

Policy Summary for FreeFirst Buildings & Contents Insurance including Home Emergency cover & Legal Expenses cover

The insurance for Buildings and Contents cover is underwritten by Royal & Sun Alliance Insurance plc.

The insurance for Home Emergency and Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited.

The Administrator for this insurance policy is Paymentshield Limited.

This summary does not contain the full terms and conditions which can be found in the policy document.



Where there are **exclusions** or **limitations** shown in this document, they are indicated by this symbol.



Full details of the policy will be provided with your certificate and you should take the time to read this to ensure that it provides the level of cover you require. In this document, we specify where information can be found in the policy document by using this symbol.

1. The FreeFirst Buildings & Contents Insurance Policy

This policy can be used to provide household insurance on the private residential property you own and live in for Buildings and/or Contents cover, or if occupied only for Contents cover.

2. The type of cover available under this policy

The following cover is available to you:

- Combined Buildings and Contents insurance cover
- Buildings only insurance cover
- Contents only insurance cover
- Home Emergency cover
- Legal Expenses cover

Accidental Damage and Personal Possessions covers are also available.

3. How the policy works

- Buildings insurance reinstates your property. Contents insurance repairs or replaces your property as new
- Your Buildings and/or Contents premium is calculated on your date of birth, postcode, property age, type and number of bedrooms
- No Claims Discount up to 30% for claim free periods up to 5 years (first time buyer no claims discount also available)
- The policy is a monthly contract and will automatically continue for a further month on payment of each monthly premium.
- The premiums are paid monthly in advance by direct debit

You can select the additional cover you require:

- Accidental Damage covers your buildings and contents for an unexpected event
- Personal Possessions covers items for accidental loss or damage

- Home Emergency provides assistance for a sudden event which needs immediate attention
- Legal Expenses covers your legal costs for negotiating or defending your legal rights

You pay an additional premium if you select Accidental Damage, Personal Possessions, Home Emergency or Legal Expenses cover.

However, Home Emergency and Legal Expenses cover is free for the first 2 months (if selected).

4. The free cover you will receive

You will receive free cover for Buildings and/or Contents cover for a period of 2 months from the policy start date.

You will receive free cover for a period of 2 months from the policy start date for Home Emergency cover and Legal Expenses cover if these options are selected.

5. Maximum cover limits

The level of Buildings & Contents cover available to you:

- Buildings (standard) - £300,000
- Buildings (extra) - £500,000
- Contents (standard) - £40,000
- Contents (extra) - £60,000
- Personal Possessions (standard) - up to £10,000
- Personal Possessions (extra) - up to £15,000
- Home Emergency - £500
- Legal Expenses - £50,000

Personal possessions is only available if contents cover is selected.

It is important you ensure that the cover you select provides you with adequate levels of cover.



Restrictions on cover amounts:

You can specify any individual item up to a single value of £15,000 under Contents. A cover limit of £5,000 applies for any individual item that you have not specified under Contents.

Unless specified on your certificate a valuables cover limit of £2,000 applies to any individual item. A total limit of £15,000 applies to all items of jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins. We will require a receipt or valuation for these items in the event of a claim.

Personal Possessions cover limit of £1,500 applies for any individual item of jewellery, gold and silver articles unless they are specified on your certificate.

6. Buildings Cover

The undernoted insured events are covered if you have selected Buildings cover.

- Fire, smoke, explosion, lightning or earthquake
- Riot, civil commotion, labour or political disturbance or strike
- Malicious damage or vandalism

- Theft or attempted theft
- Storm or flood
- Impact or collision
- Subsidence or heave
- Escape of water or oil

Also covered:

- Property Owners liability - £2,000,000
- Alternative accommodation - including pets
- Damage to property including gardens by attending Emergency Services

Accidental Damage for Buildings cover is available at an additional cost.

