



Higos Thatched Home Insurance

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within Higos 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 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 Thatched Home Insurance is a complete comprehensive household insurance. This product offers customers the opportunity to purchase a buildings, contents or buildings & contents policy which provides the level of cover you need at a competitive price.

Buildings		Contents	
<p>Buildings are defined as: The home and its decorations including:</p> <ul style="list-style-type: none">• Fixtures and fittings attached to the home• Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,• Solar panels permanently attached to the main private dwelling <p>which you own or for which you are legally responsible within the premises named in the schedule</p>		<p>Contents are defined as:</p> <ul style="list-style-type: none">• Your household goods, valuables and personal belongings, within the home• Tenants fixtures and fittings where you are the tenant <p>which are your property or which you are legally responsible for</p>	
What are you insured against?			
<ul style="list-style-type: none">• Fire, Smoke, Lightening, Explosion or Earthquake• Aircraft and other Flying Devices or items dropped from them• Storm, Flood or Weight of Snow <p>Escape of Water from and frost damage to fixed water tanks, heating installations, apparatus or pipes</p>		<ul style="list-style-type: none">• Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation• Subsidence or heave of the site upon which the buildings stand or landslip• Falling trees, branches, telegraph poles or lamp-posts	
<ul style="list-style-type: none">• Theft or attempted theft• Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts• Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts• Collision or impact by any vehicle or animal			
Policy Excess			
<p>Standard Excess - £100 Escape of Water Excess - £250 Subsidence, Landslip & Heave Excess - £1,000 Unless stated otherwise in your Schedule</p>			
How we Settle Your claim			
Buildings		Contents	
<p>If your claim for loss or damage is covered under Section 1, we will pay the full cost of repair as long as:</p> <ul style="list-style-type: none">• The buildings were in a good state of repair immediately prior to the loss or damage, and• The sum insured is enough to pay for full cost of rebuilding the buildings in their present form and the damage has been repaired or loss has been reinstated.		<p>If you claim for loss or damage to the contents, we will repair, replace or pay for any article covered under Section 2 contents.</p>	

Additional Benefits Included as Standard

Buildings	Contents
<ul style="list-style-type: none"> Accidental damage to fixed glass and glazing, solar panels, sanitary ware and ceramic hobs all forming part of the buildings Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables serving the home and which you are legally responsible Loss of rent due to you or the costs of temporary accommodation for up to 20% of the buildings sum insured following a claim Architect's, surveyor's, consulting engineers' and legal fees, the cost of removing debris and making safe the building and costs you have to pay in order to comply with any Government or local authority requirements Up to £750 in increased water meter charges following and escape of water claim Up to £500 towards replacing and fitting locks if you lose your keys anywhere in the world Anyone buying the home will have the benefit of buildings cover until the sale is completed or the insurance ends, whichever is sooner, excluding any loss or damage if the buildings are insured under another insurance Up to £1,000 for damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home Up to £2,500 to find the source of an escape of water or oil from any fixed water tanks, apparatus or pipes following loss of damage to the buildings Legal Liability as owner of the property up to £2,000,000 	<ul style="list-style-type: none"> Accidental Damage to TV's, audio, video, games consoles, DVD players/recorders, radios, home computers and associated equipment, aerials, dishes and CCTV cameras located within the home Loss or damage to office equipment up to a maximum of £5,000 and £1,000 for stock Rent you have to pay or the costs of temporary accommodation for up to 20% of the contents sum insured following a claim Loss or damage to contents outside of the home but within the UK up to a maximum of 20% of the contents sum insured Loss or damage to contents belonging to visitors, up to a maximum of £250 for any one visitor excluding loss or damage to contents which are covered by any other insurance or contents belonging to a paying guest or lodger Fatal injury caused by outward and visible violence by burglars or by fire up to a maximum of £10,000 for each insured person Up to £500 to replace locks following theft or loss of keys anywhere in the world Increased metered water charges you have to pay following an escape of water up to £750 in any period of insurance. If you claim for such loss under buildings and contents we will not pay more than £750 in total Accidental Damage to mirrors and glass furniture Amounts you become legally liable to pay under a tenancy agreement up to 20% of the contents sum insured Your sum insured is automatically increased by £3,500 during the month in which you celebrate a birthday, wedding day or religious festival Up to £2,500 cover for contents whilst at college or university subject to a maximum single item limit of £500 Up to £500 to replace electronic information you have bought and stored on equipment in your home that is lost or damaged by an insured event Up to £500 to replace the food in your Refrigerator or Freezer if it is spoiled or contaminated by a change in temperature or by refrigeration fumes Up to £1,000 for damage to the contents caused by forced access to deal with medical emergency or to prevent damage to the home. If you claim for such loss under buildings and contents we will not pay more than £1,000 in total Legal Liability as occupier of the home up to £2,000,000

Optional Extensions to Cover Available on Request for an Additional Premium

- Additional Accidental Damage cover
- Theft and accidental damage to Pedal Cycles anywhere in the United Kingdom
- Valuables or Personal Possessions away from the home
- Legal Expenses

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

Buildings	Contents
<p>There are restrictions on cover if:</p> <ul style="list-style-type: none"> • Your property is not sufficiently furnished for someone to live in for more than 30 consecutive days; • Your home is undergoing any structural repairs, alterations or extensions; • You have paying guests or tenants; • Your property is unoccupied or left regularly unattended for more than 30 consecutive days. <p>If you have a pet, loss or damage caused by them is not covered under this policy.</p> <p>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.</p>	<p>There are restrictions on cover if:</p> <ul style="list-style-type: none"> • Your property is not sufficiently furnished for someone to live in for more than 30 consecutive days; • Your home is undergoing any structural repairs, alterations or extensions; • You have paying guests or tenants; • Your property is unoccupied or left regularly unattended for more than 30 consecutive days. <p>If you have a pet, loss or damage caused by them is not covered under this policy.</p> <p>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.</p> <p>For each of the following categories, the limits shown will apply:</p> <ul style="list-style-type: none"> • £2,500 for contents in outbuildings • £1,000 for contents which are kept within the premises but not in the home or outbuildings • £1,500 for deeds and registered bonds • £7,000 for valuables and personal belongings, with a single article limit of £2,500 • £750 for domestic oil in fixed fuel tanks • £500 for money and credit cards • Pedal Cycles are covered up to £500 per cycle • £500 for food in your freezer or refrigerator <p>This insurance does not cover:</p> <ul style="list-style-type: none"> • Accidental damage to mobile phones or portable computers unless specifically listed in your schedule; • Accidental loss or damage to valuables or personal possessions
Exclusions That Apply to the Whole of This Insurance	
<ul style="list-style-type: none"> • Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies • Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority • Existing or Deliberate Damage • Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date • Any reduction in market value of any property following its repair or reinstatement • Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life • Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials 	

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 Bolttoph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fscs.org.uk