

Prestige Home Policy Schedule



INSURANCE DETAILS

Policy Reference	
Insured	
Correspondence Address	
Reason for Issue Date of Issue Period of Insurance	
Premium	£
Insurance Premium Tax	£
Total	£

COVER DETAILS

Insured Address	
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SECTION 1 – BUILDINGS

INSURER

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COVER

SUMS INSURED

Buildings	£
Outbuildings	included within the buildings sum insured

EXCESS

Claims over £10,000 (exc. Subsidence, Landslip & Heave)	No excess applies
Subsidence, Landslip & Heave Claims	£1,000
All Other Claims	£

The excess applies for each buildings claim, unless we say otherwise on any endorsements that apply. Endorsements applicable (if any) are shown below under the heading Endorsements and/or Additional Terms and Conditions. If a claim is made for the same insured event under Section 1, Buildings & Section 2, Contents one excess applies for the entire claim.

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SECTION 2 – CONTENTS

INSURER

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COVER

SUMS INSURED

Unspecified Contents	£
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EXCESS

Claims over £10,000	No excess applies
All Other Claims	£

The excess applies for each contents claim, unless we say otherwise on any endorsements that apply. Endorsements applicable (if any) are shown below under the heading Endorsements and/or Additional Terms and Conditions. If a claim is made for the same insured event under Section 1, Buildings & Section 2, Contents one excess applies for the entire claim.

Example

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SPECIFIED CONTENTS

Description of items covered	Location	Sum Insured
	Covered Worldwide	£
Total sum insured for all Specified Contents		£

EXCESS

Claims over £10,000 All Other Claims	No excess applies £
The excess applies for each contents claim, unless we say otherwise on any endorsements that apply. Endorsements applicable (if any) are shown below under the heading Endorsements and/or Additional Terms and Conditions. If a claim is made for the same insured event under Section 1, Buildings & Section 2, Contents one excess applies for the entire claim.	

Example

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SECTION 3 – YOUR LIABILITIES

INSURER

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COVER

The following Parts of this Section are effective for your cover:	
PART A	Liability as a Property Owner
PARTS B to E	Personal Liability & Liability as Occupier of your Home Liability to your Domestic Employees Irrecoverable Judgments Liability as a Tenant or Licensee

EXCESS

All Claims	No excess applies
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SECTION 4 – LEGAL EXPENSES

INSURER

Legal Expenses is arranged and underwritten by Allianz Legal Protection a trading name of Allianz Insurance plc.
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EXCESS

Consumer Contract	There is no excess but the minimum amount in dispute must be at least £100
All Other Claims	No excess applies

LEGAL ASSISTANCE SERVICES

HOME & LEGACY LEGAL ASSISTANCE HELPLINE
Your policy includes access to a legal helpline for advice, 24 hours a day, 365 days a year, on any personal legal matter. From the UK call 0344 854 1775 or from overseas 44 (0) 1454 451660, when calling quote and state you are a Home & Legacy Legal Expenses policyholder.
TAX HELPLINE
A tax advice helpline is also available to provide advice 9.00am to 5.00pm Monday to Friday (excluding Public Holidays) on any personal tax matters. Call 0344 873 0244 quoting reference and state you are a Home & Legacy Legal Expenses policyholder.
LEGAL HEALTHCHECK & LEGAL ASSISTANCE ONLINE
You also have online access to a legal healthcheck and services to help you to produce legal documents. To access these services register at www.homeandlegacy.co.uk/lawclub using registration code

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SECTION 5 - IDENTITY FRAUD DETECTION & ASSISTANCE SERVICES

PROVIDER

Experian Limited, registered in England No 653331 at The Sir John Peace Building, Experian Way. NG2 Business Park, Nottingham NG80 1ZZ

SERVICES

IDENTITY FRAUD DETECTION & ASSISTANCE SERVICES

Register for services at www.protectmyid.co.uk/HomeandLegacy/ or call Experian. Telephone 0800 064 5004, Monday to Friday 8am to 7pm (not bank or public holidays) and Saturday 9am to 5pm. You will need to quote your customer reference (the first part of the policy reference) as shown at the start of this policy schedule.

SECTION 6 - HOME EMERGENCY ASSISTANCE

INSURER

Underwritten by AGA International SA and is administered in the United Kingdom by Allianz Global Assistance.

EXCESS

All Covered Claims

No excess applies

Example

ENDORSEMENTS &/OR ADDITIONAL TERMS & CONDITIONS

Endorsements and/or additional Terms and Conditions (if any apply) may vary the terms and conditions and/or exclusions of your policy so they should be read very carefully. If you find there is anything that you do not understand please contact your insurance intermediary.

The Endorsements and/or Terms and Conditions applicable for your policy are stated below. Unless we say otherwise, the Endorsements and/or Terms and Conditions applicable will apply in respect of the entire policy.

SECTION 2, CONTENTS - JEWELLERY AND WATCHES SUBJECT TO SAFE PROTECTION

Unless **we** have agreed otherwise, if the total value of **jewellery and watches** within **your** total **contents** sum insured exceeds £75,000 (excluding items declared to us as permanently stored in a vault or bank safe), a safe or multiple safes (which have been approved by **us**) must be installed at **your home** (fitted in accordance with the manufacturer's instructions).

Unless **we** have agreed otherwise, those items of **jewellery and watches** which are not stored in a vault or bank safe must be locked within the safe(s) at your home when they are not being worn or carried.

We will limit the value of any claim for loss or damage caused to items of **jewellery and watches** to £75,000 in the event of a theft or attempted theft from **your home** if the above conditions are not met.

