

keyfacts

Policy Summary for FreeFirst Buildings & Contents Insurance

The Insurance for this policy is underwritten by St. Andrew's Insurance plc.

This document only provides a summary of the main features and benefits of the policy and a summary of the main exclusions or limitations.



Where there are **exclusions** or **limitations** shown in this document, they are indicated by this symbol.



Full details of the policy will be provided with your certificate and you should take the time to read this to ensure that it provides the level of cover you require. In this document, we specify where information can be found in the policy document by using this symbol.

1. The FreeFirst Buildings & Contents Insurance Policy

This policy can be used to provide household insurance on the private residential property you own and live in.

2. The type of cover available under this policy

The following options are available to you:

- Combined buildings and contents insurance cover
- Buildings insurance only cover
- Contents insurance only cover

Accidental damage and personal possessions cover are also available.

3. How the policy works

- Your premium is calculated dependent on how old you are, where you live (the postcode), the age and type of property and the number of bedrooms in your property.
- You select the appropriate no claims discount dependent on the number of years you have been claim free under a previous policy (an introductory discount is also available for first time buyers).
- You pay the premium as it falls due.
- We pay the cost of returning your building to its original condition and replacing or repairing your contents if damage is caused by one of the insured events (dependent on the type of cover selected).



Limitations if you restrict your cover:

- If you take out buildings only cover you will not be able to claim for any loss or damage to your contents.
- If you take out contents only cover you will not be able to claim for any loss or damage to your buildings.
- If you do not insure accidental damage you will not be able to claim for any accidental event.
- If you do not insure personal possessions cover you will not have any cover for these items away from your home.

4. The free cover you will receive

You will receive free cover for a period of three months from the policy start date.

5. Maximum cover limits

The level of cover provided under the policy is as follows:

- Buildings insurance - up to a maximum cover limit of £300,000.
- Contents insurance - up to a maximum cover limit of £40,000.



Restrictions on cover amounts:

Under the contents insurance section, a cover limit of £5,000 is applied to any individual item unless the item is specified on your certificate in which case, you can claim up to £15,000 per item.

Cover is reduced to £1,500 per item for jewellery, gold and silver articles, fur, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins unless the items are specified on your certificate.

You must ensure that the maximum cover limits (detailed above) for buildings and/or contents insurance provide you with adequate levels of cover. If you require higher levels of cover, please ask your intermediary or contact Paymentsshield Customer Services on 0870 759 4000 for an individual quotation.

6. Buildings Cover

Buildings cover will provide for the cost of returning your buildings to their normal condition if loss or damage is caused by one of the following insured events.

- Fire, smoke, explosion, lightning or earthquake.
- Riot, civil commotion, labour or political disturbance or strike.
- Malicious damage, vandalism, theft or attempted theft.
- Storm or flood.
- Impact or collision.
- Subsidence or heave.
- Escape of water or oil.

This cover also provides for the following:

- If you cannot live in your home due to an insured event, we will meet the costs of alternative accommodation (subject to a cover limit of £45,000).
- If you are legally liable to pay damages to a third party caused by you as an owner of your home, we will meet the costs (subject to a cover limit of £1 million).

Extended accidental damage cover - if you pay an additional premium you can extend your buildings insurance to include accidental damage to underground drains, pipes, cables and tanks providing services to or from your building and accidental damage to the fabric of your home.

The main policy exclusions for buildings cover:

All insured events

- You will have to pay the first £60 of any claim (£1,000 if your claim is for subsidence). This is known as the policy excess.
- Any loss or damage that relates to an event that occurred prior to the start date of the policy.
- Any fees incurred for preparing a claim.

Fire, smoke, explosion, lightning or earthquake

- Any loss or damage caused by pollution or contamination.

Malicious damage, vandalism, theft or attempted theft

- Any loss or damage caused by anyone who is lawfully in or within the grounds of your home.
- Any loss or damage occurring after your home has been unoccupied for more than 30 days.

Storm or flood

- Any loss or damage caused by frost.
- Any loss or damage to fences, gates or hedges.

Impact or collision with your home

- Any loss or damage caused by the felling or lopping of trees or branches.
- Any loss or damage to fences, gates or hedges.
- Any loss or damage caused by insects, birds, pets or vermin.

