

Prestige Home Insurance – Key Features

This insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL). This is a summary of the insurance policy and does not form part of the contract between YOU and NFU MUTUAL. Full terms and conditions can be found in YOUR Policy booklet, a copy of which is available on request, and the details of YOUR policy cover will be shown on YOUR SCHEDULE but may be amended by specific policy endorsements. You should make sure that your policy remains up to date to match your insurance needs.
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Key Features – Buildings

Buildings: Limit – insured rebuilding cost as chosen by you. Includes the house, garages, glasshouses, stables, outbuildings, walls, gates, hedges, fences, tennis hardcourts, swimming pools (and their covers), terraces, drives, footpaths and any of your fixtures and fittings.

Buildings are covered for unexpected and unintended physical loss or damage

Following insured damage to your building cover includes costs for:

- site clearance;
- professional fees;
- meeting building regulation requirements.

You are also covered for (please note that this is not a full list of “Additional insurance” and you should refer to the policy booklet for further details):

- alternative accommodation for you, your family and your pets if you are unable to live in your property. Limit – reasonable costs agreed by us for up to three years;
- trace and access costs of locating the source of water escaping from any fixed tank, pipe or apparatus and oil escaping from any heating system;
- alternative accommodation for you, your family and your pets following forced evacuation. Limit – reasonable costs agreed by us for up to 30 days;
- newly acquired fixtures, fittings, fitted appliances, and furniture for up to 60 days. Limit 25% of the insured rebuilding cost as chosen by you;

Basis of cover:

Buildings are repaired or replaced providing the insured rebuilding cost is adequate.

Underinsurance protection: Limit 125% of the rebuilding cost as chosen by you, providing the rebuilding cost is on the basis of a professional independent rebuilding valuation which is no more than 3 years old.

Inflation protection:

The rebuilding cost as chosen by you will be increased in line with the Royal Institution of Chartered Surveyors’ House Rebuilding Cost index or other suitable local index at each renewal.

Key Exclusions and Limitations – Buildings

Please note that this is not a full list and you should refer to the policy booklet for further details.

Excesses – you must pay the first £100 of any claim or the higher amount shown on your schedule under “selected excess” if you have chosen to have a higher excess. However, if the claim relates to escape of water you must also pay the first £250 of any claim in addition to the selected excess.

Where the amount of any claim paid exceeds £10,000 the amounts referred to above will not be deducted.

Subsidence, heave or landslip – you must pay the first £1,000 of any claim.

Whilst your home is unoccupied*:

- damage caused by vandalism, theft or attempted theft, accidental loss or damage, leaking water or oil;
- costs for removing squatters.

Unoccupied* means when the home is

- insufficiently furnished for normal occupation for more than 14 days; or
- furnished but not used to provide overnight accommodation for you or any visitor with your permission for more than 60 consecutive days.

You must tell us or your insurance broker/advisor immediately if you become aware that the home is or is to become unoccupied.

Building Works Notification – if you plan to carry out any work to improve, renovate, extend, build or demolish any part of the buildings where the estimated cost of the works is in excess of £100,000 you must inform us at least 21 days prior to the commencement of the works and before you enter into any contract for the works. We may consequently amend the terms of this policy. If you do not advise us of such works we will not have to pay any claim caused by or resulting from the works. You do not need to inform us if the works is due for redecoration only.

Storm or flood damage:

- caused by frost;
- caused by rising ground water levels or other gradually operating cause;
- to gates and fences.

Damage caused by:

- wear and tear or loss of value;
- moths, vermin, insects or fungus;
- the process of dyeing, cleaning, altering or repairing;
- domestic animals and pets which belong to, or are the responsibility of, you or your family;
- any cause which happens gradually;
- items seized or confiscated by any legal authority;
- electrical or mechanical breakdown.

Key Features – Contents

Contents: Limit – replacement cost as chosen by you. Includes household goods, personal belongings, valuables and money in your home.

Contents are covered for damage by unexpected and unintended physical loss or damage at your home and whilst temporarily elsewhere in the world.

