

Fortis House Guard Prestige

Policy Summary

keyfacts[®]



This is a summary of cover available under Fortis House Guard Prestige. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Fortis Insurance on request.

Fortis House Guard Prestige

House Guard Prestige is an annual household insurance contract underwritten by Fortis Insurance Limited, apart from the Family Plus legal protection, Identity theft protection and Home Assistance sections of cover, which are underwritten by DAS Legal Expenses Insurance Company Limited.

House Guard Prestige offers a Buildings and Contents policy where you choose the maximum claim limit. The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding the structure of your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Specified personal belongings, Pedal cycles and Family Plus legal protection. The sections and extensions of cover you have chosen and the maximum claim limits are shown on your policy schedule. All House Guard Prestige policies automatically provide you with Identity theft protection and Home Assistance cover. If you have chosen Contents cover, we will automatically provide you with Unspecified personal belongings worldwide cover up to £5,000. This limit can be increased on request.

Main Benefits

If you have chosen Buildings cover, we will cover the structure of your home including: outbuildings, garages, garden walls, gates, hedges, fences, paths, drives, patios, carports, permanently fixed hot tubs or jacuzzi's and hard tennis courts against loss or damage from specific perils (for example – fire or flood), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or theft), as summarised on the next page and detailed in your policy document.

Main Benefits - continued

| The causes covered | Buildings | Contents | Standard Policy Limits | Where to find information in your Policy Booklet |
|---|-----------|----------|---|---|
| Buildings | | | | |
| Buildings | ✓ | N/A | The maximum claim limit is shown on your policy schedule | Section 1 – Buildings |
| Trace and access source of leak for escape of water and escape of oil | ✓ | N/A | Up to the maximum claim limit for Buildings shown on your policy schedule | Section 1 – Buildings |
| Property owner's liability | ✓ | N/A | £2 million | Section 1 – Buildings |
| Removal of squatters | ✓ | N/A | £10,000 (in any period of insurance) | Section 1 – Buildings |
| Newly acquired fixtures | ✓ | N/A | 20% of the maximum claim limit for Buildings shown on your policy schedule | Section 1 – Buildings |
| Contents | | | | |
| Contents | N/A | ✓ | The maximum claim limit is shown on your policy schedule | Section 2 – Contents |
| High-risk property in the home | N/A | ✓ | 33% of the maximum claim limit for Contents | Section 2 – Contents |
| Business equipment | N/A | ✓ | £10,000 (Limit for any one item is £3,000) | Section 2 – Contents |
| Fine art | N/A | ✓ | 20% of the maximum claim limit for Contents (Limit for any one item is £10,000) | Section 2 – Contents |
| Money | N/A | ✓ | £1,000 | Section 2 – Contents |
| Credit cards | N/A | ✓ | £5,000 | Section 2 – Contents |
| Public and personal liability | N/A | ✓ | £2 million | Section 2 – Contents |
| Student belongings | N/A | ✓ | £5,000 (Limit for any one item is £1,000) | Section 2 – Contents |
| Hole in one golf cover | N/A | ✓ | £500 | Section 2 – Contents |
| Parents/ Grandparents contents in a nursing/ residential care home | N/A | ✓ | £2,500 (Limit for any one item is £1,000) | Section 2 – Contents |
| Data replacement | N/A | ✓ | £1,000 | Section 2 – Contents |
| Loss or damage to downloaded data | N/A | ✓ | £1,000 | Section 2 – Contents |
| Unspecified personal belongings worldwide cover | N/A | ✓ | £5,000 cover is automatically included. This limit can be increased on request. | Section 2 – Contents |
| Buildings and Contents | | | | |
| Replacement locks and keys | ✓ | ✓ | Up to the maximum claim limit for Buildings or Contents shown on your policy schedule | Section 1 – Buildings or Section 2 – Contents |
| Rent and alternative accommodation | ✓ | ✓ | 20% of the Buildings and/or Contents maximum claim limits | Section 1 – Buildings and/or Section 2 – Contents |
| Optional covers available | | | | |
| Accidental damage to Buildings and/or Contents | ✓ | ✓ | Up to the Buildings and/or Contents maximum claim limit shown on your policy schedule | Section 1 – Buildings and/or Section 2 – Contents |
| Specified personal belongings | N/A | ✓ | Your choice | Section 2 – Contents |
| Pedal cycles | N/A | ✓ | Your choice | Section 2 – Contents |
| Family Plus legal protection | ✓ | ✓ | £50,000 | Section 3 – Family Plus legal protection |
| Cover automatically included | | | | |
| Identity theft protection | ✓ | ✓ | £50,000 Identity theft attendance expenses | Section 4 – Identity theft protection |
| Home Assistance | ✓ | ✓ | £500 including VAT | Section 5 – Home Assistance |