Subsidence or heave

- Any loss or damage caused by coastal or river erosion.
- Any loss or damage caused by the movement of solid floors (unless the foundations beneath the external walls of your home are damaged at the same time and by the same cause).
- Any loss or damage caused by faulty workmanship or use of defective materials or damage caused by either of them.
- Any loss or damage caused by normal shrinkage or settlement.
- Any loss or damage caused by demolition or structural changes to your home.
- Any loss or damage to terraces, patios, tennis courts, outdoor swimming pools, drives, footpaths, walls, gates, fences, hedges, drains, septic tanks, pipes, cables and oil tanks unless your home is damaged at the same time and by the same cause.

Escape of water or oil

- Any loss or damage occurring after your home has been unoccupied for more than 30 days.
- Damage to the fixed domestic water installation or pipe work unless freezing has occurred.

Full details of buildings cover and the restrictions and exclusions that apply are shown in section B of the policy document.



Full details of accidental damage to buildings cover and the restrictions and exclusions that apply are shown in section C of the policy document.

Full details of the liability cover included with buildings cover and the restrictions and exclusions that apply are shown in section D of the policy document.

7. Contents cover

Contents cover will provide for the cost of replacement or repair if loss or damage is caused by one of the following insured events:

- Fire, smoke, explosion, lightning or earthquake.
- Riot, civil commotion, labour or political disturbance or strike.
- Malicious damage, vandalism, theft or attempted theft.
- Storm or flood.
- Impact or collision.
- Subsidence or heave.
- Escape of water or oil.

Where possible any damaged articles will be replaced as new.

As well as covering the contents in your home, the policy automatically includes cover for theft or the attempted theft of your contents that are left in garages or any outbuildings within the boundaries of your home (subject to a cover limit of £2,000).

We will pay for the replacement of external locks if your house keys are stolen (subject to a cover limit of £250).

We will pay for the replacement of any defrosted contents if your freezer breaks down (subject to a cover limit of £300).

We will pay for the cost of alternative accommodation if your home becomes uninhabitable (subject to a cover limit of £8,000).

Your office equipment will be covered if you work from home (subject to a cover limit of £4,000).

We will meet the costs if you are legally liable to pay damages to a third party due to an insured event (subject to a cover limit of £1 million).

We will replace personal money stolen from your home (subject to a cover limit of £100).

Full details of contents cover and the restrictions and exclusions that apply are shown in section E of the policy document.



Full details of the liability cover included with contents cover and the restrictions and exclusions that apply are shown in section G of the policy document.

Extended accidental damage cover - if you pay an additional premium, you can extend your contents insurance to include accidental damage to your contents.



Full details of accidental damage to contents cover and the restrictions and exclusions that apply are shown in section F of the policy document.

Extended personal possessions cover - if you pay an additional premium, you can extend your contents insurance to include personal possessions cover (up to a maximum total of £10,000)

The items insured by personal possessions cover are:

- Articles of personal use normally worn or carried including gold and silver articles and jewellery.
- Furs, other clothing and baggage.
- Timekeeping and photographic equipment, spectacles, binoculars and telescopes.
- Sports equipment.
- Guns.
- Replacement of Keys.
- Mobile Phones.
- Pedal Cycles.
- Money.

The main restrictions of personal possessions cover:

- You will have to pay the first £60 of any claim under the contents cover section of the policy. This is known as the policy excess.
- The most you can claim for jewellery, gold and silver articles is £1,500 unless they are shown on your certificate.
- The most you can claim for spectacles is £250.
- The most you can claim for replacing keys is £250.
- The most you can claim for mobile phones is £250.
- The most you can claim for pedal cycles is £500.
- The most you can claim for money is £250.
- The most you can claim for any personal possessions left in an unattended motor vehicle is £1,000.

Full details of personal possessions cover and the restrictions and exclusions that apply are shown in section H of the policy document.

The main policy exclusions for contents cover:

All insured events

- You will have to pay the first £60 of any claim under the contents cover section of the policy. This is known as the policy excess.
- Any loss or damage that relates to an event that occurred prior to the start date of the policy.
- Any loss or damage to motor vehicles, trailers, caravans, watercraft, hovercraft, aircraft or their accessories or parts whilst inside them or attached to them or, any items left inside an unattended motor vehicle or caravan, unless violence or forced entry has been used.
- Any loss or damage to pets and livestock.
- Any loss or damage to securities, documents, tools used for your trade or mobile phones.
- Any loss or damage occurring after your home has been unoccupied for more than thirty days.

Fire, smoke, explosion, lightning or earthquake

- Any loss or damage caused by pollution or contamination.

