

Higos Aspire Thatched Home Insurance

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Higos Aspire Thatched Home Insurance. This summary does not contain the full terms and conditions of the insurance, which can be found in the policy wording. The policy wording is available upon request, but if you are in any doubt as to the cover afforded you should contact your broker.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by your broker.

We reserve the right to change or limit any cover.

About the Insurer

Higos Aspire Thatched Home Insurance is underwritten by a consortium of leading insurers:

Ageas Insurance Limited (No. 354568). Registered in England and Wales at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Royal and Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768

Details of each insurer's proportionate liability will be provided upon request.

The Cover Available

Higos Aspire Thatched Home Insurance is a complete comprehensive household insurance. This product offers customers the opportunity to purchase a buildings, household contents (including fine art & antiques and valuables) or buildings & household contents (including fine art & antiques and valuables) policy which provides the level of cover you need at a competitive price.

Buildings	Household Contents
<p>Buildings are defined as the buildings used for domestic purposes including:</p> <ul style="list-style-type: none"> • The main domestic structure; • Garages and outbuildings; • Decorative finishes; • Permanent fixtures and fittings; • Domestic fixed fuel tanks; • Garden walls, fences, gates, paths and drives; • Hard tennis courts, patios, steps, terraces, ornamental man-made ponds, fountains and bridges; • Permanently fitted hot tubs and swimming pools; • Radio and TV aerials, satellite dishes, solar panels, external lighting, alarm systems, surveillance equipment and lifts; • Underground service pipes, cables, sewers, drains and drain inspection covers; • All of which you own or for which you are legally responsible within the address or addresses shown in your schedule <p>All of which you own or for which you are legally responsible within the premises named in the schedule</p>	<p>Household contents are defined as the household goods and personal belongings of your home including:</p> <ul style="list-style-type: none"> • Clothing and other personal property; • Audio and visual equipment; • Pedal cycles; • Tenants fixtures and fittings and interior decorations; • Garden machinery, tools and implements; • Office equipment; • Outdoor items; • Sports equipment; • Saddlery and tack; • Fine art and antiques • Valuables up to £7,500 in total • Land vehicles • Watercrafts <p>All of which are your property or which you are legally responsible for</p>
Fine Art & Antiques	Valuables
<p>Fine art and antiques are defined as all items of an antique nature or of artistic merit including, but not limited to:</p> <ul style="list-style-type: none"> • Paintings, prints, drawings and photographs; • Books and manuscripts; • Tapestries and rugs; • Gold, silver, gold or silver plated articles; • Items made of precious metals and/or precious stones; • Sculptures, ceramics, porcelain, china and glassware; • Clocks and barometers; • Statuary, stamps, coins and medals <p>All forming part of a collection</p>	<p>Valuables are defined as:</p> <ul style="list-style-type: none"> • Jewellery; • Watches; • Furs; • Guns <p>All of which you own or for which you are legally responsible</p>

Buildings

Your buildings are insured on an all risks basis. The sums insured under this section are index linked each month with no additional premium payable by you during the period of insurance.

Additional Benefits	Significant Limits
<ul style="list-style-type: none"> • Alternative accommodation • Building works • Damage caused by domestic pets • Damage occurring during the sale of the insured premises • Emergency access • Emergency preventative measures • Fees, expenses and debris removal • Forced evacuation • Garden cover • Locating the source of a leak • Removing trees from vehicular access • Replacement Locks 	<ul style="list-style-type: none"> • 36 months • £75,000 • £2,500 any one period of insurance • Unlimited • Unlimited • £2,500 any one period of insurance • Unlimited • 15 days • £10,000 any one claim (£1,000 any one tree, shrub or plant) • £20,000 any one period of insurance • £2,500 any one claim • Unlimited, no excess applies

Household Contents, Fine Art and Antiques and Valuables

Your household contents, fine art and antiques and valuables are covered on an all risks basis, whilst in your home or anywhere in the world throughout the period of insurance. The sums insured for your household contents under this section are index linked each month with no additional premium payable by you during the period of insurance.

