



## Start of Policy Summary

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### General

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

This is a multi-section insurance policy. Both the Buildings section and the Contents section are optional. Personal Belongings cover is an option available with the Contents Section. Cover for Home Emergency, Legal Protection, 'Other Accidental Damage' and Mortgage Payment Protection are options available with either section. Mortgage Payment Protection cover is also available as stand-alone cover. The Options that you have selected will be clearly marked on your Policy Schedule.

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### Home Insurance Section

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#### **All Sections of the Home Insurance Policy**

This is a summary of the policy cover for Home insurance (Buildings and/or Contents as selected by you and indicated on your Policy Schedule). It does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen policy document can be downloaded from [selectandprotect.co.uk](http://selectandprotect.co.uk) and is also available on request from Select & Protect.

#### **Who is providing the Home Insurance cover within this policy?**

The home insurance section is underwritten by a select panel of leading UK insurers. The insurer for your policy will be clearly indicated on your Policy Schedule. The policy is issued and administered on behalf of the insurer by The Select & Protect Program Limited.

#### **What are the significant or unusual limitations?**

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 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 covered by the policy.

- You will have to pay the first part of most claims (this is known as an 'excess'). For most claims the excess is £100 (unless you have selected otherwise) but an excess of £1,000 applies for subsidence, heave and landslip under the Buildings section.
- 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.
- Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home.

#### **Buildings Section of the Home Insurance Policy**

- see Buildings section of policy wording for full details.

#### **What are the Features and Benefits**

Your Buildings section includes the following features and benefits, which are explained in detail in your policy booklet.

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
- damage caused by emergency access

- costs of tracing and accessing leaks (up to £5,000)
- the buyer if you enter into a contract to sell any Building and it is destroyed or damaged before the sale has been completed
- your legal liability as owner of your home (up to £2,000,000).
- a limited amount of accidental damage cover is included as a standard part of the Buildings section (accidental damage to fixed glass, sanitary fixtures, cables and underground services), see your policy booklet for details. With the 'Other Accidental Damage' option, this cover is extended to include all other accidental damage that we regard as insurable. Certain limitations apply - for details, see 'Other Accidental Damage' within the Buildings section of the policy booklet. Your Policy Schedule will indicate whether you have selected this Option.

#### **What are the 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 60 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, suite or item of a uniform nature, design or colour
- Loss or damage to your buildings from any cause not listed in the policy - but wider cover is available where the 'Other Accidental Damage' option is selected.

#### **Contents Section of the Home Insurance Policy**

- see Contents section of policy wording for full details.

#### **What are the Significant Features and Benefits**

Your Contents section includes the following features and benefits, which are explained in detail in your policy booklet.

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:

- accidental damage to audio, video and non-portable computer equipment
- contents temporarily removed from the home (up to £5,000)
- contents in outbuildings (limited to £2,500 for items stolen from outbuildings that are not garages)
- contents in the open (up to £1,000)
- replacement locks if keys are accidentally lost or stolen
- spoilage of food in freezers (up to £1,000)
- loss of domestic heating fuel
- loss of metered water (up to £1,000)
- alternative accommodation following an insured loss (up to £7,000)
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity
- a limited amount of accidental damage cover is included as a standard part of the Contents section (accidental damage to audio, video and non-portable computer equipment), see your policy booklet for details. With the 'Other Accidental Damage' option, this cover is extended to include all other accidental damage that we regard as insurable. Certain limitations apply such as accidental damage to laptop computers - for details, see the 'Other Accidental Damage' section within the Contents section of the policy booklet. Your Policy Schedule will indicate whether you have selected this Option.

#### **What are the Significant and unusual exclusions or limitations**

- Accidental damage to video cameras, mobile phones, pagers and portable computers or portable computer equipment is not included within the standard accidental damage cover or the optional 'Other Accidental Damage' cover but wider cover is available under the Personal Belongings section.
- No cover is provided for motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravan and trailers

- No cover is provided for any items used for any business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500)
- Certain losses or damage when your home is unoccupied for more than 60 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, suite or item of a uniform nature, design or colour
- Loss or damage to pedal cycles in the open
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into or out of a building - but wider cover is available under Personal Belongings
- Loss or damage to your contents from any cause not listed in the policy booklet - but wider cover is available under the 'Other Accidental Damage' option and the Personal Belongings Section.