You are also covered for:

- rent or alternative accommodation for you, your family and your pets if you are unable to live in your property. Limit – reasonable costs agreed by us for up to 3 years;
- alternative accommodation for you, your family and your pets following forced evacuation. Limit – reasonable costs agreed by us for up to 30 days;
- deterioration of food in a fridge or freezer. Limit – insured replacement cost;
- garden contents. Limit – £10,000;
- damage by fire, lightning, explosion, riot, malicious damage, theft, straying livestock or impact by vehicle or aircraft to trees, shrubs, plants and lawns. Limit £500 for any one tree, plant or shrub and £2,000 in total;
- loss of metered water. Limit £5,000;
- damage to new purchases within 60 days of purchase. Limit – up to 25% of the contents replacement cost;
- cost of replacing guests' personal belongings. Limit – £5,000 any one visitor;
- damage to office furnishings and equipment in your home if you are self-employed. Limit – £15,000;
- security upgrade following a physical assault or aggravated burglary. Limit – £10,000;
- increase in the value of a work of art following the death of an artist if damage has occurred within 6 months of their death. You must be able to prove the increased value if you make a claim. Limit for any piece of art is twice its replacement cost up to £100,000.

Basis of cover:

Contents are repaired or replaced as new, providing the insured replacement cost is adequate, except for clothing where a deduction for wear and tear and loss of value will be made.

Underinsurance protection: Limit 125% of the replacement cost as chosen by you, providing the replacement cost is on the basis of a professional independent valuation which is no more than 3 years old.

Inflation protection:

The replacement cost chosen by you will be increased in line with the Retail Price Index at each renewal.

Key Exclusions and Limitations – Contents

Please note that this is not a full list and you should refer to the policy booklet for further details.

Contents does not include:

- motorised vehicles;
- caravans, trailers, aircraft and watercraft;
- pets and livestock;
- polytunnels;

Excesses – you must pay the first £100 of any claim or the higher amount shown on your schedule under “selected excess” if you have chosen to have a higher excess. However, if the claim relates to escape of water you must also pay the first £250 of any claim in addition to the selected excess.

Where the amount of any claim paid exceeds £10,000 the amounts referred to above will not be deducted. Whilst your home is unoccupied* you are not covered for loss or damage due to malicious damage, vandalism, theft or attempted theft, loss of metered water, accidental loss or damage and leaking water or oil.

*Unoccupied means when the home is

- insufficiently furnished for normal occupation for more than 14 days; or
- furnished but not used to provide overnight accommodation for you or any visitor with your permission for more than 60 consecutive days.

You must tell us or your insurance broker/advisor immediately if you become aware that the home is or is to become unoccupied.

Storm or flood damage:

- caused by frost;
- caused by rising ground water levels or other gradually operating cause;
- to gates and fences.

Theft

- loss or damage by deception unless someone enters your home by deception;
- from an unattended motor vehicle, unless it is from a locked boot, concealed luggage compartment or glove compartment and force and violence has been used to get into the vehicle. Where there is no locked boot, concealed luggage compartment or glove compartment a limit of £1,000 applies;
- of a pedal cycle unless it is locked in a building or securely locked to something which cannot be moved.

If accidental loss or damage cover applies:

- wear and tear or loss of value;
- moths, vermin, insects or fungus;
- the process of dyeing, cleaning, altering or repairing;
- domestic animals and pets which belong to, or are the responsibility of, you or your family;
- any cause which happens gradually;
- items seized or confiscated by any legal authority;
- electrical or mechanical breakdown;
- over-winding of clocks.

The following limits apply:

- Two thirds of the insured replacement cost for valuables* included in the contents;
- £10,000 for any single items of unspecified valuables;
- £15,000 for any single item being a picture, print, drawing, work of art or item of antique furniture;
- £10,000 for any single item of unspecified personal belongings
- £5,000 for money;
- £25,000 for unauthorised use of credit cards;
- £5,000 for theft of contents from garages or outbuildings.

*Valuables means

- articles of gold, silver or other precious metals and furs;
- jewellery, being any article of personal adornment containing gemstones, gold, silver, platinum or other precious metals or alloys and watches;
- pictures and works of art;
- collections of stamps, coins or medals.

Key Features – Liability

Public Liability covers your legal liability for claims made against you for:

- death, injury or illness of any person;
- damage to property.

Buildings cover:

- as an owner or occupier of the insured buildings;
- for any home you have sold within the previous seven years if prosecuted under the Defective Premises Act 1972.

