

## Home insurance policy summary

This summary outlines the cover options available. It does not give details of all the policy limits, terms, conditions or exclusions. For full details of the insurance the schedule and document of insurance must be read together as one document.

We provide annual household insurance cover, which meets the demands and needs of those who wish to insure against loss or damage to their home and/or possessions. You will not receive advice or a recommendation from us but we will explain the cover to you so that you can make your own choice how to proceed.

Cover available	Significant exclusions or limitations
<p><b>Buildings</b> Cover for the structure of your home and its associated outbuildings. Cover includes accidental damage.</p>	<p>Damage caused by flood, storm and impact is not covered to gates and fences. An excess of £500 will apply to subsidence, heave and landslip claims. For excesses on all other claims, please refer to your schedule for details. If your home is left unoccupied, unoccupancy conditions may apply and are shown in the 'Buildings' section of the document of insurance. Exclusions are shown in the 'Buildings' section of the document of insurance.</p>
<p><b>Contents</b> Cover for household items inside your home. Option to include cover for accidental damage.</p>	<p>The limit of cover for valuables and entertainment items is shown on your schedule. Excesses may apply and are shown on your schedule. If your home is left unoccupied, unoccupancy conditions may apply and are shown in the 'Contents' section of the document of insurance. Exclusions are shown in the 'Contents' section of the document of insurance.</p>

### Significant exclusions or limitations applicable to all policies

General exclusions and General conditions for all types of cover are shown in the 'general exclusions' and 'general conditions' sections of the document of insurance.

Options available	Significant exclusions or limitations
<p><b>Personal possessions &amp; Pedal cycles</b> Cover for loss or damage to personal effects and pedal cycles you take outside your home.</p>	<p>The most we will pay for any one item is £1,000 (£250 of pedal cycles) unless the item is specified on the schedule. Cover applies anywhere in Europe and up to 60 days worldwide. Theft of pedal cycles away from your home, that are not securely locked to a permanent structure. Loss or theft from unattended vehicles, caravans or motor caravans unless the items is stored out of sight in a glove or luggage compartment and all the doors are locked and windows fully closed. Business stock and materials are not personal possessions, unless we have agreed to provide this cover and it is included on your schedule. All exclusions are shown in the 'personal possessions' section of the document of insurance.</p>
<p><b>Legal Expenses</b> Legal expenses for the pursuit of a claim following death or injury, a breach of your contract to buy or hire goods or services, a breach of your legal rights relating to ownership or occupation of your home and a breach of your contract of employment.</p>	<p>Cover is limited to £50,000. Defence of a claim unless this involves your sale of goods over £125 in value. Covers legal costs incurred by one of our panel solicitors until court proceedings are issued. If proceedings need or if a conflict arises you may choose your own solicitor if we approve them. Exclusions are shown in the 'household legal expenses' section of the document of insurance.</p>
<p><b>Home &amp; Away travel insurance</b> Protects you, your spouse/partner and all your children that permanently reside with you when you are on holiday anywhere in the world.</p>	<p>Cover for holidays taken in the British Isles and Europe and up to 60 days elsewhere in the world. Holidays for more than 60 consecutive days are not covered. Excesses may apply and are shown in the 'home &amp; away' document of insurance. All exclusions are shown in 'home &amp; away' document of insurance.</p>

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## ***Cooling off period***

This contract gives you a 14 day cooling off period. If you change your mind you may cancel your insurance by returning your documents within 14 days of receiving them. We will then refund any money you have paid if you have not made a claim.

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## ***How to report a claim***

If you suffer an accident or wish to make a claim under your policy, please **CALL US FIRST** on 08456 405102. Please do not make your own arrangements before speaking to us. Telephone lines are open 24 hours a day, 365 days a year.

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## ***How do I complain?***

You can contact us by phone or letter. If you prefer to write, please address your letter to:

Box 2  
County Gates  
Bournemouth  
BH1 2NF

If we do not resolve the problem to your satisfaction we will provide you with information about the Financial Ombudsman Service.

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## ***What happens if we are unable to meet our liabilities?***

We are covered by the FSCS (Financial Services Compensation Scheme). You may be entitled to compensation from the scheme if we are unable to meet our liabilities. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

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## ***About us***

We are Liverpool Victoria Insurance Company, (LVIC) and we only provide our own products which we underwrite and administer ourselves. LVIC is a member of the Association of British Insurers and Financial Ombudsman Service. Registered in England No. 3232514. Registered office: County Gates, Bournemouth, BH12NF. LVIC is authorised and regulated by the Financial Services Authority (FSA) and entered on the FSA register, Registration No.202965 which can be checked at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FSA on 0845 606 1234.

The ultimate holding company of LVIC is Liverpool Victoria Friendly Society Limited which is authorised and regulated by the FSA and entered on the FSA register, Registration No.110035.

# IMPORTANT INFORMATION

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

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## Data Protection Act 1998 ('The Act') and Insurance Administration

This information is provided to you to explain how we may use your details and to tell 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. For the purposes of The Act the Data Controller of any personal data provided to us in connection with your insurance is Liverpool Victoria Insurance Company Limited.

Information provided to us may be held, whether or not a product is purchased, on computer, paper file or other medium to enable us to record the enquiry, for as long as the application is being considered, for as long as the policy remains in force and afterwards to ensure that a clear and complete audit trail of policy records and transaction history is maintained.

The information (some of which may be sensitive for example relating to any convictions or your health) may be used to process and administer your business by us and our agents (e.g. service providers both within and outside the European Economic Area with which we have agreements). Also it may be used and/or disclosed to regulators for the purposes of monitoring and/or enforcing our compliance with any regulatory rules, guidance or codes. Where credit card details are provided to us this information may be used to enable us to automatically renew insurance policies where we have your permission.

Occasionally your data may be disclosed to selected third parties who are assisting us in service improvement activities. If your details have been obtained through one of our affinity associations we may pass some of your information, including product details and ongoing information, to that affinity organisation from membership, business analysis and other relevant purposes.

In the event that you move to a new insurance provider we may confirm certain details relating to your insurance to the new insurer if requested to do so and where we are satisfied that it is a genuine request.

In the event of a request to us for policy information by an individual other than the policy owner we will check with the individual that the policy owner has given permission to the individual to communicate with us on the policy owner's behalf.

Please note that any sensitive information provided to us will not be used for marketing purposes.

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## 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.
- \* 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 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 our satisfactory proof of identity.
  - \* Check details of job applicants and employees.
- \* Undertake credit searches and additional fraud searches.

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

Other organisations may access and use from other countries the information recorded by fraud prevention agencies.

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## Insurance 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 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.

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## Information on Products and Services

Unless you have indicated otherwise, your information may be used by us and other carefully selected organisations to keep you informed of other products and services that may be of interest to you. You may be contacted by post, telephone or other appropriate means. If you would rather not receive information about other products and services which may interest you please write to CCA Department, Liverpool Victoria, County Gates, Bournemouth, BH1 2NF.

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## Recording and Monitoring of Telephone Calls

To help us continually improve customer service calls may be monitored and/or recorded.

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You can ask for a copy of the information we hold about you by writing to CCA Department, Liverpool Victoria, County Gates, Bournemouth, BH1 2NF subject to the provisions of The Act and payment of a fee.