- Extends the cover under your buildings to include accidental damage

The main policy exclusions for Buildings cover:

- Your policy is subject to an excess, which is the amount you must pay in the event of a claim under the buildings section of the policy. For all claims in respect of Escape of Water or Oil, and Accidental Damage, you must pay an excess of £200 or the policy excess shown on your certificate of insurance (whichever is the greater). In the event of a subsidence claim the excess is £1000. The standard excess for all other claims is £100, however, please refer to your certificate of insurance for the excess you have chosen.
- Loss or damage by some events which occurs after the insured property has been unoccupied for more than 60 days
- Any loss or damage caused by wet rot or dry rot
- Storm or flood damage to fences, hedges and gates
- Subsidence damage to terraces, patios, tennis courts, outdoor swimming pools, drives, footpaths, walls, hedges, gates, fences, drains, septic tanks, pipes, cables and oil tanks unless your home is damaged at the same time and by the same cause

Please see the policy document for full Buildings and Accidental Damage to Buildings cover exclusions and restrictions (sections B and C) (Liability Section D).

- Fatal accident cover as a direct result of a criminal assault or fire or in your home up to £5,000 per person
- Replacement of door locks

Accidental Damage for Contents cover is available at an additional cost:

- Extends the cover under your contents to include accidental damage

The main policy exclusions for Contents cover:

- Your policy is subject to an excess, which is the amount you must pay in the event of a claim under the contents section of the policy. For all claims in respect of Escape of Water or Oil, and Accidental Damage, you must pay an excess of £200 or the policy excess shown on your certificate of insurance (whichever is the greater). The standard excess for all other claims is £100, however, please refer to your certificate of insurance for the excess you have chosen.
- Loss or damage by some events which occurs after the insured property has been unoccupied for more than 60 days
- For theft or malicious damage or vandalism cover to be provided by this policy when the property is left without any occupants or the family retire at night, you must secure your property by using all locks and bolts on the outside doors and use all the locks and security fastenings on all the windows. When the family retire at night you do not need to use the locks and security fastenings on the windows in the room that is occupied.
- Any loss or damage caused by the movement of solid floors
- The most you can claim for any individual item is £5,000 unless the item is specified on your certificate.
- Unless specified on your certificate a valuables cover limit of £2,000 applies to any individual item. A total limit of £15,000 applies to all items of jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins. We will require a receipt or valuation for these items in the event of a claim.

Please see the policy document for full Contents and Accidental Damage to Contents cover exclusions and restrictions (sections E and F) (Liability Section G).

7. Contents Cover

The undernoted insured events are covered if you have selected Contents cover.

- Fire, smoke, explosion, lightning or earthquake
- Riot, civil commotion, labour or political disturbance or strike
- Malicious damage or vandalism
- Theft or attempted theft
- Storm or flood
- Impact or collision
- Subsidence or heave
- Escape of water or oil

Also covered:

- Electronic Data Downloads up to £1,500
- Plants & shrubs in the garden up to £1,500
- Occupiers Liability - £2,000,000
- Alternative accommodation - including pets
- Theft from outbuildings or garages within the boundaries of your home for up to £2,500
- Business Equipment if you work from home
- Increased sum insured by £3,500 for wedding gifts and £1,500 for religious festivals, for a temporary period
- Visitors personal possessions up to £500
- Loss of metered oil up to £1,500 and water up to £2,000

8. Personal Possessions Cover is available at an additional cost

Personal Possessions provides cover for accidental damage or loss, within or outside of the home for:

- Articles of personal use normally worn or carried including gold and silver articles and jewellery, mobile phones and keys
- Furs, other clothing and baggage
- Timekeeping, photographic equipment, binoculars and telescopes
- Sports equipment
- Guns
- Pedal cycles
- Money and Credit Cards

The main policy exclusions for Personal Possessions Cover:

- Your policy is subject to an excess, which is the amount you must pay in the event of a claim under the personal possessions section of the policy. You must pay an excess of £200 or the policy excess shown on your certificate of insurance (whichever is the greater).



Please refer to your certificate of insurance for the excess you have chosen.