Contents cover:

- for you, your family's and your employees' private pursuits;
- in respect of your ownership and occupation of your house and garden;

- unpaid court awards made to you which are outstanding for more than three months;
- if you are a tenant, legal liability for damage to property you occupy;
- pollution and contamination caused by a sudden and unforeseen identifiable incident or leakage of oil from a domestic installation at your home or in your garden;
- if you provide holiday accommodation for a maximum of six paying guests, legal liability to the property of paying guests.

Employers' liability covers your legal liability for claims made against you for death, injury or illness of your employees, working solely for the benefit of your family.

Key Exclusions and Limitations – Liability

Please note that this is not a full list and you should refer to the policy booklet for further details.

Limits of Liability:

Public Liability £5,000,000 per claim plus legal fees, costs and expenses.

Pollution and contamination £5,000,000 per claim plus legal fees, costs and expenses.

Employers' Liability £10,000,000 per claim including legal fees, costs and expenses.

Tenants Liability £50,000.

Property of Paying Guests £10,000.

Public liability arising from:

- death, physical injury or illness of you, your family or any employee;
- any business or profession other than provided holiday accommodation for a maximum of six guests;
- land ownership or occupation except when used for domestic purposes;
- ownership or use of a motorised vehicle, train, aircraft or watercraft;
- a horse or pony used for racing under the rules of a governing body as a professional;
- any animal listed under the Dangerous Dogs Act 1991, or Schedule to the Dangerous Wild Animals Act 1976;
- owning or using a quad bike or motorbike under 51cc while being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that you must have motor liability insurance;
- hiring a bouncy castle or other play equipment;
- owning or using a pedal cycle for racing and competing as a professional cyclist.

Key Features – Personal Legal Expenses

Costs and expenses where you or any member of your family pursues a personal legal expenses claim, within certain countries. Limit £50,000. DAS Legal Expenses Insurance Company Limited administer the independent claims handling service

Personal legal expenses are covered for:

- employment disputes;
- service occupancy;
- contract disputes;
- landlord and tenant disputes;
- bodily injury or death;
- property protection;
- tax protection;
- legal defence arising from work as an employee.

Provision of helpline services 24 hour /7 day for:

- legal advice;
- tax advice;
- health and medical information;
- domestic, childcare, home help or veterinary assistance;
- counselling service.

Key Exclusions and Limitations – Liability

Please note that this is not a full list and you should refer to the policy booklet for further details.

Cover does not apply:

- to incidents arising before the start of cover;
- unless you contact the Legal Protection claims service in advance to agree appointment of a solicitor/advocate;
- if DAS believes your claim does not have reasonable prospects of success;

- for any costs and expenses incurred before written acceptance of the claim has been given;
- for fines, penalties, compensation or damages;
- to any action for written or verbal remarks made about you;
- to bodily injury relating to an illness or injury that happens gradually;
- to contract disputes for claims relating to amounts of £250 or less, construction work where the contract value exceeds £5,000, your trade, profession, employment or any business venture, a motor vehicle, agricultural land tribunals or disputes arising from loans, mortgages, pension, investment or borrowing;
- to legal rights claims to protect property for an amount less than £250, or if you have entered into a contract, following mining subsidence and defending any claim other than for legal nuisance or trespass;
- to a legal defence involving the use of a motor vehicle and parking offences.

Can I change my mind?

If you do not want to accept your new cover, you may cancel the cover by writing to us or calling us within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

How can I make a claim?

If anything happens that means you need to make a claim please contact the office of Islands Insurance that issued your policy or your usual insurance broker/advisor.

Islands Insurance – you will find the contact details of the local office on page 1 of your policy.

Who do I call if I need to claim for legal expenses?

To report a potential claim under your legal expenses cover, please call our Legal Expenses service on 0117 934 0553. Do not commit to anything until you have called this number. The claims handling is provided by DAS Legal Expenses Insurance Company Limited on our behalf.

24-Hour Home Emergency Helpline – call 0845 604 7012

Calls may be recorded/monitored. Please ensure that when using a mobile telephone you have enough credit and service to receive incoming calls.

What do I do if I want to complain?

We strive to provide our customers with the highest level of service. If you are in any way dissatisfied with our service please contact us.

For further information about our complaints procedures, please refer to your policy booklet. NFU Mutual and Islands Insurance are covered by the Channel Islands Financial Ombudsman Service. In the unlikely event that you remain dissatisfied the Channel Islands Financial Ombudsman may be prepared to review your complaint. You can find out more at

www.ci-fo.org or by calling (Jersey) 01534 748610 or (Guernsey) 01481 722218.