Specific Limits

- Fine art and antiques - £15,000 for any one item, pair or set of items
- Land vehicles - £5,000 for any one claim
- Office equipment - £20,000 for any one claim, with a maximum of £10,000 for business stock
- Outdoor items - £25,000 for any one claim
- Personal documents – £10,000 for any one claim for title deeds and other personal documents
- Theft from unattended vehicles - £10,000 for any one claim
- Valuables - £10,000 for any one item, pair or set of items
- Watercraft - £5,000 for any one claim
- Wine - £25,000 for any one claim

Additional Benefits	Significant Limits
<ul style="list-style-type: none">• Additions and substitutions• Alternative Accommodation/Loss of rent• Alternative electricity generating supply• Computer software• Credit cards• Damage caused by domestic pets• Death of an artist• Defective title• Fatal injury and acquired disability• Freezer contents• Gifts and presents• Golfer's Hole-in-One• Hire of replacement golf clubs overseas• Loss of Oil, Metered Water or LPG• Marquees• Memorial Stones• Money• Moving home• Pedal cycles• Replacement locks• Reward leading to a conviction• Stamp, coin and metal collections• Storage• Students possessions• Visitors and domestic employees personal effects	<ul style="list-style-type: none">• 20% of the sum insured• 36 months• £2,500• £10,000 any one claim• £10,000 any one claim• £2,500 any one period of insurance• 200% any one piece of art - max of £50,000• Lesser of 110% of the sum insured or £50,000• £50,000 fatal injury / £15,000 acquired disability (maximum of £100,000 for any one incident)• Unlimited, no excess applies• £10,000 any one claim, £1,000 any one item• £500• £25 per day - £250 maximum• £10,000 for oil and Water, £5,000 for LPG any one period of insurance• £50,000 any one claim• £2,500 any one period of insurance• £2,500 any one claim• 15 day limit for contents in storage• £5,000• Unlimited, no excess applies• £5,000• £5,000 any one claim• 25% of the sum insured• £15,000 any one claim, £1,000 any one item• £1,000 any one item - £5,000 per person

Liability

Your legal liability is covered as a property owner, occupier, an employer of domestic staff or as private individual depending on the cover you purchase.

- Up to £10,000,000 for your liability as an employer of domestic employee(s)
- Up to £10,000,000 for your liability as a property owner or occupier
- Up to £10,000,000 for your liability as a private individual
- Up to £1,000,000 for unrecovered court awards

Summary of Significant Exclusions and Limits

This is a summary only – you must read this in conjunction with the Policy Document for full details, as well as your Schedule for specific terms and conditions

General

There are restrictions on cover if:

- Your property is has not been lived in overnight for more than 60 days or are not sufficiently furnished for normal living purposes
- Your home is undergoing any structural repairs, alterations or extensions with a contract value of more than £75000
- You have paying guests or tenants;

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism

Buildings

This insurance does not cover :

- Loss or damage resulting from any work to your home which is not routine repair, maintenance or decoration, where the cost of the work exceeds a total contract value of £75000 unless the work has been agreed by us
- loss or damage caused by storm, flood, frost, falling trees or weight of snow to gates, fences, pergolas, gazebos, arbours or hedges unless the private dwelling is also affected at the same time by the same event.
- The cost of clearing blocked sewer pipes, drains, pipes or underground tanks
- The cost of general maintenance or decoration

Contents

This insurance does not cover :

- Theft of any item from an unattended vehicle unless violence and force are used to enter the vehicle
- Loss or damage to any items being transported that are not suitably packed and secured according to the nature of the items and the mode of transport
- Loss or damage resulting from any work to your home which is not routine repair, maintenance or decoration, where the cost of the work exceeds a total contract value of £75000 unless the work has been agreed by us.
- Loss of value following repair, replacement or reinstatement in respect of household contents

Employers Liability for Domestic Employees

We will not indemnify you for any liability for :

- Bodily injury arising directly or indirectly out of any work domestic employees do for you other than domestic or gardening duties or from any communicable disease or condition
- Fines, Penalties or punitive or exemplary damages that are only intended to punish or make an example of you
- Bodily injury arising out of your ownership, possession or use of various vehicles or craft as defined within the policy document
- The maximum limit of liability for any one accident or series of accidents arising out of one event will not exceed £10,000,000 including all costs and expenses incurred with our prior written consent.

