



### **Policy Summary**

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation and schedule carefully when you receive them.

### **Type of Insurance and Cover**

The Essentials policy is a multi-section home insurance policy. Both the Buildings section and the Contents section are optional. Cover for Home Emergency, Legal Protection and Mortgage Payment Protection are options available with either section. Please note that the Essentials policy has a single article limit for valuables of £1,000.

### **Significant and unusual exclusions or limitations relevant to all Sections (except Mortgage Payment Protection Insurance where selected)**

- You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and the actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home
- You will have to pay the first part of most claims (this is known as an 'excess'). For most claims the excess is £200 (unless you have selected otherwise) but there are also other excesses in addition to this:
  - additional excess of £1,000 applies for subsidence, heave and landslip under the Building Section
  - additional excess of £100 for Accidental Damage under the Buildings and Contents sections
  - additional excess of £500 for Escape of Water claims under the Buildings and Contents sections
- Certain cover may be affected if any endorsements/clauses are shown on your policy schedule. For example theft cover may be restricted if you have a lodger residing with you at the insured address.

### **Important**

Our Essentials home insurance policy has been designed to provide only the key elements of cover that protect your home and you have indicated that this is adequate to meet your needs. Nevertheless, to be sure that it will provide you with the protection that you need, you should refer to the policy booklet which can be found at [www.selectandprotect.co.uk](http://www.selectandprotect.co.uk). It is your responsibility to ensure that this cover fully meets your insurance needs (see the How To Use Your Policy section).

You should take time to read and understand the extent of cover that this policy represents and you must make sure that the amount you insure represents the full value of your buildings and contents. Please refer to the full policy wording for further detail.

### **This product is suitable for those customers that require a basic level of cover only and do not wish to pay for additional covers.**

As a quick check we have provided a summary of the covers provided on our other products which are **not** included within the Essentials home insurance policy:

Trace and accessing damaged pipework  
Theft of money  
Selling your home cover  
Theft from unattended vehicles  
Personal Belongings cover  
Away from Home cover

Cover for child at University

Accidental Damage (this policy offers Accidental Damage cover for damage to fixed glass, sanitary fixtures, cables and underground services only)

Emergency Access

Valuables exceeding a single item limit of £1000 up to a total limit of £3000 (in the home)

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**Buildings Section** - see Buildings section of policy documentation for full details.

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#### **Name of the insurer**

The Insurer of the Buildings section of this policy will be either: Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH; or Groupama Insurance Company Limited, Registered in England, No. 995253 Registered in England, No. 995253, Registered Office: 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB; as selected by you at the point of sale. Both insurers are authorised and regulated by the Financial Services Authority. Your selected insurer will be confirmed in your policy schedule.

#### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

#### **In addition cover is provided for**

- alternative accommodation following an insured loss
- Accidental Damage to fixed glass, sanitary fixtures, cables and underground services
- your legal liability as owner of your home

#### **Significant and unusual exclusions or limitations**

- Damage by wet or dry rot.
- Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil).
- Certain loss or damage caused by you, paying guests or tenants.
- Liability as occupier of your home but this can be insured under the Contents Section.
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services due to general wear and tear.
- The cost of replacing any undamaged items, which form part of a set (other than a pair), suite or item of a uniform nature, design or colour.
- Loss or damage to your buildings from any cause not listed in the policy

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**Contents Section** - see Contents Section of policy documentation for full details.

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#### **Name of the Insurer**

The Insurer of the Contents section of this policy will be either: Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH; or Groupama Insurance Company Limited, Registered in England, No. 995253 Registered in England, No. 995253, Registered Office: 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB; as selected by you at the point of sale. Both insurers are authorised and regulated by the Financial Services Authority. Your selected insurer will be confirmed in your policy schedule.

#### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

#### **In addition cover is provided for**

- contents in outbuildings (limited to £500 for items stolen from outbuildings that are not garages) and in the open (up to £250)
- spoilage of food in freezers (up to £250)
- alternative accommodation following an insured loss
- your liability as occupier, tenant and in a personal capacity

#### **Significant and unusual exclusions or limitations**

- No cover is provided for motorised vehicles, aircraft, boats, boards and craft designed to used on or in water, caravan and trailers.
- No cover is provided for any items used for any business or profession other than business equipment in the Home (see policy wording for full details)
- Certain losses or damage when your home is unoccupied for more than 30 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil)

- Theft or malicious damage caused by you or by paying guests or tenants
- The cost of replacing any undamaged items, which form part of a set (other than a pair), suite or item of a uniform nature, design or colour
- Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment
- Loss or damage to your contents from any cause not listed in the policy

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**Mortgage Payment Protection Section see MPPI section of policy booklet for full details**

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**1. Policy Summary**

This is a summary of the policy cover for Mortgage Payment Protection insurance, and does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen policy document is available on request from Select & Protect.