SECTIONS 1 AND 2 - LOCKS ENDORSEMENT APPLIES

This endorsement applies to the main domestic structure, garages and outbuildings of **your** property

The cover **we** provide under section 1, **buildings** and section 2, **contents** in respect of theft or attempted theft from **your home** is subject to you adhering to the following –

1. When **you** leave **your home unattended** all external door locks and all locks on lower ground floor, ground floor and accessible upper floor windows, fanlights and skylights at the **home** are put into full effect to secure **your home**.
2. When the last member of **your household** retires for the night all external door locks, all locks on lower ground floor, ground floor and accessible upper floor windows, fanlights and skylights, except the locks of windows, fanlights or skylights of occupied bedrooms at the **home** are put into full effect to secure **your home**.

Important Note - **You** must not modify any locks at **your** property without first obtaining **our** written agreement.

If **you** do not comply with terms and condition laid out in this endorsement, **we** may reduce any claim you make to the extent that the breach caused or contributed to the theft or attempted theft concerned.

STATEMENT OF FACTS

Please read and check the information in this Statement of Facts carefully.

This information is based on answers to questions we have asked (or previously asked) and information given to us by you when applying for or renewing your policy, along with assumptions we have made. It is very important that you check that all of this information is complete and accurate. If any of the information is not complete and/or accurate:

- we may cancel your policy and refuse to pay any claim, and/or
- we may not pay any claim in full, and/or
- we may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

If any information is incomplete or incorrect you should contact your insurance intermediary. If you do not, in the event of a claim, you may find that your rights under the policy are affected. We reserve the right to refuse the insurance contract if any amended or additional information disclosed makes the risk unacceptable to us.

INFORMATION ABOUT YOU (THE INSURED)

Insured Date of Birth	
Your occupation(s) do not fall into any of the following categories: <ul style="list-style-type: none"> <li style="width: 50%;">• Antique Dealer <li style="width: 50%;">• Professional Sportsperson <li style="width: 50%;">• Fairground/Circus/Amusement Arcade Worker/Proprietor <li style="width: 50%;">• Publican <li style="width: 50%;">• Fashion or photographic model <li style="width: 50%;">• Scrap Metal/Waste Dealer or Merchant <li style="width: 50%;">• General Dealer or Hawker <li style="width: 50%;">• Showman <li style="width: 50%;">• Jeweller <li style="width: 50%;">• Street or Market Trader <li style="width: 50%;">• Member of the entertainment profession <li style="width: 50%;">• Student <li style="width: 50%;">• Money Lender/Pawnbroker <li style="width: 50%;">• Tarmac Contractor <li style="width: 50%;">• Professional Gambler <li style="width: 50%;">• Turf Accountant <li style="width: 50%;">• Unemployed 	
You: <ul style="list-style-type: none"> • have never had any additional terms or conditions imposed for home buildings or contents insurance • do not have any unspent non-motoring criminal convictions, or police cautions • do not have prosecutions pending for any non-motoring criminal offences • have never been declared bankrupt or insolvent in a personal or business capacity • have never been the subject of a court judgment in respect of debt either in a personal or business capacity 	

YOUR FIVE YEAR CLAIMS/LOSSES HISTORY

You: <ul style="list-style-type: none"> • have not suffered any claims, losses, or incidents which would be covered under this policy or made a claim under a buildings or contents policy in the last 5 years.
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STATEMENT OF FACTS

INFORMATION ABOUT THE PROPERTY

Address	
<ul style="list-style-type: none">• The property was built in approximately• All buildings (including outbuildings other than greenhouses or garden sheds) at the property are constructed of brick, stone or concrete walls and roofed with slate, tile or concrete.• The buildings (including all outbuildings) at the property are in a good state of repair• The property is not used for any business or professional purposes other than work of a clerical nature not involving additional staff.• The property will not be left unoccupied for more than 45 consecutive days or for a total of 180 days or more in any one calendar year.• The property has not previously been damaged as a result of flooding.• The buildings (including all outbuildings) at the property have not suffered previously from structural damage caused by:<ul style="list-style-type: none">○ subsidence (downward movement of the ground beneath the buildings, other than by the action of made up ground settling or by structures bedding down within ten years of construction);○ landslip (sudden downward movement of sloping ground); or○ heave (upward movement of the ground beneath the buildings as a result of the soil expanding); and○ do not have any signs of damage to them (such as internal or external stepped or diagonal cracking) that may be due to subsidence, landslip or heave.• No building works are planned where the cost of the works exceeds £25,000.• The buildings at the property are not listed.	

SECURITY AT THE PROPERTY

<ul style="list-style-type: none">• All ground, lower ground and accessible upper floor windows, fanlights and skylights have key operated locks.• All exit doors are fitted with 5 lever mortice deadlocks, multi-point locking systems or other BS3621 equivalent.• An intruder alarm is installed at the property which has an annual maintenance contract with an intruder alarm company approved by the National Security Inspectorate (NSI), or the National Approval Council of Security Systems (NACOSS) or the Security Systems and Alarm Inspection Board (SSAIB). A Central Station Direct Line alarm is installed.• There is a safe installed in accordance with the manufacturer's instructions with £7,000 cash rating.
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ADDITIONAL INFORMATION

Additional information about the cover for Section 2, Contents:

Based on the information you have provided to us the unspecified contents sum insured as shown on the schedule, under Section 2 – Contents, includes:

- | | |
|-------------------------------------|---|
| • Contents (general) | £ |
| • Fine Art, Antiques & Collectables | £ |
| • Jewellery & Watches | £ |

The above amounts do not include any specified contents items which you have covered; these are listed separately on your schedule under Section 2 – Contents, Specified Contents.

To ensure that your cover will continue to accurately reflect the value of your possessions it is important that you make us aware of any changes to the above amounts.

Example