Liability to others

If Section One - Buildings are insured your legal liability as owner only is covered

If Section Two - Household Contents, Fine Art and Antiques and Valuables is insured your legal liability as occupier only is covered

If both Sections One and Two are covered you legal liability as owner and occupier is covered

We will not indemnify you for any liability for :

- Bodily injury to you, any person permanently residing with you or any person who at the time of sustaining the injury is engaged in your service.
- For damage to property owned by or in the charge or control of you,, any person permanently residing with you in the home or any person engaged in your service .
- Bodily injury arising out of your ownership, possession or use of various vehicles, craft , cat, horse or dog as defined within the policy document
- Bodily injury arising directly or indirectly out of any work domestic employees do for you other than domestic or gardening duties or from any communicable disease or condition
- Fines, Penalties or punitive or exemplary damages that are only intended to punish or make an example of you
- Any kind of pollution and/or contamination unless it is caused by a sudden and unforeseen accident which happens in its entirety at a specific moment of time during the period if insurance, at the insured premises and reported no later than 30 days from the end of the period of insurance. In this event the maximum we will pay is £5,000,000 for all such claims covered in the period of insurance including costs and expenses.
- Other than pollution/contamination, the maximum limit of liability for any one accident or series of accidents arising out of one event will not exceed £10,000,000, including all costs and expenses incurred with our prior written consent.

Significant Conditions in Relation to your Thatch Insurance

- **Fire Conditions**

It is a condition of this insurance that where it is within your control you do not allow:

- Any bonfires/incinerators to be lit within 100 meters of the premises.
- Old thatch and thatching to be burnt within 100 meters of the premises
- Barbecues, fire-pits or chimeneas to be burnt within 5 metres of the buildings

- **Chimney Condition**

It is a condition of this insurance that all chimneys serving solid fuel stoves, boilers and open fires must be:

- Kept in a good state of repair throughout the period of insurance; and
- Professionally cleaned along the entire length at least twice during the period of insurance being: -
- At least once between 1st July and 31st October prior to winter use; and
- At least once between 1st January and 31st March unless alternative dates have been agreed by us in writing

- **Spark Arrester Condition**

It is a condition of this insurance that spark arresters must be removed and thoroughly cleaned each time the chimney is cleaned.

- **Naked Flame Condition**

It is a condition of this insurance that no naked flames or tools producing naked flames are to be used within 5 meters of the thatch roofing

- **Fire Protections Condition**

It is a condition of this insurance that:

- At least one fire extinguisher is kept on each floor of your home; and
- A fire blanket conforming to BS EN 1869 is kept in the kitchen

All fire protections must be checked and maintained as per the manufacturer's instructions.

- **Thatch Condition**

It is a condition of this insurance that all thatch roofing is inspected by a suitable qualified Thatcher at least once every ten years. Any recommendations must be complied within 60 days of the inspection unless a longer period is agreed by us.

- **Smoke Detector Condition**

It is a condition of this insurance that each floor within the home is fitted with a minimum of one smoke detector complying with BS EN 14604:20015

- **Electrical Condition**

It is a condition of this insurance that all electrical wiring is inspected by a member of the National Inspection Council for Electrical Installation Contracting, Electrical Contractors Association or an alternative recognised body agreed by us at least once every 10 years or sooner where stated on the current electrical certificate

- **Wood Storage Condition**

It is a condition of this insurance that all wood burnt on open fires or wood burners must be seasoned and stored outside where it is sheltered from excessive rain, but exposed to wind and sunlight

- **Electrical Lighting Condition**

It is a condition of this insurance that:

- Every recessed light fitting located on the upper floor of the buildings must be fitted with a fire protection cover compliant with the standard of BS476:PT23
- No external lighting is to be located within 50cm of the thatch roof covering

If you fail to comply with the thatch conditions your insurance may become invalid in respect of loss or damage caused by fire, smoke, storm or weight of snow.