**2. Who is providing the insurance policy?**

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. The policy is managed and claims are administered on behalf of the insurer by FirstAssist Insurance Services Limited. The policy is issued and administered on behalf of FirstAssist by The Select & Protect Program Limited.

**3. What is Mortgage Payment Protection?**

Mortgage Payment Protection is an insurance designed to protect you against being unable to pay your monthly mortgage payments, when you can't work through accident, sickness (disability) or unemployment.

Three levels of cover are available:

- Disability (accident & sickness ) cover
- Unemployment cover
- Disability & Unemployment cover

There are four waiting period options. The waiting period is the number of days you are off work that you have to wait before your entitlement to benefit commences.

Waiting Period	Benefit Payable	First Monthly Benefit Payable
30 days waiting period (back to day one)	For each day you are off work from day 1	31st day
30 days waiting period	For each day you are off work from day 31	61st day
60 days waiting period	For each day you are off work from day 61	91st day
90 days waiting period	For each day you are off work from day 91	121st day

**4. Am I eligible?**

Mortgage Payment Protection is available to anyone who is:

- taking out or has a mortgage, on a property they occupy, that is not in arrears;
- aged 18 or over and under 65 years of age;
- living and working permanently in the UK;
- in continuous permanent employment including self employment, for at least 16 hours a week; and

(If you select Disability & Unemployment Cover or Unemployment Cover)

- not aware of any impending unemployment, whether or not you have received official notification.

If you:

- are a fixed term contract worker, on a contract of at least 12 months duration; or
- suffer from a medical condition;

**5. Is joint cover available?**

If you have a joint mortgage, you can have a joint policy. This will mean that each person will be entitled to a share of the monthly benefit. For example if you earn 75% of your total joint monthly income, in the event of claiming you will receive 75% of the monthly benefit selected. Alternatively, you can both arrange separate cover.

**6. What if I am self-employed or I have control of the company that employees me?**

You are still eligible for cover. To claim for unemployment cover benefit you must provide proof that you:

- have involuntarily ceased trading and declared this to the HM Revenue & Customs, and
- are registered as unemployed, available and looking for employment.

### **Important Note**

Any change in your employment may affect your entitlement to claim for the benefits offered by this policy, therefore please notify Select & Protect of this as soon as possible

## **7. What are the significant features and benefits?**

### **The cover options**

#### Disability cover

This pays a benefit if you are unable to work due to disability. Disability means accident or sickness as certified by a doctor. Normal pregnancy or childbirth is not classified as disability.

#### Unemployment cover

This pays a benefit if you become unemployed or have to give up work to become a carer. Unemployed means being out of paid work, registered with the Jobcentre Plus or relevant government agency, available for and actively seeking work. Becoming a carer means looking after a member of your immediate family on a full-time basis and are either in receipt of or awaiting a Carer's Allowance from the Department for Work and Pensions.

#### Disability and Unemployment cover

Both of the above.

### **The waiting period options**

#### 30 days waiting period (back to day one)

This option pays if you are off work for at least 30 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable for each day you are off work backdated to the first day. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

#### 30 days waiting period

This option pays if you are off work for at least 30 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 31st day for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

#### 60 days waiting period

This option pays if you are off work for at least 60 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 61st day for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefit.

#### 90 days waiting period

This option pays if you are off work for at least 90 days in a row. A daily benefit equal to 1/30th of the monthly benefit will become payable from the 91st day for each further day you are off work. Benefit will be paid until the day you return to work or for the maximum of 12 monthly benefits.

#### "Back to work" assistance

If you select either Unemployment cover or Disability & Unemployment cover, the benefits of the policy includes an unemployment telephone assistance service. This service is available should you ever be faced with unemployment. The advisers will provide advice and guidance on a range of issues and they will also provide you with an information pack to assist you in securing another job.

## **8. How much can I insure?**

You can choose the level of monthly benefit to cover your monthly mortgage repayment and up to an additional 25% to cover related insurance premiums, rounded up to the nearest £10. . The monthly benefit you select should ideally not be less than your monthly mortgage payment, and in all cases no more than £2500 per month.

## **9. Are there any significant exclusions?**

The cover is very wide, but as with all insurances there are some exclusions which apply, full details which can be found under the 'What We will not cover' sections of the policy document.

