

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

Permanent Home Buildings and Contents Insurance

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 :

Permanent Home Household Insurance Cover

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

Valuables and personal possessions away from the home, which includes jewellery, furs, clothing, baggage, guns, and sports equipment against theft, physical loss or damage anywhere in the World.

Domestic freezer cover for loss or damage caused by change in temperature or contamination by refrigeration fumes up to €375, if this is your main/permanent residence.

Pedal cycles can be covered anywhere in Europe for theft and accidental damage up to €2,250 in total

Money and credit cards can be covered against theft and unauthorized use anywhere in the world up to €375 for money and up to €750 for credit cards including standard €150 cover

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

Accidental Damage extension excludes damage if your home is Let, lent or sublet

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

Accidental damage extension excludes damage if your home is lent, let or sublet and excludes losses from mechanical or electrical faults or breakdown

Porcelain, china, glass and other brittle articles are limited to €1,500 in total

Deeds and registered bonds and other personal Documents are insured up to a maximum of €375 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

Domestic freezer cover is excluded unless this is your main/permanent home

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. Valuables and personal possessions

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

Any item worth over €750 must be specified

Cover excludes mobile telephones, portable computers and video cameras unless specified in the policy schedule

Cover is limited to €750 for theft or disappearance of property from any unattended vehicle. You must keep the items in a locked boot or glove compartment and concealed from view.

Cover is limited to €3,000 for theft or disappearance of jewellery from hotel rooms if you are absent from the room

Cover excludes theft or disappearance of jewellery from baggage unless you are carrying it by hand

Cover does not apply to sports equipment whilst in use

4. Pedal cycles

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

Theft of a cycle is excluded unless it is locked in a building or is securely locked to an immovable object

5. 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 €300 of any building or contents claim
- b. loss or damage to valuables

6. Policy Excess

The standard policy excess is €75.00

7. 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

Valuables and Personal possessions

We will, at our option, either repair, replace or pay for any article lost or damaged or, in the event of a total loss or destruction of any article, we will pay for any article lost or damaged

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 have statutory rights to cancel your policy up to 14 days from the date you receive your documentation. To cancel your insurance within this period, you should write to us, Spanish Insurance Solutions S.L. at C/Severo Ochoa 4, 5-6, 03730 Javea, ALICANTE, Spain or call us at +(34) 96 646 2307. You will be refunded any premiums already paid, except where you have already made a claim under your policy

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

Underwriters 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
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 :-

The Compliance Officer,
Spanish Insurance Solutions S.L.
C/Severo Ochoa 4, 5-6
03730 Javea,
ALICANTE
España
Email: 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

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

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.

Agencia de Suscripción de ciertos Sindicatos de Lloyd's

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