

Home Options policy summary

This is a summary of the cover your home insurance will provide. It does not contain the full terms and conditions of the policy, which can be found in the policy document. We will be happy to provide a copy on request.

You can choose whether to be covered for home buildings, contents or both. This summary relates to your buildings policy. If you have also got contents cover, you may receive information about this separately. There are also options for extra cover to supplement the standard package. Please check your quotation or policy schedule for the full details of your insurance.

Please also check your quotation or schedule for details of your excess. In certain circumstances, the excess may vary from the amount stated on your schedule – the policy booklet will have all the details.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See 'Your right to cancel' for more information.

Your buildings insurance is underwritten by Lloyds TSB General Insurance Limited.

Policies are issued as annual contracts that you can renew every year, subject to the terms and conditions that apply at your renewal date.

Buildings insurance

You have selected buildings insurance so the following will automatically be included.

Significant features and benefits What's covered	Significant exclusions and limitations What's not covered	Section of the policy booklet containing further details
Standard buildings cover Covers the structure of your home against loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, escape of water from fixed water or fixed heating systems, theft or attempted theft, vandalism, riot and civil commotion, subsidence or impact.	The excess shown in your schedule. Certain loss or damage where the home is left unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet to somebody else. The excess for subsidence claims is £1,000. Malicious damage or vandalism caused by you, or any person permanently living with you, guests or tenants. Storm or flood damage to fences and gates. Escape of water from guttering.	Buildings policy booklet. – Your buildings cover pages 9-13 and 15. – General exceptions
Standard accidental damage Covers accidental breakage to ceramic hobs in fixed appliances, sanitary ware, fixed glass (including solar panels) and accidental damage to services.	The excess shown in your schedule. Damage if your home is unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days. The cost of clearing blocked drains or pipes.	Buildings policy booklet. – Your buildings cover, page 12 points 9 and 10. – General exceptions.
Property owner's liability Arising solely as owner of the buildings of your home or under the Defective Property Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975. Maximum limit of £1,000,000.	Legal liability arising from any business, profession or employment of you or your family. Legal liability arising from accidental death, bodily injury or illness to you, your family or your domestic employees.	Buildings policy booklet. – Property owner's liability, page 16. – General exceptions.
Alternative accommodation Cost of alternative accommodation if your home is temporarily uninhabitable due to an incident covered by this insurance. Limit is 20% of building sum insured shown in your schedule for any one event.	Any costs you agree to pay without our written permission.	Buildings policy booklet. – Your buildings cover, page 13 point 12. – General exceptions.

You may add the following cover to your buildings insurance.

Check your personal quotation or policy schedule to confirm whether this is included.

Accidental damage option Covers accidental damage to the buildings of your home.	The excess shown in your schedule. Damage caused by structural work or demolition. Loss or damage caused by water entering your home, unless more specifically covered elsewhere in the policy (you are still covered for storm, flood and escape of water from fixed domestic installations). Damage if your home is unoccupied for more than 60 consecutive days or unfurnished for more than 30 consecutive days or lent, let or sublet.	Buildings policy booklet. – Accidental damage – Optional cover, page 14. – General exceptions.
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General exceptions

These apply to the whole of the policy – for further details and the full list of exceptions please see the policy booklet, pages 22-23.

Matching Items – The cost of replacing or altering any undamaged item, or parts of items, forming part of a set, suite or other article of a uniform nature, colour or design including floor coverings and fitted kitchen units, when loss or damage occurs within a clearly identifiable area, or to a specific part, and a replacement cannot be matched.

Rot – Any loss or damage caused by wet or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.

Wear and Tear – Any loss or damage caused by wear and tear, gradual deterioration, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.

Your right to cancel

If, having examined your policy documentation, you decide not to proceed, you may cancel this insurance within the first 14 days. This 14 days starts on the day you receive the policy documentation or the day you enter into this contract of insurance, whichever is the later. To cancel, please write to the address or call the number on the enclosed letter. On receipt of your notice, any premiums you have already paid will be refunded, unless you have made a claim. If you have made a claim, the refund may be subject to a premium payment for the cover you have already received. If you do not cancel within the first 14 days, the policy will remain in force in accordance with the policy terms and conditions.

If you do not cancel the policy within the first 14 days, the cancellation process is as follows: You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy, you may be entitled to a partial refund of premium, if it is more than £5. This refund will be subject to a deduction for the cover you have already received. We may cancel the policy by giving you at least 14 days notice at your last known address. If we cancel the policy, you will be refunded premiums already paid for the remainder of the current period of insurance.

How to make a claim

To make a buildings claim, please call 0845 300 2289.

How to make a complaint

If you are unhappy and wish to make a complaint regarding a claim, please call 0845 300 2289.

If you are unhappy and wish to make a complaint regarding the administration of your policy, please call 0845 300 5599.

If we cannot resolve the matter to your satisfaction, you will be provided with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. They can be contacted on 0845 080 1800.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS, at www.fscs.org.uk or by contacting the FSCS directly on 020 7892 7300.