The main exclusions that apply to our policy are as follows:

Disability and Unemployment claims

- Any medical condition which occurs in the first 12 months of the policy as a result of any medical condition for which treatment had been given or diagnosis commenced during the 12 months before the start date

#### Unemployment claims

- Unemployment which you knew to be impending at the start date of your policy
- Unemployment which occurs within:
  - 60 days of the start date, if you arrange your policy on or before the completion date of your mortgage; or
  - 90 days of the start date, if you arrange your policy after the completion date of your mortgage
- If you are not employed for 6 months prior to your first unemployment claim
- Unemployment which results from the natural expiry of a fixed term contract, unless
  - immediately prior to your claim you are employed on a contract that has been renewed at least once
  - immediately prior to your claim you have been employed on a contract with the same employer for a period of 24 months; or
  - you were previously employed on a permanent contract with the same employer.
- unemployment which is voluntary or a normal or seasonal occurrence in your occupation
- unemployment after a period of casual, temporary or occasional work

#### Carer claims

- If you know that a member of your immediate family would require a carer at the start date of the policy
- if you apply for a Carer's Allowance or are notified of Carer's Allowance within;
  - 60 days of the start date, if you arrange your policy on or before the completion date of your mortgage; or
  - 90 days of the start date, if you arrange your policy after the completion date of your mortgage.

If immediately before the start date of your policy, you held a policy with another insurer, for at least 6 months previously providing the same cover under which you have not claimed in the previous 24 months, that is replaced by this policy, for the purposes of certain exclusions, start date will mean the date your previous policy commenced. This will only apply to the amount of the corresponding monthly benefit provided by the previous policy. In the event of a claim you will need to provide us with a copy of your previous policy and proof of payment.

#### **10. What is the duration of this policy?**

Cover operates on a monthly basis and continues for each month that you pay your premium. Cover can continue until your mortgage is repaid, you retire or reach the age of 65, or you or the insurer cancel. We can amend rates and terms at anytime by giving you 30 days written notice of such changes

#### **11. What are the cancellation rights?**

When you receive your policy document you should read it carefully. If for any reason you find it does not meet your needs, you can return it within 30 days and cover will be cancelled from its start date at no cost to yourself, provided no claim has been made. Both you and the insurer can cancel in other circumstances. Full details are contained in the policy document.

#### **12. How do I notify you of a claim that I wish to make?**

If you wish to notify us of a claim, please call 0870 160 5001 (for your protection calls may be recorded and may be monitored) or please write to FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth, PL1 1QH.

#### **13. How do I make a complaint about this insurance policy?**

The policy is managed and claims are administered on behalf of Great Lakes Reinsurance (UK) PLC by FirstAssist Insurance Services Limited. The policy is administered on behalf of FirstAssist by The Select & Protect Program Limited. Select & Protect is responsible for complaints arising out of the issue and administration of the policy. FirstAssist is responsible for complaints arising out of the policy itself and the administration of claims.

Select & Protect and FirstAssist aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person dealing with your policy (Select & Protect) or claim (FirstAssist). They will tell you what FirstAssist or Select & Protect will do to resolve your concerns and how long it will take

In the event that you remain dissatisfied then please write to:

FirstAssist Insurance Services Limited  
Customer Relations Department,  
1 Drake Circus, Plymouth

PL1 1QH.

Telephone Number: 08457 585775

For your protection calls may be recorded and may be monitored.

Email: [customerrelations.plymouth@firstassistinsurance.co.uk](mailto:customerrelations.plymouth@firstassistinsurance.co.uk) Full details of FirstAssist complaints procedure are in the policy document.

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

#### **14. Is Great Lakes covered by the Financial Services Compensation Scheme (FSCS)?**

You may be entitled to compensation from the scheme if the insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

#### **15. What else do I need to know?**

There are some conditions that apply in the event of a claim, full details are provided in the policy document.

All claim payments will be made to your bank account, If you claim any proof required must be provided at your own expense. Any benefit received under this insurance may affect your entitlement to claim certain State benefits. Please contact your local Job Centre Plus for further information.

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales if you live elsewhere in the United Kingdom, The language used in this policy and any communications relating to it will be in English.

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#### **Family Plus Legal Protection Section - see Family Plus Legal Protection policy booklet for full details**

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This is a legal expenses insurance policy which will help provide legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under the policy.

#### **Name of the Insurer**

The Legal Protection section of this policy is insured by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

#### **Significant features and benefits**

In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

**Employment disputes:** We will pursue and defend legal rights in a dispute arising from a contract of employment.

Significant Exclusions or Limitations: Disciplinary hearings or internal grievance procedures.

