



# home sweet home



Home Insurance ...a summary of your cover

**direct line**  
**A GOOD DEAL BETTER**

## A summary of your cover

Please read this document carefully, it provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

### **Direct Line Home Insurance Policy**

The Home policy you have purchased is underwritten by Direct Line Insurance plc. Your policy schedule will show the period of cover and which of the following sections of cover you have requested.



Section 1 – Buildings		Section 2 – Contents	
<b>What is covered:</b>			
<ul style="list-style-type: none"> <li>Your home and its walls, roofs, drives, patios</li> <li>Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes</li> <li>Outbuildings including sheds, garages</li> </ul>		<ul style="list-style-type: none"> <li>Household goods, including non-permanent fixtures and fittings, like carpets and curtains</li> <li>Personal belongings in the home, garages and sheds</li> </ul>	
<b>Paragraph A – Loss or Damage</b>			
<b>What you are covered for:</b>			
<ul style="list-style-type: none"> <li>Fire</li> <li>Storm or Flood</li> <li>Escape of water</li> </ul>	<ul style="list-style-type: none"> <li>Theft</li> <li>Vandalism or malicious act</li> <li>Subsidence</li> </ul>	<ul style="list-style-type: none"> <li>Fire</li> <li>Storm or Flood</li> <li>Escape of water</li> </ul>	<ul style="list-style-type: none"> <li>Theft</li> <li>Vandalism or malicious act</li> <li>Subsidence</li> </ul>
<b>Paragraph B – Additional Cover</b>			
<b>Extra benefits included as standard:</b>			
<ul style="list-style-type: none"> <li>Damage to plumbing installation by frozen or burst pipes</li> <li>The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to £25,000)</li> <li>The cost of tracing an escape of water from fixed water or heating equipment in the buildings (up to £5,000)</li> </ul>		<ul style="list-style-type: none"> <li>Contents temporarily removed to another home (up to 10% of the contents sum insured)</li> <li>Replacement door locks and keys if yours are lost or stolen</li> <li>Money in the home up to £500</li> <li>Contents in the garden up to £1,000</li> <li>The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 20% of the contents sum insured)</li> <li>Freezer contents up to the limit stated in your policy schedule (paragraph D – Frozen Foods)</li> <li>Plants in the garden up to £250</li> <li>Business equipment up to £5,000</li> </ul>	

<b>Section 1 – Buildings</b>	<b>Section 2 – Contents</b>
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<b>Paragraph C – Accidental damage cover (Optional extra)</b>	
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| <ul style="list-style-type: none"> <li>• Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor</li> </ul> | <ul style="list-style-type: none"> <li>• Extra accidental damage cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture</li> </ul> |
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<b>Summary of Exclusions and Limits</b> Please refer to your policy document for full details	
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| <p><b>Your policy will not pay for the following if caused by any paying guest or tenant:</b></p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Vandalism or malicious acts</li> <li>• Accidental breakage of fixed glass and sanitary ware</li> <li>• Accidental damage</li> </ul> | <p><b>Your policy will not pay for the following if caused by any paying guest or tenant:</b></p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Vandalism or malicious acts</li> <li>• Accidental breakage of glass and mirrors</li> <li>• Accidental damage to TVs, videos, audio and home computer equipment</li> <li>• Accidental damage</li> </ul> |
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| <p><b>After your home has been unoccupied for more than 60 consecutive days your policy will not pay for:</b></p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Vandalism or malicious acts</li> <li>• Escape of water or oil</li> <li>• Damage to plumbing installation by frozen or burst pipes</li> <li>• Accidental damage of fixed glass and sanitary ware</li> </ul> | <p><b>After your home has been unoccupied for more than 60 consecutive days your policy will not pay for:</b></p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Vandalism or malicious acts</li> <li>• Escape of water or oil</li> <li>• Contents in the garden</li> <li>• Accidental damage</li> <li>• Freezer contents (Paragraph D – Frozen Food)</li> </ul> |
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<b>Section 1 – Buildings</b>	<b>Section 2 – Contents</b>
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**Summary of Exclusions and Limits**  
Continued

<p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>Your policy will not pay for accidental damage caused by domestic pets</li> </ul> <p><b>Escape of water:</b></p> <ul style="list-style-type: none"> <li>Your policy will not pay for loss or damage caused by subsidence, heave or landslip that results from the escaping water</li> </ul>	<p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>Your policy will not pay for accidental damage caused by domestic pets</li> </ul> <p><b>Valuables in the Home limit*:</b></p> <ul style="list-style-type: none"> <li>Please refer to your policy schedule for details of the limit applicable to your policy</li> </ul> <p><b>Single article limit:</b></p> <ul style="list-style-type: none"> <li>£2,000 unless specified on your schedule</li> </ul>
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**Excess**

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

<p>Paragraph A9 – Subsidence                      £1,000 or £2,000 Refer to your policy schedule</p> <p>Paragraph C – Accidental Damage            £25</p>	<p>Paragraph B12 – Household removal      £25</p> <p>Paragraph C – Accidental Damage          £25</p>
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\* Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps or coins or medals

