1298 and we will deploy a tradesman to make the emergency repair.

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, whose name and address are 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 also contact the Financial Ombudsman Service for help and advice.

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 they 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.