



ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

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

Home Insurance (Home Care) – Part A

The following applies if you have chosen cover under Part A – Home Insurance:

- Up to £5,000 for information leading to an arrest and conviction of any person who committed an illegal act which resulted in loss or damage covered by this insurance.
- Up to £15,000 in costs if you decide to move home as a direct result of a crime involving serious physical assault against you by someone who has since been charged with the crime.
- Up to £15,000 or 5% of the amount insured for buildings (whichever is less) for adapting the home as a result of you being physically injured by a sudden and unexpected accident.

Buildings - Section one

Buildings covered for loss or damage, caused by a single unexpected event.

- Cover for loss of rent you would have received (plus ground rent) or costs for alternative accommodation for you and your pets and horses if you cannot live in your home following damage covered by this policy.
- Up to 5% of the amount insured for buildings for the cost of repairing damage to the garden at your home.
- Up to 10% for damage to new fixtures and fitting while they are being installed.

Contents - Section two

Contents covered for loss or damage, anywhere in the world, caused by a single unexpected event.

In the home:

- Up to £2,500 for money.
- Up to £10,000 legally have to pay under the terms of your credit card agreement, if your credit card is used by anyone without your permission.
- Cover loss or damage to personal belongings of guests and domestic staff.
- Loss of rent, alternative accommodation or rent you pay.
- Up to £5,000 for metered water or fuel oil following accidental damage to domestic water or heating system.
- Damage to food in your freezer and refrigerator.
- Up to £5,000 for the cost of replacing or restoring your personal deeds and documents.
- Automatically increase amount insured for contents by £5,000 to cover gifts for one month before and one month after a wedding, birthday, religious or other celebration.

Other contents:

- Up to £5,000 for contents which have been temporarily moved to a building where a member of your family is in full-time education in the United Kingdom.
- Up to £5,000 for loss of or damage to contents in domestic outbuildings.
- Up to £5,000 for contents outside but within the boundaries of your home.
- Up to £10,000 for business equipment belonging to you.
- Up to £3,000 for mobile phones, pagers and portable computer equipment.

- Up to £1,000 for pedal cycles.
- Up to £1,000 for saddles and tack.
- Up to £5,000 for gold, silver and plated items.
- Up to £5,000 for jewellery, watches and furs.
- Up to £15,000 for any one item of fine art and antiques and £5,000 for any one item of valuables.

Liability - Section three

We will pay up to the limit shown on the schedule for all amounts you legally have to pay as compensation for accidents which happen anywhere in the world.

- Property personal, occupiers and owners liability up to £5,000,000
- Liability to you domestic employees up to £10,000,000
- Unrecoverable court awards up to £100,000
- Up to £100,000 for amounts which you have been awarded by a court for property damage, bodily injury or disease.

Legal expenses - Section four

Up to £50,000 for legal costs and expenses in connection with the following:

- Consumer protection - disputes over selling, buying or hiring any goods or services, including selling or buying your home.
- Residential - civil claims relating to physical damage to your home.
- Personal injury - claims arising from your personal injury or death.
- Employment - claims involving an industrial tribunal, arising from your contract of employment.

Annual Travel – Part B

- Up to 90 days for each trip.
- Up to 17 days for winter sports trips.

Medical and emergency expenses – Section one

- Up to £5,000,000 for each insured person every trip.
- Up to £2,000,000 for each person every trip inside the United Kingdom.

Cancellation and curtailment – Section two

Up to £5,000 for each insured person every trip to repay pre-booked costs and charges.

Delay and detour – Section three

- Up to £5,000 for any unused travel and accommodation expenses for the outward trip.
- Up to £50 for the first full eight hour period and £25 for each further full twelve hour period. Up to £500 for each insured person each trip.

Missed Departure – Section four

Up to £500 for each insured person every trip.

Hijack – Section five

Up to £100 a day for every twenty four hours lost.

Loss of documents – Section six

Up to £500 for each insured person each trip for the costs of replacing or restoring missing documents.

Delayed Baggage – Section seven

Up to £250 to cover any necessary items you need to buy in an emergency and up to £500 for each person each trip for temporarily hiring sports equipment.

Personal Accident – Section eight

Up to £20,000 if during the trip you suffer an accident.

Winter Sports – Section nine

- Cover up to 17 days and up to 30 days in any one period of insurance.
- Up to £500 for each insured person every trip for the unused part of the cost of a ski pack due to illness or accident.

- Up to £50 a day to hire ski or snowboarding equipment.
- Up to £250 for each insured person for accidental loss of or damage to hired ski or snowboarding equipment.
- Up to £50 for each day you cannot ski.
- Up to £250 for each insured person for extra travel and accommodation as a result of an avalanche, landslip or landslide.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Buildings - Section one

The excess shown on the schedule or in any endorsement.

Cover restrictions apply after the property has been left unoccupied for more than 60 days.

Contents - Section two

The excess shown on the schedule or in any endorsement.

Cover restrictions apply after the property has been left unoccupied for more than 60 days.

Personal items - Section three

The excess shown on the schedule or in any endorsement.

Legal expenses - Section four

The excess shown on the schedule or in any endorsement.

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document or in your schedule.

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 make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible.

In a serious medical emergency, please phone CEGA's 24-hour service on + (44) 1243 621515.

For home assistance and legal expenses claims, please phone Capita's 24-hour helpline on 0870 350 1730.

For home insurance claims, please phone us on 0844 561 1372.

For travel claims, please phone us on 0844 800 4498 during normal business hours.

COMPLAINTS

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

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is Policyholder & Market Assistance, Lloyds Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.