

**keyfacts**®

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance      Household – Groupama Home

Period of Cover        12 months

**Buildings**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further details
Covers the structure of your Home against loss or damage caused by fire, smoke, lightning, explosion, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment	<ul style="list-style-type: none"> <li>Wet or dry rot</li> <li>Loss or damage due to any gradually operating cause</li> <li>Loss or damage after the buildings have been Unoccupied for more than 30 consecutive days or left Unfurnished is excluded</li> <li>Malicious Acts, theft or attempted theft by you, your family or any person lawfully in your Home is excluded</li> <li>Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded</li> </ul>	Policy Section 1 Buildings
Rent and Alternative Accommodation - if your home is uninhabitable as a result of loss or damage covered by this policy	<ul style="list-style-type: none"> <li>Maximum of 2 years rent you are responsible for paying or would have received until the Home is again habitable</li> </ul>	Policy Section 1 Buildings Extensions to Section 1
Architects and Surveyor's Fees, the cost of clearing the site and making the building safe		Policy Section 1 Buildings Extensions to Section 1
Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware		Policy Section 1 Buildings Extensions to Section 1
Underground Pipes and Cables – covers the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks.	<ul style="list-style-type: none"> <li>Must be servicing the Home and legally Your responsibility</li> <li>Up to £1,000 for breaking into and repairing an underground pipe where it is essential to clear a blockage.</li> <li>Damage to pitch fibre pipes as a result of pressure applied to them.</li> </ul>	Policy Section 1 Buildings Extensions to Section 1
Replacement of locks if your keys are stolen or lost	<ul style="list-style-type: none"> <li>Up to £1,000</li> </ul>	Policy Section 1 Buildings Extensions to Section 1
Trace and Access – covers the reasonable costs incurred with Our consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations.	<ul style="list-style-type: none"> <li>Up to £5,000</li> <li>Loss or damage to the heating or water system</li> </ul>	Policy Section 1 Buildings Extensions to Section 1
Emergency Access – provides cover for damage to the Home caused by forced access by the fire, police or ambulance services as a result of an emergency		Policy Section 1 Buildings Extensions to Section 1
Public Liability	<ul style="list-style-type: none"> <li>Up to £2,000,000</li> </ul>	Policy Section 1 Buildings Extensions to Section 1
Excess	<ul style="list-style-type: none"> <li>£50 standard compulsory policy excess applies</li> <li>£1,000 compulsory excess for subsidence, heave and landslip applies</li> </ul>	See policy schedule

**Contents (within your Home)**

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers household goods, valuables and belongings including money up to £500 and credit cards up to £500 within your Home against loss or damage caused by fire, smoke, explosion, lightning, theft, Earthquake, subsidence, heave, landslip, Storm, flood, riot, malicious acts, impact with the building, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment	<ul style="list-style-type: none"> <li>Loss or damage after the buildings have been left Unoccupied for more than 30 consecutive days or left unfurnished is excluded</li> <li>Malicious Acts, theft or attempted theft by you, your family or any person lawfully in your Home is excluded</li> <li>We deduct an amount for wear and tear for clothing household linen and pedal cycles</li> <li>We do not pay for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour</li> </ul>	Policy Section 2 Contents
Valuables limits within the Home.	<ul style="list-style-type: none"> <li>Up to 40% of the Contents sum insured</li> <li>Up to £2,500 per item unless specified</li> </ul>	Policy Section 2 Contents Basis of Claims Settlement See policy Definitions for definition of Valuables

## Contents (within your Home) continued ...

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Rent and Alternative Accommodation - if your Home is uninhabitable as a result of loss or damage covered by this policy	<ul style="list-style-type: none"> <li>Maximum of up to 12 months rent you are responsible for paying as occupier until the Home is again habitable.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Temporary removal of contents, including contents in student accommodation	<ul style="list-style-type: none"> <li>Up to 20% of the Contents sum insured.</li> <li>Up to £5,000 for contents in university halls of residence or student accommodation</li> <li>£100 excess for contents in university halls of residence or student accommodation applies</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Replacement of locks if your keys are stolen or lost	<ul style="list-style-type: none"> <li>Up to £1,000</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Contents in the garden	<ul style="list-style-type: none"> <li>Up to £1,000</li> <li>Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Visitors Personal Effects whilst in your Home	<ul style="list-style-type: none"> <li>Up to £1,000</li> </ul>	See Policy Definitions for Contents
Loss of oil and metered water	<ul style="list-style-type: none"> <li>Up to £1,000</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Deep Freezer Contents	<ul style="list-style-type: none"> <li>We will not pay for any loss if the freezer is more than 10 years old</li> <li>Loss due to the deliberate act of the supply authority is excluded</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Household Removals – covers accidental damage to Contents whilst in transit by Professional Removal Contractors from the Home to your new permanent Home.	<ul style="list-style-type: none"> <li>Valuables and money</li> <li>Damage to articles of a brittle nature unless packed by professional packers</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Shopping in Transit – covers loss or damage to food or domestic purchases whilst being transported from the shops to Your Home.	<ul style="list-style-type: none"> <li>Up to £250</li> <li>Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Fatal Accident	<ul style="list-style-type: none"> <li>Up to £5,000</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Office equipment and office furniture used by you or your family for clerical business or professional purposes whilst in your Home	<ul style="list-style-type: none"> <li>Up to £5,000</li> </ul>	See Policy Definitions for Contents
Personal Liability Covers you against liability for damage or injury caused to a third party	<ul style="list-style-type: none"> <li>Up to £2,000,000</li> <li>Loss arising from the carrying out of any profession, business or employment is excluded</li> <li>Liability arising from any mechanically assisted vehicles is excluded</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Legal liability arising from accidents to Domestic Employees	<ul style="list-style-type: none"> <li>Up to £10,000,000</li> <li>Liability arising from any business or Profession is excluded.</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Accidental damage cover for audio and audio visual equipment and computer equipment is included	<ul style="list-style-type: none"> <li>Damage to records, tapes, discs or computer software is excluded.</li> <li>Damage caused by cleaning, fitting repair, adjustment or dismantling of apparatus is excluded</li> </ul>	Policy Section 2 Contents Extensions to Section 2 Contents
Christmas/Weddings (Gifts and Provisions)	<ul style="list-style-type: none"> <li>Cover is increased by 10% of the Contents sum insured during December &amp; 30 days either side of the wedding date</li> </ul>	Policy Section 2 Contents under the heading Christmas and Weddings
Excess	<ul style="list-style-type: none"> <li>Standard £50 compulsory policy excess applies</li> </ul>	See policy schedule