- A cover limit of £1,500 applies for any individual item of jewellery, gold and silver articles unless specified on your certificate
- Contact or corneal lenses
- Dentures
- Musical instruments
- The most you can claim for mobile phones is £250
- The most you can claim for money is £250
- The most you can claim for credit cards is £500



Please see the policy document for full Personal Possessions cover exclusions and restrictions (section H).

9. Home Emergency Cover is available at an additional cost

Home Emergency provides assistance for a sudden and unexpected event which needs immediate attention to:

- Make the home safe or secure
- Avoid damage or more damage to the home
- Make your home fit to live in
- Restore electricity, gas or water services to your home after failure of the domestic supply.

Costs:

- Up to £500 (including VAT) for call-out charges, labour costs and any parts or materials.
- Up to £100 (including VAT) for overnight hotel accommodation if the property becomes uninhabitable, including transport to the hotel.



The main policy exclusions for Home Emergency Cover:

- Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modifications which does not comply with recognised industry standards
- Any claim if your home is unoccupied for more than 60 consecutive days
- External water supply pipes
- Any claim because your heating boiler fails and it is over 15 years old
- The cost of replacement parts due to natural wear and tear
- Pre-incurred costs, before the acceptance of a claim



Please see the policy document for full Home Emergency cover exclusions and restrictions (section I).

10. Legal Expenses cover is available at an additional cost

Legal Expenses cover will provide cover for the cost of negotiation or defence of your legal rights in respect of:

- Legal Defence
- Employment disputes
- Contract disputes
- Bodily Injury
- Clinical Negligence
- Property Protection
- Tax Protection
- Jury service



The main policy exclusions for Legal Expenses cover:

- Costs and expenses incurred before the claim is accepted in writing
- A £250 excess applies to any legal nuisance or trespass claim under the Property Protection section



- A claim relating to your alleged dishonesty or alleged violent behaviour
- A claim relating to written or verbal remarks which damage your reputation
- An insured incident intentionally brought about by you
- It must be more likely than not that you will recover damages or make a successful defence of your claim



Please see the policy document for full Legal Expenses cover exclusions and restrictions (see section J).

11. Duration of the insurance

This is a monthly contract. The policy is issued for an initial period of one month from the start date shown on your certificate and will automatically continue for a further month on payment of each monthly premium.

12. Administration charge

The Administrator reserves the right to apply a monthly administration charge (subject to Insurance Premium Tax) to your policy.

13. Cancelling your policy

If, having examined your policy, you decide not to proceed you have a statutory right to cancel for up to 14 days from the start date. However, we offer a 30 day cancellation period without charge. If you cancel your cover more than 30 days after the start date you may not be entitled to any refund of premiums. In order to determine if you are eligible for a refund, you can write to us at the following address:

Paymentshield Limited, Southport Business Park, Wight Moss Way, Southport, Merseyside PR8 4HQ.

We can cancel your cover with immediate effect, in the event that a premium remains unpaid 30 days after the date on which it is due to be paid. Any cancellation of this nature will be effective from the expiry of the last paid period of insurance.

We can cancel your cover for any other reason by giving you 30 days written notice. This will not affect your rights to receive claim benefits for any event that occurred before the cancellation date.

14. How to cancel your policy

To cancel your cover, you should contact the Paymentshield Customer Services team on **0845 6011 050**. Alternatively, you can write to Paymentshield in advance at the address shown on your certificate. Please note that if you cancel your policy and do not give us advance notice, then you may be liable for paying an additional premium.

15. Making a claim

Your claim will be administered by Royal & Sun Alliance Insurance plc.

Should you need to claim under any section of your policy, please call the **Claims Helpline** on **0845 6011 060**.



Your No Claims Discount is reduced from the next monthly premium following a Buildings or Contents claim settlement.



Please see the policy document for full details of how to claim, and to confirm which Underwriter deals with the claimed event (section Q).

16. Complaints

Sales

If you are unhappy with any aspect of the sale of this policy or have cause for complaint you should initially contact the person who arranged the cover for you.

Administration

The administrator handles complaints regarding general administration on our behalf.

