



Holman Underwriting Overseas Household Policy Policy Summary of Cover

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance that you may make with Novae Syndicates Limited, which can be found in the insurance document.

INSURER

Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

TYPE OF INSURANCE AND COVER

You can choose from Buildings and Contents insurance and may add further options to suit your needs. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

Cover specific features and benefits

Buildings – Section one

Buildings with or without accidental damage (which may be optional subject to an additional premium being payable)

Up to 10% of the buildings sum insured for loss of rent, alternative accommodation or rent you pay.

Up to £750 for expenses you have to pay in respect of fire brigade charges following attendance at the premises shown on the schedule.

Up to £750 for expenses to travel by 2nd class rail or equivalent airline fare to and return from the premises shown on the schedule following loss or damage caused by any of the perils covered.

Contents - Section two

Contents with or without accidental damage (which may be optional)

In the home:

Up to £100 in total for money, credit cards, negotiable documents or coins or stamps not forming part of a coin collection or stamp collection.

Up to £250 in total for stamps and coins forming part of a collection.

Up to £500 or 10% of the sum insured for contents whichever is less for gold, silver, gold and silver plated articles, jewellery and furs

Up to £500 for domestic oil in fixed fuel oil tanks.

Up to £500 for household goods and personal property in the open within the boundary of the premises.

Up to £750 or 3% of the sum insured for contents whichever is the greater with respect to theft or attempted within detached domestic outbuildings and garages.

Up to 20% of the sum insured under section two for contents in a furniture store.

Up to 10% of the sum insured under section two for loss of rent, alternative accommodation or rent you pay.

Up to 10% of the contents sum insured for your liability as a tenant

Up to £5,000 compensation for death in the home caused by specified insured events but only for persons aged 16 or over.

Up to £10,000 compensation for death in the home caused by specified insured events for each insured person over sixteen years of age and £5,000 for each insured person under sixteen years of age at the time of death.

Up to £250 for replacement locks and keys following loss or theft.

Accidents to Domestic Staff – Section three

Legal Liability including costs and expenses incurred by you in respect of bodily injury by accident anywhere in Europe to your domestic staff employed in connection with the premises shown in the schedule up to an amount not exceeding £1,000,000.

Legal Liability to the Public – Section four

If the buildings only are insured, your legal liability as owner only but not as occupier is covered up to an amount of £1,000,000.

If the contents only are insured, your legal liability as occupier only but not as owner up to an amount of £1,000,000.

If the buildings and contents are insured, your legal liability as owner or occupier is covered up to an amount of £1,000,000.

Valuables and Personal Possessions – Section 5 (only available if the property insured is your permanent home)

Up to £1,000 for any one item unless specified in the schedule.

Up to £500 in total in respect of theft or disappearance of property from any vehicle which is left unattended without an authorised person.

Up to £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

If you leave the home without an occupant for more than 30 consecutive days we will not pay:-

- the first £150 of any claim under Section one (buildings) and Section two (contents) in respect of the following Storm, weight of snow, escape of water from and frost damage to fixed water tanks, apparatus or pipes, theft or attempted theft, any person acting maliciously
- for loss or damage to valuables

If you leave the home without an occupant for more than 14 consecutive days we will not pay for loss or damage directly caused by escape of water unless the water has been turned off at the mains and the system drained down or the central heating system is in operation controlled by a thermostat set no lower than 60 degrees Fahrenheit / 16 degrees Celsius.

The first £50 of every claim in respect of wet perils (unless stated otherwise).

The first £100 of every claim in respect of Earthquake.

No cover for subsidence, heave and landslip unless stated otherwise by an endorsement.

PERIOD OF INSURANCE

The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice.

The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

You may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will make a charge equal to the period of cover **you** have had, but this charge will be subject to a minimum amount of £25 + Taxes & Parafiscal Charges, however there will be no return of premium where a claim is paid within the terms and conditions of the policy.

HOW TO CLAIM

If a claim or possible claim occurs you must report it to your broker within 30 days.

COMPLAINTS

If **you** have any cause to complain about your insurance, or **us**, please contact your intermediary who administers the insurance on **our** behalf.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to The Compliance Department, Novae Syndicates Limited , 21 Lombard Street, London, EC3V 9AH , e-mail – complaints@novae.com, or to the Complaints team at Lloyd's. Their address is Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Having followed this procedure **your** complaint can be referred to the Financial Ombudsman Service (FOS). The address is:-

Financial Ombudsman Service,

Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.

Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)

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

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with you, English law will apply to this insurance.

IMPORTANT NOTES

Holman Underwriting have not made a personal recommendation in respect of this quotation/Policy, **we** have based our quote and Policy on the information **you** have supplied us. The extent of cover is set out in this summary and the insurance document and should be read in conjunction with the quotation, Certificate and Renewal Invitation.

POLICY ADMINISTRATION

John Holman & Sons Ltd hold the Assured's details in accordance with the Data Protection Act 1998, in order to administer the Policy **we** may share personal data provided to **us** with other companies within the John Holman & Sons Group and with business partners including overseas companies. If **we** do transfer your information, **we** make sure that it has the same level of protection that it has with **us** under all relevant legislation within the UK.

Holman Underwriting is a trading name of John Holman & Sons Ltd
who are acting as agents of and bind cover for insurers
1st floor, Royal Exchange, London, EC3V 3LN
Tel: 020 7977 8200 www.holmans.co.uk

John Holman & Sons Ltd – Head & Registered Office as above – Registered in England No. 2858300
Authorised and Regulated by the Financial Conduct Authority, FRN 116602