### Section 3 – Personal Possessions (optional extra)

What is covered:	Paragraph A – Loss or damage What you are covered for:	Paragraph B – Additional cover Extra benefits included as standard:
Items that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment and money	<ul style="list-style-type: none"> <li>• Accidental loss</li> <li>• Accidental damage</li> <li>• Theft</li> </ul> Anywhere in the United Kingdom and for up to 60 days elsewhere in the world	<ul style="list-style-type: none"> <li>• Money (up to the limit stated in your policy schedule)</li> <li>• Credit cards up to £500</li> </ul> Anywhere in the United Kingdom and for up to 60 days elsewhere in the world

#### Summary of Exclusions and Limits

Please refer to your policy document for full details

Paragraph A – Loss or Damage	<b>Your policy will not pay for:</b> <ul style="list-style-type: none"> <li>• Theft from an unattended vehicle unless the item is hidden from view within the vehicle and violence and force is used to enter the vehicle</li> <li>• Property held or used for any profession, business or employment</li> <li>• Pedal cycles</li> </ul>
Paragraph B1 – Money Paragraph B2 – Credit cards	<b>Your policy will not pay for:</b> <ul style="list-style-type: none"> <li>• Business cards or money</li> </ul>

#### Excess

A £50 excess (or your voluntary excess, whichever is higher) is payable in addition to any other excess which may apply.

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

#### Section 4 – Pedal Cycles (optional extra)

Paragraph A – Loss or Damage What you are covered for:	Summary of Exclusions and Limits (Paragraph A) Please refer to your policy document for full details	Excess
<ul style="list-style-type: none"> <li>• Accidental loss</li> <li>• Accidental damage</li> <li>• Theft</li> </ul> Anywhere in the United Kingdom and for up to 60 days elsewhere in the world	<ul style="list-style-type: none"> <li>• Theft when the cycle is unattended unless the cycle is in a locked building or immobilised by a security device</li> <li>• Loss or damage while the cycle is being used for racing, pacemaking or trials</li> </ul>	£15*

\* Applicable in addition to any other excess which may apply. Please refer to your policy schedule which contains full details of the excesses that apply to your policy.

#### Section 5 – Family Legal Protection (optional extra)

- 24 hour legal advice/claim line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim
- Legal costs up to £100,000 for:
  - Contractual disputes
  - Inheritance disputes
  - Motoring prosecutions
  - Property disputes
  - Employment disputes
  - Legal defence
  - Personal Injury
  - Tax disputes
- Your salary while you attend jury service

#### Section 7 – Home Emergency (optional extra)

What you are covered for:	Summary of Exclusions and Limits	We will not pay for:
Up to £500 for call out, labour and parts in the event of an emergency at your home which, if not dealt with quickly will: <ul style="list-style-type: none"> <li>• Make your home unsafe or insecure</li> <li>• Cause loss or damage to your home and its contents; or</li> <li>• Leave your home with a total loss of heating, lighting or water</li> </ul>	Please refer to your policy document for full details	<ul style="list-style-type: none"> <li>• Boilers over 10 years old or with an output over 60kW</li> <li>• Underfloor heating, solar heating systems or warm air systems</li> <li>• Loss or damage after your home has been unoccupied for more than 60 days in a row</li> <li>• Any loss or damage which occurs during the first 14 days following the start of your Home Emergency cover</li> </ul>

### Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs contact us on 0845 246 8585 within 21 days of receiving your documents or the start date of your policy (whichever is later) and we will refund any premium you have paid, less the administration fee as shown in your schedule, as long as no claim has been made during this time.

### Policy cancellation

If the policy does not meet your needs, contact us within 21 days of receiving your documents or the start date of the policy (whichever is later) and we will refund any premium you have paid less an administration fee as shown in your Schedule, providing that you have not made any claim during that time.

If you cancel your policy mid term we will refund any premium you have paid for the remaining period of cover less an administration fee, as shown in your Schedule, providing that you have not made any claim during the current period of insurance.

### Policy Amendment

If you amend your policy mid-term you may have to pay an administration fee as shown in your Schedule, as well as any additional premium incurred as a result of the amendment.

### How to make a Home claim

To make a claim, phone **0845 246 8412**

### How to make a Home Emergency claim

To make a claim, phone **0845 301 6239**

directline.com

Calls may be recorded.

Direct Line Insurance plc. Registered in England number 01810801. Registered office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and regulated by the Financial Services Authority.

### How to complain

If you need to complain, please call us on our priority number **0845 246 8585**. If your complaint is about a claim, contact your claims handler whose details will be shown in your claim documents. If you want to complain in writing, send your letter to one of the following:

- a) For complaints about claims, write to the Regional Customer Service Manager at the address shown in your claim documents.
- b) For all other complaints, write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If we cannot resolve the differences between you and us, you may refer your complaint to the Financial Ombudsman Service (FOS).

The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

### Details about our Regulator

We are authorised and regulated by the Financial Services Authority, Registration number 202684. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. Or you can phone the Financial Services Authority on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (90% of the whole claim with no upper limit after 31/12/09.) For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**.