In the event of loss or damage caused by fire, smoke storm or weight of snow you may be required to provide proof of inspections.

Important Information

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

Change of Circumstances

You must inform your Broker:

- Within fourteen days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance;
- At least fourteen days before you start any conversions, extensions or structural work to the buildings

When we are notified of a change, we will tell you whether this affects your policy. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your policy. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within this policy.

If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, we may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

Cooling Off Period

If after reading through your insurance policy you decide not to proceed with this insurance, you have the right to cancel back to the start of the period of insurance without giving any reason, providing your instruction to cancel is submitted to your Broker within 14 days of either:

- the date you receive the policy documentation, or
- the start of the period of insurance,

Whichever is the latter and providing no claim has been made we will refund your premium in full.

Cancellation

If you wish to cancel your policy after the 14 day cooling off period you can do so at any time by contacting your broker.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis subject to a minimum of 6 months retained premium, providing no incidents have occurred which give rise to a claim.

On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.

We may cancel your insurance by sending 30 days' notice by registered post to your correspondence address shown in the schedule. If we cancel the policy we will return any premium you have paid for any period of insurance left based on a proportional daily rate depending on how long this insurance has been in force.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the period of insurance, no refund for the unexpired portion of the premium will be given.

Please note that upon cancellation of this policy your Broker may impose a charge, please contact your broker for further information.

How to Make a Claim

Although we hope that you will never need to make a claim on your insurance policy, we have made everything as simple and straightforward as possible should you ever need to use our claims service.

If you need to make a claim under your policy, please contact us straight away by calling the claims helpline on 01458 270 352. Please have as much information to hand as possible, including your policy number, in order to allow us to deal with your claim as quickly as possible.

Law Applicable to this Insurance

Under the laws of the United Kingdom both you and we are free to choose the law which applies to this contract to the extent permitted by those laws. Unless you and we agree otherwise, the law which applies to this insurance is the law which applies to the part of the United Kingdom where the premises are located.

We and you have agreed that any legal proceedings between you and us in connection with the insurance will only take place in the courts of the part of the United Kingdom in which the premises are located.

How to Make a Complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service, however if you have any questions or concerns about your insurance or the handling of a claim, you should contact:

Policy Enquiries	Claims Enquiries
<u>Higos Insurance Services Ltd</u> 7 Cary Court Somerton Business Park Bancombe Road Somerton Somerset TA11 6SB Tel: 01458 270352 Email: thatch@higos.com	<u>The Claims Team</u> Ryan Direct Group PO BOX 1291 Preston PR2 0QJ Tel: 0330 102 6062 Email: pen-underwritingclaims@ryandirectgroup.co.uk

If you are not satisfied and wish to make a complaint then you may contact your insurer's complaints team at:

Policy Related Complaints	Claims Related Complaints
<u>Complaints Officer</u> 3 Atlantic Quay 20 York Street Glasgow G2 8JH Tel: 0141 285 3539 Email: pencomplaints@penunderwriting.com	<u>Customer Care Line</u> Ryan Direct Group Quay Point Lakeside Boulevard Doncaster DN4 5PL Tel: 0344 854 2072 Email: customer.relations@ryandirectgroup.co.uk

If you remain dissatisfied you may transfer the matter at any time to:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

Your Total Peace of Mind

Insurer(s) are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if we are unable to meet our obligations under this contract. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Compensation Scheme, 10th Floor, Beaufort House, 15 St Boltolph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fscs.org.uk