



## Your **home** insurance summary of cover

This contains a summary of your policy and other information to help you.  
You will find the full terms and conditions in the policy document.

| Retirement | Investments | Insurance | Health |



## What's covered

Your cover depends on the choices you have made. Your schedule will show what you have chosen to include.

As a Home policyholder you can call our helpline 0800 096 5850 to get free advice on personal legal and tax matters.

## What's not covered

1. Your schedule will show certain limitations that apply to your policy eg
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers
  - clauses which may exclude certain losses or damage.
2. Certain loss or damage eg theft, or malicious damage caused by you or members of your household.
3. Certain loss or damage to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule.
4. Certain damage to buildings and contents caused by domestic animals.
5. The cost of replacing any undamaged items which form part of a pair, set or suite.
6. Wear and tear.
7. Business or professional use unless otherwise shown.

# Buildings insurance

## What's covered

**The structure of your home** including garages and outbuildings if lost or damaged by causes listed in the policy (eg fire, theft, subsidence, flooding).

**Cost of alternative accommodation and the loss of rent**

We'll pay for accommodation if your home can't be lived in because of damage covered by your policy, and/or for lost rent.

**Replacement locks** if keys are lost or stolen.

**Your liability to the public** protects you if you're legally liable as the homeowner for injuries or property damage.

## What's not covered

1. Wet or dry rot.
2. Damage or loss by any cause not shown as covered in the policy booklet.
  - You can choose to be covered for the Accidental Damage option shown overleaf.

# Contents insurance

## What's covered

**Loss or damage to your contents** in your home, outbuildings and garden if these are caused by something listed in the policy (eg fire, theft, subsidence, flooding).

**Cost of alternative accommodation and the loss of rent**

We'll pay for accommodation if your home can't be lived in because of damage covered by your policy, and/or for lost rent.

**Contents temporarily removed** – to cover items temporarily taken outside the home or garden.

**Replacement locks** if keys are lost or stolen.

**Food in freezers** – if your freezer breaks down or you accidentally turn off the power we'll replace spoiled food.

**Occupiers, personal and employers liability** protects you if you're legally liable for injuries or property damage as the occupier of the home, as the employer of a domestic employee such as a cleaner, or in a personal capacity.

## What's not covered

1. Theft of cycles in the garden unless securely locked to an object that can't be moved.
2. Misplacing or accidentally losing items such as a ring or phone.
  - Personal belongings option overleaf gives wider cover.
3. Motorised vehicles, aircraft, caravans or watercraft of any kind.
4. Loss or damage by any cause not shown as covered in the policy booklet.
  - You can choose to be covered for the Accidental Damage and Personal Belongings options overleaf.

## Some additional cover options

Buildings accidental damage	Contents accidental damage	Personal belongings			
<p><b>What's covered</b></p> <p>It depends on whether you choose the Limited or Extra cover:</p> <p><b>Limited</b> covers fixed glass, sanitary fittings, septic tanks, service pipes and cables.</p> <p><b>Extra</b> covers the whole building for all insurable accidental damage.</p>	<p><b>What's not covered</b></p> <p>Damage to cables, pipes, septic tanks and drain inspection covers due to a limit of construction, design, manufacture or installation. In addition <b>Extra</b> doesn't cover:</p> <ol style="list-style-type: none"><li>1. Damage caused by paying guests or tenants.</li><li>2. Water entering the home (though storm and flood damage is included in your basic Buildings cover).</li></ol>	<p><b>What's covered</b></p> <p>It depends on which option you choose:</p> <p><b>Limited</b> covers non-portable home entertainment equipment, mirrors and fixed glass in the home.</p> <p><b>Extra</b> covers all accidental damage that is insurable (see policy) to most contents in the home.</p>	<p><b>What's not covered</b></p> <p>Damage occurring outside home buildings.</p> <p>→ <b>Personal Belongings gives wider cover.</b></p> <p><b>Limited</b> excludes damage to portable items eg laptops and mobile phones (covered by <b>Extra</b> and Personal Belongings options).</p> <p><b>Extra</b> doesn't cover:</p> <ol style="list-style-type: none"><li>1. Damage by paying guests or when lent, let or sub-let</li><li>2. water entering the home (though storm and flood damage is covered in your basic Contents cover).</li></ol>	<p><b>What's covered</b></p> <p>This gives you wider cover than under Contents protecting personal items, money and credit cards for theft, damage and loss anywhere in the world.</p>	<p><b>What's not covered</b></p> <ol style="list-style-type: none"><li>1. Skis, boards, sub-aqua equipment, riding tack and hearing aids - cover may be available if you ask.</li><li>2. Boats, boards and watercraft.</li><li>3. Sport racquets, sticks, bats and clubs in play.</li><li>4. Cycles (unless you've chosen this option).</li><li>5. Restrictions apply for theft from unattended vehicles, including a maximum payment per claim.</li></ol>
<p><b>Buildings protected no claim discount</b></p>	<p><b>Contents protected no claim discount</b></p>	<p><b>Pedal cycles</b></p>			
<p>If you already have five years buildings no claim discount, this allows you to make up to two claims in any five year period without loss of discount.</p>	<p>If you already have five years contents no claim discount, this allows you to make up to two claims in any five year period without loss of discount.</p>	<p><b>What's covered</b></p> <p>This gives you wider cover than under Contents, covering your bikes for theft, damage and loss worldwide.</p>	<p><b>What's not covered</b></p> <p>Theft of your bike when unattended unless it was</p> <ul style="list-style-type: none"><li>– securely locked to an object that can't be moved</li><li>– locked in a building</li><li>– in a concealed luggage compartment of a locked vehicle that was broken into.</li></ul>		