The following exclusions apply under the 'Other Accidental Damage' option - For full details, see 'Other Accidental Damage' within the Contents section of the policy booklet.

- Accidental damage occurring outside the home (but wider cover is available under the Personal Belongings section)
- Video cameras, mobile phones, pagers and portable computers or portable computer equipment
- Damage occurring when your home is lent, let or sub-let

### **Personal Belongings Section of the Home Insurance Policy**

see Personal Belongings section of the policy wording for full details.

#### **What are the benefits and features?**

Your personal belongings section includes the following significant features and benefits, which are explained in detail in the policy booklet.

Cover is provided for accidental loss or damage including losses away from your home anywhere in the world. This provides much wider cover than otherwise provided under the Contents Section (including the optional 'Other Accidental Damage' cover), for your clothing, personal belongings (items usually worn or carried about a person e.g. jewellery, watches etc.), money (up to £750), credit cards (up to £1,000) and pedal cycles (up to £500).

#### **What are the significant or unusual exclusions or limitations?**

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and craft designed to be used on or in water.
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes.
- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details.
- Theft, attempted theft or malicious damage caused by you, paying guests or tenants is not covered.
- Theft of pedal cycles while away from home is not covered, unless in a building or locked to an object that cannot be moved.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature is not covered.
- Damage to sports racquets, sticks, bats and clubs while in play is not covered.

### **Home Insurance – Useful Information**

#### **How long does my Home Insurance policy run for?**

There is no fixed term. The policy continues to be in force until cancelled by either you or by Select & Protect. It is recommended that you review your need for insurance cover periodically to ensure that it remains adequate.

**What happens if I take out Home Insurance cover and then change my mind?**

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy booklet, whichever is the later. If you wish to cancel and the insurance has not yet commenced, you will be entitled to a full refund of the premium paid.

**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 by Select & Protect, details of which can be found detailed in your Policy Schedule.

**What are the charges for policy amendment and cancellation?**

You may cancel this policy at the end of any month of cover by giving at least 7 days' notice by writing to Select & Protect or telephoning Select & Protect on 0845 3456 800. There will be no penalty charged and no reimbursement for parts of a month where you do not require cover.

**How do I make a Claim?**

If you have selected the relevant cover (see your Policy Schedule):

- For claims under the Buildings and/or Contents sections of the policy (including Personal Belongings and 'Other Accidental Damage where shown on your Policy Schedule), call 0845 3456 800 between 9.00am and 6.00pm Monday to Friday. Emergency assistance is available on this number outside of these hours.
- 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.
- If you have a home emergency and wish to claim for assistance, you must call the Home Assistance helpline on 0800 783 9322 within 48 hours of becoming aware of the problem.

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

**Complaints**

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 by calling us on 0845 345 6800, writing to us at the address shown at the end of this document or e-mailing us at [customerservices@selectandprotect.co.uk](mailto:customerservices@selectandprotect.co.uk). Select & Protect and the insurers are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. 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.

**Financial Services Compensation Scheme**

Select & Protect and the insurers are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

**End of Policy Summary**

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**Important Information**

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**Material Facts**

All material facts must be disclosed to Select & Protect. 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 the Statement of Fact document within your Welcome Letter and/or your Policy 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 circumstances arise during the period of insurance cover please provide your insurer 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). We recommend you keep a record of all information (including copies of letters) 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.

### **Underinsurance (applies only to Home Insurance sections, where selected by you)**

You must give us correct and complete information under any home insurance sections that you have selected, including the full value of any goods or property where you have declared the value; failure to do so may invalidate your policy or reduce claims settlements.

### **Data Protection**

#### **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(s).

#### **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 insurers 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.

#### **Telephone Recording**

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

#### **Choice of Law**

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.

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