

# House Guard Extra

## Policy Summary



This is a summary of cover available under Fortis House Guard Extra. 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 Extra

House Guard Extra is an annual household insurance contract underwritten by Fortis Insurance Limited, apart from the Personal legal protection optional extension of cover, which is underwritten by DAS Legal Expenses Company Limited.

House Guard Extra offers a Buildings and Contents policy where you choose the maximum claim limit.

Cover is also available on a bedroom rated policy, where the maximum claim limit for Buildings and Contents is shown on your schedule. On the bedroom rated policy, Buildings and Contents cover is available for properties with no more than 5 bedrooms.

The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding 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), Unspecified personal belongings, Specified personal belongings, Pedal cycles and Personal legal protection. The sections and extensions of cover you have chosen and the maximum claims limits are shown on your policy schedule.

### 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 and drives against loss or damage from specific perils (for example – fire or malicious damage), 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 malicious damage) as summarised on the next page and detailed in your policy document.

## Main Benefits

The causes covered	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Buildings	✓	N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Protection against Squatters	✓	N/A	£10,000 (in any one period of insurance)	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil causes	✓	N/A	£5,000	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Professional fees and costs	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	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
Contents	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
Business equipment	N/A	✓	£5,000 (Limit for any one item is £2,000)	Section 2 – Contents
Money	N/A	✓	£750	Section 2 – Contents
Credit cards	N/A	✓	£1,000	Section 2 – Contents
Freezer food	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from an Outbuilding or Garage	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from a Secured Outbuilding or Garage	N/A	✓	£2,500	Section 2 – Contents
Contents temporarily removed	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Public and personal liability	N/A	✓	£2 Million	Section 2 – Contents
Liability for domestic employees	N/A	✓	£10 Million	Section 2 – Contents
Unpaid damages	N/A	✓	£2 Million	Section 2 – Contents
Tenant's liability	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Increase in the maximum claim limit for religious festivals, birthdays and family weddings	N/A	✓	£5,000	Section 2 – Contents
Accidental breakage to audio and visual equipment, DVD players, glass, mirrors and personal computers	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of either the Buildings or Contents maximum claim limits	Section 1 – Buildings Section 2 – Contents
Counselling Fees	N/A	✓	£1,000	Section 2 – Contents
Garden Cover	N/A	✓	£750	Section 2 – Contents
<b>Optional covers available</b>				
Accidental damage to Buildings and Contents	✓	✓	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified personal belongings. Includes 60 days worldwide cover per year. Includes pedal cycles under £500	N/A	✓	A choice of £1,000, £2,000, £3,000, £4,000 or £5,000. A £2,000 limit for any one item applies	Section 2 – Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice, limit of £1,000 for any one cycle applies	Section 2 – Contents
Personal legal protection	✓	✓	£50,000	Section 3 - Personal

## Main exclusions

### General policy exclusions

Property more specifically covered by another policy of insurance.

Any criminal or deliberate act by you or your family.

Any reduction in the market value of any property following its repair or reinstatement.

See page 12 of your policy booklet for details of general policy exclusions.

### Exclusions relating to Buildings

Storm or flood damage to fences, gates, hedges or swimming pool covers.

Subsidence loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.

See pages 13 – 17 of your policy booklet for the exclusions applied under the Buildings section.

### Exclusions relating to Contents

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.

See pages 19 - 29 of your policy booklet for the exclusions applied under the Contents section.

### Exclusions relating to the Accidental Damage extension

Accidental damage caused by or resulting from chewing, scratching, tearing or fouling by domestic animals or pets, wet or dry rot or caused by wear and tear or loss of value.

See pages 18 and 30 of your policy booklet for the exclusions applied under the Accidental damage extensions.

### Exclusions relating to the Personal belongings extensions

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 any evidence that forced and violent entry took place.

See pages 31 - 33 of your policy booklet for the exclusions applied under the Personal belongings extensions.

## Policy Excess

The following excesses apply on top of any other excess that may apply (which will be shown in your schedule).

£50 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 claims under Cause 7 of Section 1 - Buildings and Cause 7 of Section 2 - Contents (water leaking from or freezing in any fixed domestic water, drainage or heating installation).

## Cancellation Procedure

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, provided you have not made a total loss claim, we will refund your full premium.

See page 8 of your policy booklet for the cancellation procedure.

## How to make a claim

Telephone the Fortis OneCall service on 0845 122 3019, this line is open 24 hours a day, 365 days a year. Please have your policy details available. Alternatively, you can write to us at the address at the bottom of this page. We can immediately confirm whether your policy covers you for the incident.

Customers who have purchased Personal legal protection and wish to make a claim under this section should call DAS Legal Expenses Company Limited on 0117 934 2174.

See pages 3, 9 and 10 of your policy booklet on how to make a claim and how we will deal with your claim.

### Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below:

**Step 1** Contact our Fortis Customer Service Adviser, Fortis Insurance Ltd, Fortis House, Tollgate, Eastleigh, SO53 3YA, England

If your complaint is concerning DAS Legal Expenses, please contact them direct: Customer Relations Department, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH  
Telephone: 0117 934 0066  
Fax: 0117 934 2095  
E-mail: customerrelations@das.co.uk

**Step 2** If your complaint has not been resolved, contact Mark Cliff, Managing Director, Fortis Insurance Ltd at the same address, unless your problem relates to legal expenses insurance, in which case please contact DAS Managing Director at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

**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

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7892 7300**.

#### Office address

Fortis House, The Square,  
Gloucester Business Park, Brockworth,  
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Fortis Insurance Limited

#### Registered address

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Registered number 354568

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Authority

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