## Some additional cover options

### Legal services



If you have bought this you will receive additional documents

#### What's covered

This covers every family member living in the home (and property disputes on any home they own or rent) and provides a lawyer, if needed and the legal costs to pursue or defend disputes in court.

Employment, consumer and property issues are all covered as well as personal injury and medical negligence.

#### What's not covered

1. We will only accept your claim if our lawyer believes you are more likely than not to win your case.
2. The costs we pay may be limited to an amount which, in the lawyers opinion would be considered reasonable by the court.
3. Claims that were already likely to happen before purchasing the insurance.
4. An employment dispute which started within 30 days of the cover start date (unless you had similar cover which expired at the same time).
5. Any disciplinary or grievance procedures at work.
6. The cover can't be used for a dispute relating to the performance of the legal cover itself.
7. You are free to nominate your own lawyer to represent you, although conditions do apply, such as they will have to accept our terms of appointment.

### Home emergency



If you have bought this you will receive additional documents

#### What's covered

This provides cover up to £1,000 for labour, parts and materials (inc VAT) if you have an insured emergency at your home.

An 'emergency' is something sudden and unforeseen which causes a loss of essential services like heating or power, or damage to your property, puts your health at risk or makes your home unfit to live in (see policy for full details).

#### What's not covered

1. Dual purpose boilers (Aga or Rayburn) warm air and solar heating systems, LPG (Liquid Petroleum Gas) boilers, underfloor heating.
2. Showers and domestic appliances (eg dishwashers).
3. Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps.
4. Certain cover restrictions apply if you live in a flat or apartment.
5. Loss caused by damage occurring while the home is unoccupied for 60 or more days in a row.

**Please note that making a claim under either Legal Services or Home Emergency doesn't affect your no claim discount.**

## Important questions answered

### Who is the Insurer?

Aviva Insurance Limited.

### How long am I covered for?

From the starting date (shown on your schedule) for 12 months – and then for the period specified when you renew and pay your premium.

### What if I change my mind?

You can cancel your policy within 14 days of purchase or renewal or, if later on the day on which you receive your policy or renewal documents. If the cover has not started you will receive a full refund of the premium.

### How do I complain?

Obviously we hope you'll be happy with our service. But if you're not, we do want to hear from you. Details of our complaints procedure are shown in the 'Important Information' document which we provide with your quote and/or policy documents.

### Are there charges for policy cancellation or amendment?

If you cancel within 14 days, you will be refunded in full minus a deduction for the time when you were covered. After 14 days there will be a cancellation charge of £29 plus Insurance Premium Tax (IPT).

The same charge (£29 plus IPT) will be made if we cancel your policy for non-payment. If you amend your policy, an administration fee of £8 (plus IPT) may be charged. This will not apply if you amend your policy online at [www.aviva.co.uk/mypolicy](http://www.aviva.co.uk/mypolicy).

### Would I receive compensation if Aviva could not meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). If Aviva could not meet its obligations, you may be entitled to compensation under this scheme.

### Information and changes

Visit our website [www.aviva.co.uk](http://www.aviva.co.uk) or call 0345 030 7078 for further information about any aspect of this policy or to change your policy details.

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.