

## What is a Policy Summary or KEY FACTS?

The following summary provides key information about the Home Insurance Contract and does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which will be provided upon completion of your contract or at any time upon your request. This summary does not form part of your contract of insurance.

### Type of Insurance

Buildings and Contents Insurance for HOLIDAY HOMES

### Insurer

This contract of insurance is underwritten by Certain Underwriters at Lloyd's who are authorised and regulated by the Financial Services Authority. The names of Underwriters and the share of the risk each has taken on is available on request. You can select Buildings and/or Contents and you may add further benefits to provide cover to suit your needs. Full details of what you have chosen are shown in your personal quotation.

You should discuss with us exactly what your insurance needs are and we will then provide you with a quotation based on the information that you have provided. The quotation will provide you with the total price, including any related fees, charges and taxes applicable. The quotation will be valid for a specified period, the details of which will be advised to you.

On receipt of your policy document, you will have time to Decide if you wish to cancel the policy, see "Cancellation" for more information.

## About Your Policy

The contract of Insurance provides the following coverage :

### Household Insurance Cover for Holiday Homes

The contract of insurance only relates to the benefits of the insurance, which you request and we agree to insure.

Cover specific features and benefits (reference to the sections Contained in the contract of insurance document)

**Buildings and Contents** are covered for loss or damage caused by:

- Fire, lightning or explosion
- Earthquake
- Aircraft and other flying devices
- Storm or weight of snow
- Escape of oil from fixed domestic oil-fired heating installations
- Escape of water from fixed water tanks, apparatus or pipes
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Flood – provided that cover is requested and the schedule shows that it is included.
- Electrical Surges

### Buildings cover also includes

Accidental damage to oil pipes, underground supply pipes and cables up to €1,125 in all

Frost damage to fixed water tanks, apparatus and pipes

Damage caused by falling aerials and satellite dishes

Loss of rent due to you and temporary Accommodation costs up to 10% of the sum insured For buildings

Architects and Surveyors fees, debris removal and additional costs as a result of local authority requirements

Fire brigade expenses following their attendance up To €1,125 in all

### Contents cover also includes

Money and credit cards up to €150

Temporary removal to certain other premises in the country your home is in

Rent you have to pay and temporary accommodation Costs up to 10% of the sum insured for Contents

Fatal injury to you caused by Fire or Burglars up to a maximum of €15,000 for each Insured Person over 16 years of age

Replacement of locks following theft or loss of keys Up to €375.

### Extensions to cover available

You may add the following cover to Buildings Insurance :

Your legal liability as owner up to €500,000 or the Amount stated in the Schedule, for any one accident or series of accidents arising out of one event.

Emergency travel cover to get you to your home in The event of loss or damage to the building

### You may add the following cover to Contents Insurance

Your legal liability as occupier up to €1,000,000 or the amount stated in the Schedule, for any one accident or series of accidents arising out of one event.

Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for Contents

### You may add the following cover to Buildings and Contents Insurance :-

Accidental damage

# Significant or Unusual Exclusions or Limitations

## 1. Buildings Cover

Unless otherwise agreed by us, the following limitations apply

If the sum insured selected is less than the full cost of the building, your claim may be reduced

A deduction will be made for wear and tear if the building is not in a good state of repair

For loss of damage to your home if it is lent, let or sub-let, theft covers only applies if forcible and violent entry has taken place

Loss or damage to radio or television aerials, Satellite dishes, their fittings and masts

The premium quoted includes cover for flood but this cover can only be confirmed when your application has been agreed

Cover excludes damage caused by subsidence, heave or landslip

## 2. Contents Cover

Unless otherwise agreed by us, the following limitations apply :-

If the sum insured selected is less than the full Replacement value, your claim may be reduced

The premium quoted includes cover for flood but this cover can only be confirmed when your application has been agreed

For loss of damage to your home if it is lent, let or sub-let, theft covers only applies if forcible and violent entry has taken place

Theft of contents from detached out-buildings are insured up to €750 or 3% of the sum insured, whichever is the greater

Temporary removal to certain other premises in the country your home is in is limited to 20% of the sum insured for contents if in a furniture store

Cover excludes damage caused by subsidence, heave or landslip

Deeds and registered bonds and other personal Documents are insured up to a maximum of €750 in total

Stamps or coins forming part of a collection are insured up to a maximum of €750 in total

Gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of €2,000.00 or 10% of the sum insured for contents whichever is the less within your home

Domestic oil and fixed fuel oil tanks are insured up to a maximum of €750

Contents does NOT include :-

Motor vehicles (other than garden machinery)  
caravans, trailers or watercraft or their accessories)