Main Exclusions

| The causes covered | What is not insured | Where to find information in your Policy Booklet |
|---|--|--|
| General policy exclusions applicable to all sections and extensions | Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or your family | Page 12 |
| Buildings | Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Storm or Flood damage to gates, hedges, fences or swimming-pool covers. | Pages 13-19 |
| Contents | Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building. | Pages 21-34 |
| Unspecified personal belongings worldwide cover | Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless: – the item is kept in a locked covered boot or glove compartment; – all access points to the vehicle are closed and locked; – any extra security systems are turned on; or – there is evidence that forcible and violent entry took place. | Pages 36 and 37 |
| Accidental damage extensions | Damage from wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets. | Pages 20 and 35 |
| Specified personal belongings extension | Loss or damage to sports equipment when it is being used. | Page 38 |
| Pedal cycles | Cuts, bursts or punctures to tyres. | Page 39 |
| Family Plus legal protection | Costs and expenses incurred before DAS Legal Expenses Insurance Company Limited written acceptance of a claim. | Page 42 |
| Identity theft protection | Losses arising from an insured person's business activities. | Page 46 |
| Home Assistance | Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer. | Page 49 |

Policy Excess

The following excesses apply (which will be shown in your schedule).

£50.00 for every incident apart from:

Property owner's liability under Section 1 – Buildings.

Public and personal liability, Liability for domestic employees,

Tenant's liability and Unpaid damages under Section 2 –

Contents.

£1,000 for subsidence, heave or landslip claims. This excess is reduced to £100 if the main building of the home was built within the last 10 years.

£250 for Property protection: legal nuisance or trespass claims under Section 3 – Family Plus legal protection.

No excess applies if you make a claim under Section 4 – Identity theft protection or Section 5 – Home Assistance.

Cancelling the policy and the cooling-off period

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, we will refund your full premium less the amount of any claim you have made.

You may cancel your policy any time after the cooling-off period by writing to us. The cancellation will take effect immediately once we have processed your request unless a specific future date for cancellation has been selected.

We or anyone we authorise can cancel this policy at any time by sending you 14 days notice in writing. We will send the notice to the last known address we have for you. We will refund your premium for the time that was left on your policy as long as you have not made a claim.

How to make a claim

Telephone the Fortis Onecall 24 hour claims helpline on **0845 168 5685**. This claims helpline is open 24 hours a day, 365 days a year. Please have your policy details available. We

can immediately confirm whether your policy covers you for the incident. Alternatively, you can write to us at the address at the bottom of this page.

Customers who wish to make a claim for Family Plus legal protection, Identity theft protection or Home Assistance should call DAS Legal Expenses Insurance Company Limited using the following numbers:

Family Plus legal protection – **0845 168 5679**

Identity theft protection – **0845 168 5683**

Home Assistance – **0845 168 5684**

See pages 4, 10, 11, 44, 47 and 50 of your policy booklet for details on how to make a claim and how we will deal with your claim.

Complaints Procedure

What you should do first

If your complaint is about the way your policy was sold to you, contact your insurance adviser to report your complaint.

If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent to you.

If your problem has still not been sorted out

Step 1 – Please contact our Customer Service Adviser at the address below.

Step 2 – Contact Mark Cliff, Managing Director, at the same address if your problem is not sorted out.

Step 3 – If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

See page 52 of your policy booklet on how to make a complaint.

Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are in the policy.

Office Address

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Fortis Insurance Limited is authorised and regulated by the Financial Services Authority