**Contract disputes:** We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.

Significant Exclusions or Limitations: The contract must be entered into during the period of insurance. The amount in dispute must be more than £100. Building work or design where the contract value exceeds £5000. Contracts involving a motor vehicle are excluded. Disputes arising from a loan, mortgage, pension or investment are excluded.

**Bodily injury:** We will pursue claims for accidental death or physical injury.

Significant Exclusions or Limitations: Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident is excluded.

**Clinical negligence:** We will pursue claims where a single negligent medical act or procedure causes accidental death or physical injury.

Significant Exclusions or Limitations: Alleged failure to correctly diagnose the condition.

**Property protection:** We will pursue claims following damage to your home or an insured person's personal possessions.

Cover extends to problems such as nuisance and trespass.

Significant Exclusions or Limitations: Property damage must exceed £100. The first £250 of any claim for nuisance or trespass is excluded.

**Tax protection :** Represent you in any appeal processing, in the event of a full enquiry into your personal tax affairs.

Significant Exclusions or Limitations : Investigations where you are self employed, a sole trader or in a business partnership.

**Jury service and court attendance:** Payment of salary or wages while an insured person attends a court or tribunal as requested by their appointed representative, performs jury service or carries out activities set out in their action plan under identity theft cover .

**Legal defence :** Defence of criminal prosecutions and actions for unlawful discrimination or Data Protection Act breaches arising from an insured person's work as an employee. Defence of motoring prosecutions.

Significant Exclusions or Limitations : We do not pay fines, penalties, compensation or damages. Parking or obstruction offences are excluded. Driving without valid motor insurance is excluded. Payment of court orders.

**Identity theft:** An insured person can access the identity theft support service through the identity theft helpline. We will assign an insured person a personal caseworker who will give telephone advice and a personal action plan to help regain an insured person's identity. We will pay various communication and administrative costs necessary to reinstate an insured person's identity. If legal action is necessary to reinstate an insured person's identity or defend any case brought against them by traders, we will pay the costs of a lawyer to represent them. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees. Significant Exclusions or Limitations : Fraud committed by another insured person under this policy. Losses arising from an insured person's business activities. The insured person must take reasonable action to prevent the misuse of their identity and must notify banks and building societies as soon as possible if they become aware of an incident.

**24 Hour Telephone helplines: Eurolaw** Legal Advice, Tax Advice service, Identity theft, Domestic help, Counselling, Health & Medical Information service, Veterinary help, Childcare\* and Home help\* are available.

Significant Exclusions or Limitations : Charges from Contractors, Vets, Childcare professionals and domestic help located through these helplines are your responsibility. Helplines cannot be used to diagnose health problems.  
\*These services only work during standard office hours.

**Significant and unusual exclusions or limitations applying to the Family Plus Legal Protection section**  
It must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

External costs are limited to £50,000 and this includes opponents costs.  
Costs incurred before DAS agrees to appoint a representative to help an insured person are excluded.

Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.

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**Home Assistance Section** - see Home Assistance policy booklet for full details

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This is an insurance policy that will reimburse up to a maximum of £500 (including VAT) for the call-out charge, up to 2 hours labour costs, and parts and materials (which are subject to a maximum of £100 including VAT within the £500 total) in providing an emergency service following an Insured Event.

**Name of the Insurer**

The Home Assistance section of this policy is insured DAS Legal Expenses Insurance Company Ltd. whose registered Office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. These companies are authorised and regulated by the Financial Services Authority.

### **Significant features and benefits**

DAS will arrange and pay for emergency assistance in the circumstances described below 24 hours a day 365 days a year if you need immediate help to: prevent damage or further damage to your home; make it safe and secure; or alleviate unreasonable discomfort, risk or difficulty to anyone living there.

- Roof damage: any damage to the roof of your home where internal damage has been caused or is likely
- Plumbing and drainage: the sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in your home.
- Main heating system: the sudden failure to function of the main heating system in your home to function
- Domestic Power supply: the failure of the domestic electricity, or domestic gas supply but not the failure of the mains supply.
- Toilet unit: impact damage to, or mechanical failure of, the toilet bowl or cistern in your home which results in complete loss of function.
- Home security: Damage to, or the failure of, external doors, windows, or locks which compromises the security of your home.
- Lost keys: the loss of the only available set of keys to your home if you cannot replace them, or gain normal access.