## Extra Protection (for cover outside the home)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Covers your Personal Effects outside your Home within the United Kingdom and up to 60 days anywhere in the world up to the limit shown in the policy schedule.	<ul style="list-style-type: none"> <li>Unspecified articles limits: £1,500 single article £1,000 sports equipment £750 pedal cycles £350 mobile phones £500 personal money £500 credit cards</li> <li>Excludes loss or damage to sports equipment whilst in use.</li> <li>Excludes theft of unattended pedal cycles unless in a locked building or attached by a security device to a permanently fixed structure</li> <li>Excludes equipment used for winter and water sports and camping.</li> <li>Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit.</li> </ul>	Policy Section 3 Extra Protection
Excess	<ul style="list-style-type: none"> <li>Standard compulsory £50 policy excess applies</li> </ul>	See policy schedule

## Legal Expenses (Underwritten by DAS)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
The most DAS will pay for all claims resulting from one or more events arising at the same time or from the same cause is £50,000.		
<b>Employment Disputes</b> We will pursue a claim through an employment tribunal following a dispute arising from a contract of employment.	•	
<b>Contract Disputes</b> We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services. The amount in dispute must be more than £100.	<ul style="list-style-type: none"> <li>• A contract regarding an Insured Person's profession, business or employment.</li> <li>• A lease of less than eight years, or a licence or tenancy of land or buildings.</li> <li>• Construction work on any land, or designing, converting or extending any building.</li> <li>• A contract involving a motor vehicle.</li> <li>• The settlement payable under an insurance policy.</li> </ul>	
<b>Bodily Injury</b> We will pursue claims for accidental death or physical injury.	Any claim relating to the following: <ul style="list-style-type: none"> <li>• Any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.</li> <li>• Defending the Insured Person's legal rights, but defending a counter-claim is covered.</li> <li>• When the Insured Person is driving a motor vehicle.</li> </ul>	
<b>Property Protection</b> We will negotiate for the Insured Person's legal rights in a civil action relating to material property (including your principal home), which is owned by the Insured Person or for which the Insured Person is responsible following: <ul style="list-style-type: none"> <li>• any event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or</li> <li>• any nuisance or trespass, provided that You pay the first £250 of any claim.</li> </ul>	<ul style="list-style-type: none"> <li>• A contract entered into by an Insured Person.</li> <li>• Any building or land other than Your principal home.</li> <li>• Someone legally taking Your principal home from You, whether You are offered money or not, or restrictions or controls placed on an Insured Person's material property by any government or public or local authority unless the claim is for accidental physical damage.</li> <li>• Work done by any government or public or local authority unless the claim is for accidental physical damage.</li> <li>• A motor vehicle owned or used by, or hired or leased to an Insured Person.</li> <li>• Mining Subsidence.</li> </ul>	
<b>Tax Protection</b> Representing your rights throughout an investigation by HM Revenue & Customs into your self assessment tax return.		
<b>Jury Service</b> Payment of salary or wages while an Insured Person attends jury service.	<ul style="list-style-type: none"> <li>• Salary or wages recovered from the court or the Insured Persons employer.</li> </ul>	
<b>Legal Defence</b> Defence of criminal prosecutions and actions for unlawful discrimination or Data Protection Act breaches arising from an Insured Person's work as an employee.	<ul style="list-style-type: none"> <li>• Any claim relating to a motor vehicle.</li> </ul>	

## General Exclusions (applying to the whole policy)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	The policy excludes loss, damage, injury or liability arising from or relating to: <ul style="list-style-type: none"> <li>▪ Nuclear or radioactive incidents</li> <li>▪ Acts of war</li> <li>▪ Property obtained by deception</li> <li>▪ Pollution</li> <li>▪ Computer viruses or date recognition failures</li> <li>▪ Biological, chemical or nuclear terrorism</li> <li>▪ Wear and Tear or any gradually operating cause</li> <li>▪ Reduction in market value or consequential loss</li> </ul>	General Exclusions

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

If you wish to make a claim, please telephone 0870 2403093

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at [customer.service@groupama.co.uk](mailto:customer.service@groupama.co.uk), or via [www.groupama.co.uk](http://www.groupama.co.uk).

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.