



## 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 circumstance.

### THE INSURED

### POLICY NUMBER xxx/xxxxxxxxxx

**Mr GH Sample**  
**Any Street**  
**Any Town**  
**Any County**  
**XXXX XXX**

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

**The Authorised Insurer is: Groupama Insurance Company Limited**  
**Registered office: 24-26 Minories**  
**London**  
**EC3N 1DE**  
**Registered in England no. 995253**

**This Insurer is authorised and regulated by the Financial Services Authority.**  
**[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or telephone 0845 606 1234.**

CONTENTS COVER	Maximum Insured Value	Gross Premium
<b>STANDARD CONTENTS COVER</b>		
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 not exceeding £40000. This includes valuables and personal belongings up to a total limit of £7500. A single article limit of £1500 applies for valuables and personal belongings other than the items listed below. INCLUDES LEGAL EXPENSES COVER (UP TO £25,000) underwritten by Allianz Legal Protection, part of Allianz Insurance plc. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB	£40000	£176.93
<b>OPTIONAL EXTRA COVER FOR HOUSEHOLD GOODS</b>		
2. Extends cover to include accidental damage to household goods (except valuables and personal belongings) in and temporarily away from your home.		£45.02
<b>OPTIONAL EXTRA COVER FOR VALUABLES, PERSONAL BELONGINGS AND MONEY</b>		
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 £1500.		£58.34
<b>OPTIONAL EXTRA COVER FOR VALUABLES AND PERSONAL BELONGINGS SPECIFIED ON YOUR POLICY</b>		
3a. The values shown here are included within the total value shown under section 1. Provides cover whilst away from your home and, against accidental loss or damage. Each item valued in excess of £1500.		£45.68

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**  
**£325.97**

DESCRIPTION
ITEMS COVERED UNDER SECTION 1 Gold Watch Silver Bracelet
ITEMS COVERED UNDER SECTION 3A Silver Bracelet

PLEASE CHECK THAT THE VALUES SHOWN ABOVE 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 606 1617**

## 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 Policy Booklet Section 1 for details of other benefits)
- (5) Access to a legal helpline and access to £25,000 (including VAT) of legal expenses cover.  
(Refer to Policy Booklet Legal Expenses 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 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 legal expenses cover excludes:-

- (1) Where you negotiate, admit or deny any claim without our written permission.
- (2) Legal cause of action relating to wills, trust or probate  
(Refer to Contents Policy Booklet Legal Expenses 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 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 0870 2400 405

If you need urgent help or advice on legal matters, please phone the Legal Helpline on 0161 428 7039.

## 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](http://www.fscs.org.uk) or telephone 0207 892 7300.