Malicious damage, vandalism, theft or attempted theft

- Any malicious damage or vandalism caused by anyone who is lawfully in or within the grounds of your home.
- Any theft if you have lent or let any part of your home (unless force or violence is used to enter or leave it).
- Any loss of money (unless force has been used to enter your home).

Storm or flood

- Any loss or damage caused by frost.
- Any loss or damage to property that is left out in the open.
- Any loss or damage if your home is left unfurnished.

Impact or collision with your home

- Any loss or damage caused by the felling or lopping of trees and branches.
- Any loss or damage caused by insects, birds, pets or vermin.

Subsidence or heave

- Any loss or damage caused by coastal or river erosion.
- Any loss or damage caused by the movement of solid floors.
- Any loss or damage caused by faulty workmanship, normal shrinkage or settlement, demolition, repair or structural changes to your home.

Escape of water or oil

- Any loss or damage caused to the installation that brought about the escape of water or oil.

8. Duration of the insurance

This is a monthly contract. The policy is issued for an initial period from the start date to the date the first premium is due and will automatically be renewed for a further month on payment of each premium as it falls due.

9. The paying of premiums

The premium is payable monthly in advance by direct debit.

We can change your premium by giving you 30 days notice in writing. The premium includes Insurance Premium Tax (IPT) at the current rate. If we are required by law to increase the level of IPT or to make any other charges, we will increase your premium from the date any such charges are implemented.



In the event that a premium remains unpaid 30 days after the date on which it falls due, cover under the policy will cease.

10. Cancelling your policy

If having examined your policy you decide not to proceed with the insurance, you generally have 14 days to cancel from the policy start date, however, we offer a 30 day cancellation period without charge.

We will not refund any premiums you have paid if you cancel your policy after the first 30 days.

To cancel, please write to the address shown on your policy certificate.

We may cancel your policy by giving you 30 days written notice. This will not affect your rights to receive claim benefits for any event that occurred before the cancellation date.

11. Making a claim

Your claim will be administered by St. Andrew's Insurance plc.

Should you wish to make a claim under your policy you should call the Claims Helpline on 0870 850 3210 as soon as possible.



If you make a claim you will lose your entitlement to a no claims discount from the next monthly premium due.



Full details of how to claim are shown in section P of the policy document. Details of how we settle claims are shown in section O of the policy document.

12. Complaints

Paymentsshield administers complaints about general administration on behalf of St. Andrew's Insurance plc.

If you are unhappy with any aspect of the sale of this policy or have cause for complaint you should initially contact the person who arranged the cover for you. If however, you are unhappy with the general administration of the policy you should contact the Paymentsshield Customer Services Team by telephone or in writing by letter or email.

The address is: Paymentsshield Limited
PO Box 229
Southport
PR9 9WU

Customer Services Helpline: 0870 759 4000

Email: enquiries@paymentsshield.co.uk

The Customer Services Team will tell you what we will do to resolve your concerns and how long it will take.

If you are unhappy about claims handling you should contact our Claims Manager by telephone or in writing:

The address is: Paymentsshield Claims Team
PO Box 704
Halifax
West Yorkshire
HX1 2QT

Claims Helpline: 0870 850 3210

The Claims Manager will tell you what we will do to resolve your concerns and how long it will take.

Where you remain dissatisfied with our response you may refer the matter to the Customer Relations Manager at St. Andrew's Insurance plc for a final response. If you are still dissatisfied with the resolution you receive, you have the right to ask the Financial Ombudsman to review your case.

If you make a complaint, your right to legal action is unaffected.

13. The Law and language applicable to this contract

The policy is governed by English law. The language used in this policy and any communication relating to it will be English.

14. Compensation

St. Andrew's Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). The scheme provides compensation if its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information on the scheme can be obtained from the FSCS on 0207 892 7300.

15. St. Andrew's Insurance plc

The insurance for this policy is underwritten by St. Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation, under reference number 202932. You can check this out on the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

St. Andrew's Insurance plc is registered in England number 3104671.

St. Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS).

Registered Office: St. Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA.

In this policy summary the words "we", "us" and "our" relate specifically to Paymentsshield Limited acting for and on behalf of St. Andrew's Insurance plc.

16. Enquiries and assistance

If you have a question about the type of cover we provide please ask your intermediary or call the Paymentsshield Customer Services Team on 0870 759 4000.

Once we have accepted your application for cover, we will send you a certificate showing the type and level of cover selected together with a copy of the policy document.

A copy of the full policy document for FreeFirst Buildings & Contents Insurance is available on request. For a copy, please ask your intermediary or call the Paymentsshield Customer Services Team on 0870 759 4000.

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