If you are unhappy with the general administration of the policy, Home Emergency or Legal Expenses cover or have cause for complaint you should contact the Paymentshield Customer Services Team by telephone or in writing by letter or email to:

The address is: Paymentshield Limited
PO Box 229
Southport
PR9 9WU

Customer Services Helpline: 0845 6011 050

Email: enquiries@paymentshield.co.uk
The Customer Services Team will tell you what Paymentshield will do to resolve your concerns and how long it will take.

Where you remain dissatisfied with the response regarding policy general administration you may refer the matter to the Customer Relations Manager.

Customer Relations can be contacted by:

Write: Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Telephone: 0800 107 6160

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

The Customer Relations Manager will conduct a separate investigation and full review of your general administration complaint, which will be concluded by issuing a final response letter.

Where you remain dissatisfied with the response regarding Home Emergency or Legal Expenses administration, you may refer the matter to the Customer Relations Manager at DAS Legal Expenses Insurance Company Limited for a final response:

Write: Customer Relations Manager
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

If you are still dissatisfied with the final response you receive in respect of the general administration of the policy, Home Emergency or Legal Expenses cover, or your complaint has not been resolved within 8 weeks, you have the right to ask the Financial Ombudsman Service (FOS) to review your case.

Write: The Financial Ombudsman Service (FOS)

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

If you contact any of the above organisations, this will not affect any right of legal action you may have under the policy.

Claims

For Sections B - H Buildings and Contents Cover

If you are unhappy about claims handling on the policy for Buildings and Contents cover you should contact the Claims Manager by telephone or in writing.

Write: Paymentshield Claims Team
RSA
Claims Department
PO Box 21561
Stirling
FK7 1AA

Telephone: 0845 026 1132

The Claims Manager will tell you what they will do to resolve your concerns and how long it will take.

Where you remain dissatisfied with the response regarding claims handling on the Policy you may refer the matter to the Customer Relations Manager.

Customer Relations can be contacted at:

Write: Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Telephone: 0800 107 6160

Fax: 01422 325146

Email: crt.halifax@uk.rsagroup.com

The Customer Relations Manager will conduct a separate investigation and full review of your claims complaint, which will be concluded by issuing a final response letter.

For Sections I & J - Home Emergency & Legal Expenses

If you are unhappy about claims handling on the policy for Home Emergency or Legal Expenses cover you should contact the Customer Relations Department.

Customer Relations can be contacted at:

Write: Customer Relations Department
Assistance Services Unit
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NJ

Telephone: 0117 934 0066

Email: customerrelations@das.co.uk

For Section I - J Home Emergency or Legal Expenses Cover

Where you remain dissatisfied with the response you received regarding your Home Emergency or Legal Expenses claims handling you may refer the matter to the Customer Relations Manager at DAS Legal Expenses Insurance Company Limited for a final response.

Write: DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

For Sections B - J

If you are still dissatisfied with the final response you receive, or your complaint has not been resolved within 8 weeks, you have the right to ask the Financial Ombudsman Service (FOS) to review your case.

Write: The Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

If you contact any of the above organisations, this will not affect any right of legal action you may have under the policy.

17. Financial Services Compensation Scheme

Royal & Sun Alliance Insurance plc and DAS Legal Expenses Insurance Company Limited are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsofen Street, London, E1 8BN.

Further information

1. The Law and language applicable to this contract

The policy is governed by English law. The language used in this policy and any communication relating to it will be English.

2. Premiums

Any premiums or premium refunds held by the administrator will be held on behalf of the insurer.

3. The payment of premiums

The premium is payable monthly in advance by direct debit. We can change your premium by giving you 21 days notice in writing. The premium includes Insurance Premium Tax (IPT) at the current rate. If we are required by law to increase the level of IPT or to make any other charges, we will increase your premium from the date any such charges are implemented.

4. Policy document

A copy of the full policy document for Buildings & Contents insurance is available on request. For a copy please ask your Intermediary or call the PaymentsShield Customer Services Helpline on 0845 6011 050.

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

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For your protection, telephone calls will be recorded and may be monitored.

DAS Legal Expenses Insurance Company Ltd (number 103274), Registered Address: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

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