Any living creature

Any part of the buildings

Any property held or used for business purposes

Any property insured under any other insurance

## 3. Exclusions that apply to the whole of this Insurance

a. Loss or damage caused directly or indirectly by radio active contamination and nuclear assemblies

b. 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 naturalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c. Existing or deliberate damage

d. Loss damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognize the date or change of date

e. Loss damage, cost or expense of whatsoever nature, directly or indirectly caused by or resulting from or in connection with any acts of terrorism

f. If you leave your home without an occupant for :-

i. More than 7 consecutive days you will not be insured for loss or damage caused by escape of water and frost damage to fixed water tanks, apparatus or pipes unless the water supply has been turned off at the point it enters your home.

ii. More than 30 consecutive days, you will not be insured for :-

a. the first €375 of any building or contents claim  
b. loss or damage to valuables

## 5. Policy Excess

The standard policy excess is €150

## 6. Tell us about any changes to the home

You must tell us before you start any structural work to the buildings that :-

Change the use of the buildings in any way

Involves the external surfaces of the buildings being affected/changed

Means you having to move out of the buildings for Any period of time

## How We Settle Your Claim

### Buildings

We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home

### Contents

Providing the sum insured is adequate, we will pay either the Full cost of repair or, in the event of total loss or destruction of any article we will pay the cost of replacing the article as new as long as the new article is as close as possible but not an improvement on the original article when it was new.

The basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear, tear and depreciation

## Period of Insurance

The period covered by this contract of insurance is normally 12 months. Renewal will be subject to the terms and Conditions that apply at the time of renewal.

You should review and update your cover periodically to Ensure it remains adequate.

## Cooling Off Period

You are entitled to cancel this contract of insurance by writing to your Coverholder or Agent within 14 days of either :-

1. The date you receive your policy documentation or
2. The start of the Period of insurance whichever is the later

## Cancellation

You can cancel your new contract of insurance policy up to 14 days from the start of the contract (plus postage time) and receive a full premium refund.

After this you may cancel your contract at any time by writing to us. Any return premium will depend on how long the insurance has been in force and whether you have made a claim.

We may cancel your contract of insurance policy by sending you 30 days notice by registered post to your correspondence address shown in the Schedule. Any return premium will depend upon how long the contract of insurance has been in force.

## Claims

If you believe that you have a claim under this contract of insurance, you should notify the Underwriters claims administrators ;

Claims Department,  
Spanish Insurance Solutions S.L.  
C/Severo Ochoa 4, 5-6  
03730 Javea,  
ALICANTE  
España  
Email: [siniestros@sisinspain.com](mailto:siniestros@sisinspain.com)  
Fax: + (34) 96 646 2458

You will need to supply your Certificate Number, full details of the claim, including the date, amount and circumstances of the loss

## Complaints

Our aim is to ensure that all aspects of YOUR contract of insurance are dealt with promptly, efficiently and fairly. At all times WE are committed to providing YOU with the highest standard of service.

If YOU have any questions or concerns about YOUR policy or the handling of a claim YOU should in the first instance, contact YOUR Coverholder.

If YOU are still unhappy with any issue connected with the handling of YOUR contract of Insurance Policy or Claim, then YOU should direct your enquiry in writing to :-

Compliance Officer  
Spanish Insurance Solutions S.L.  
C/Severo Ochoa 4, 5-6  
03730 Javea,  
ALICANTE  
España  
Email: [info@sisinspain.com](mailto:info@sisinspain.com)  
Fax: + (34) 96 646 2458

In the event that YOU remain dissatisfied YOU can refer the matter to Policy Holder and Market Assistance at Lloyd's. The contact details are :-

Policy Holder and Market Assistance  
Lloyd's Market Services  
1 Lime Street  
London EC3M 7HA  
Telephone +44 (0) 207 3275693  
Fax +44 (0) 207 3275225  
E Mail [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

Copies of our complaints procedure are also available from This address.

Complaints that cannot be resolved by Policyholder and Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. This complaint procedure is without prejudice to YOUR rights to take legal proceedings.

## Compensation

Underwriters at Lloyd's are members of the Financial Services Compensation scheme. You may be entitled to Compensation from the scheme if Insurers are unable to meet their liabilities under this policy. The levels of Compensation under the scheme for insurance are 100% of the claim for compulsory insurance and 90% of the claim for non-compulsory insurance. Both Compensation levels are with an upper limit. Further information can be obtained the Financial Services Compensation scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Law and Jurisdiction Applicable to the Insurance

This contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the Courts of England.

## Language of Contract of Insurance

Unless otherwise agreed, the language of this contract of Insurance shall be English



SPANISH INSURANCE SOLUTIONS S.L.

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