### **Significant and unusual exclusions or limitations**

The policy does not cover:

- problems with septic tanks, cesspits or fuel tanks
- failure of the mains supply
- failure to buy or provide enough gas, electricity or other fuel sources
- cover does not apply if your home has more than 15 rooms
- incidents that occur within the first 48 hours of taking out cover unless DAS Home Emergency cover is take out at the same time as another agreement (such as your home insurance policy)
- routine home maintenance (such as servicing heating systems) or replacement parts due to gradual wear and tear.
- Cost of redecorating , cosmetic repair, or reinstating your home if it damaged by contractors to gain access
- Your home if left unoccupied for 30 consecutive days
- Costs incurred before we have been notified of the emergency
- If the emergency is caused deliberately or through your negligence
- Emergencies that arise from incorrect installation or repair of equipment or facilities that arise from a design fault
- For parts or labour if the equipment or facility is under guarantee or warrantee
- Emergencies at a residence other than your main home or if you rent or let the property
- If you are not present when our approved contractor arrives to help

We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.

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## **Duration of Policy**

### **Mortgage Payment Protection**

Where Mortgage Payment Protection has been selected by you, this section of the policy will remain in force as long as you have a mortgage and continue to pay your monthly premium but it will end when you reach 65, if you retire and do not intend to actively seek further work; or when your mortgage is repaid. You should review the level of monthly benefit you have chosen on a regular basis to make sure that it is sufficient to cover your monthly payments and that it is still within the limits described in the policy if you have changed your mortgage arrangements.

### **Home Insurance**

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either you or by Select & Protect who will administer your policy. It is recommended that you review your need for insurance cover periodically, to ensure that it remains adequate.

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## **Premium collection**

On or shortly after the first working day of each month Your premium for one month's cover will be charged direct to Your bank account. This monthly premium is made up of the cost of the insurance cover together with a fee for the administration of your policy, full details of which can be found detailed in your Policy Schedule.

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## **Your Cancellation rights**

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### **Mortgage Payment Protection**

You have the right to cancel your policy during a period of 30 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

### **Household Insurance**

You have the right to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. A full explanation of your cancellation rights can be found in your policy booklet.

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## **How to Claim**

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For claims under all Sections other than those listed below, call 0845 3456 800 between 9.00am and 6.00pm Monday to Friday.

If you have selected the relevant cover,

For Mortgage Payment Protection claims, call 08000 929 518 between 9.00am and 5.00pm Monday to Friday.

To report all Legal Protection claims, please send the details in writing to Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH or an email to [NewClaims@das.co.uk](mailto:NewClaims@das.co.uk) and a claims form will be issued. For assistance, you can call the helpline on 0117 934 0553.

To make a claim you will need to give your policy number or your postcode, plus details of the incident.

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## **Complaints**

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We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify Select & Protect. Select & Protect and the insurer are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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## **Financial Services Compensation Scheme**

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Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time. Further information about compensation scheme arrangements is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN

End of Policy Summary

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## **Important – Material Facts**

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All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact includes any questions you are asked to provide answers to and any assumptions you agree to when you take out your policy, including anything that appears within your application form and/or Statement of Fact or your Schedule, such as an intended alteration to, extension to, renovation of or unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motoring offences). If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in any material fact arise during the period of insurance cover please provide Select & Protect with details.

As part of our environmentally friendly e-policy facility, your policy wording is available for download at [www.selectandprotect.co.uk](http://www.selectandprotect.co.uk) – you'll see an area on the right hand side of the homepage entitled 'Get your documents. Download here'. A paper copy of your policy wording is available on request by emailing [customer.services@selectandprotect.co.uk](mailto:customer.services@selectandprotect.co.uk) or calling customer services on 0845 345 6800. Please include your policy number in any correspondence.

We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

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### **Underinsurance (Home Insurance only)**

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You must declare the full value of goods or property insured under the home insurance sections that you have selected; failure to do so may invalidate your policy or reduce claims settlements.

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### **Data Protection**

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#### **Data Protection Act –Information Uses**

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Select & Protect and the insurer.

#### **Insurance Administration**

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information will be used in the annual review of your policy, and may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In assessing your application now or at review, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

In the case of personal data with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

#### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

#### **Marketing**

Select & Protect, the insurer and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to the Marketing Team, Select & Protect, 1st Floor, Maitland House, Warrior Square, Southend on Sea, Essex, SS1 2AA.

#### **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.
- Undertake credit searches and additional fraud searches.

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

#### **Claims History (Home Insurance only)**

- 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 the annual review of your policy to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in property insured under the policy.

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#### **Telephone Recording**

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For our joint protection telephone calls may be recorded and/or monitored.

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#### **Choice of Law**

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The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The policy will be arranged and administered by  
Select & Protect, PO Box 5730, Southend on Sea SS1 2ZT.  
Select & Protect is authorised and regulated by the Financial Services Authority