

This is a summary and does not contain the full terms and conditions of the cover which can be found in the **Holiday Home Insurance policy**. It is important that you take time to read the full Policy Wording and Certificate of Insurance carefully when you receive them. A copy of the Policy Wording is available on request.

## 1 NAME OF THE INSURANCE UNDERTAKING

The insurer of this policy is Groupama Insurance Company Limited, Registered in England number 995253.

## 2 TYPE OF INSURANCE AND COVER

The Holiday Home Insurance policy is a multi-section insurance policy. You may select Buildings and / or Contents cover. The Liability Section is included whether you select just Buildings or Contents or both.

## 3 DURATION OF POLICY

The Policy will remain in force for 12 months from the date of commencement.

Significant exclusions or limitations that apply to the whole policy	Policy Section
<p>You must comply with the conditions of the policy for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under this policy.</p> <p>See also the General Exclusions section of the Policy Wording for those exclusions that apply to all Sections.</p>	<p><b>General Exclusions and Conditions</b></p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p><b>Buildings Section</b> Covers your Buildings its domestic outbuildings, garages, and permanently swimming pools and tennis hard courts.</p> <p>The cost of rebuilding the property to the same specification including demolition and debris removal costs and professional fees.</p> <p>The amount you select will be automatically updated to keep pace with increases in re-building costs.</p>	<p><b>Up to the Sum Insured you select</b> <u>Excludes</u> The first part of any claim – this is known as the ‘excess’. For most cases the excess is £100 but an excess of £1,000 normally applies for subsidence. (If you select a higher excess the excess that applies will be as shown on your Certificate of Insurance).</p> <p>Certain losses or damage if any endorsement / clause is shown on your Certificate of Insurance.</p>	<p><b>Buildings Section 1</b></p>
<p><b>The Cover</b> Includes protection against a wide range of perils. These are: Fire, lightning, explosion, smoke, earthquake, riot, civil commotion, malicious damage, storm, flood, collision, subsidence and heave, falling trees, burst pipes, theft and attempted theft.</p>	<p><u>Excludes</u> Loss or damage to the Buildings from any cause not listed in the Policy Wording.</p> <p>Any storm or flood damage to fences gates or hedges.</p> <p>Frost damage.</p> <p>Malicious acts, vandalism, theft or attempted theft by the Tenants or other persons residing or staying in the property.</p> <p>Burst pipes, malicious damage, theft or attempted theft or breakage of fixed glass if the property is left insufficiently furnished for normal occupation or occurring after the home has been unoccupied for more than thirty</p>	<p><b>Buildings Section 1</b></p> <p><b>General Exclusions</b></p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
	consecutive days <b>unless the property is inspected at least once every 14 days.</b> Wear and tear.  Accidental damage unless stated as included elsewhere in the policy.	<b>Buildings</b> Section 1  General Exclusions
<b>In addition cover is also provided for</b> Payment of ground rent after certain insured losses if the building is damaged and cannot be lived in.	<b>Up to 20% of the Sum Insured.</b>	Event 13
Accidental damage to underground service pipes or cables.		Event 11
Accidental breakage of fixed glass, or sanitary ware.		Event 12
<b>Contents Section</b> The Contents Section covers household goods, furniture and furnishings including television, fixed satellite and radio receiving aerials, telephones and gas and electric cookers and meters in the property.  Claims are settled on a new for old basis, with the exception of claims relating to clothing and linen where an allowance for wear and tear is made.	<b>Up to the Sum Insured selected</b>  <b>Excludes</b> The first part of any claim – this is known as the ‘excess’. For most cases the excess is £100 (If you select a higher excess the excess that applies will be as shown on your Certificate of Insurance).  Money, jewellery, gold and silver articles (including plated articles) watches, furs, collections of medals and coins or stamp collections.	<b>Contents</b> Section 2
The Contents Section of this insurance provides protection against a full range of perils. These are: Fire, lightning, explosion, smoke, earthquake, riot, civil commotion, malicious damage, storm, flood, collision, leakage of oil, subsidence and heave, falling trees, collapse of television aerials, burst pipes, theft and attempted theft.	Accidental damage.  Smoke damage caused by any gradual process.  Frost damage, other than damage caused by the freezing of water in pipes.  Theft where entry to the property does not involve force or violence.  Damage to contents caused by domestic animals.  Malicious acts, vandalism, theft or attempted theft by the Tenants or other persons residing or staying in the property.  Malicious acts, vandalism, theft or attempted theft if the property is left insufficiently furnished for normal occupation or occurring after the home has been unoccupied for more than thirty consecutive days <b>unless the property is inspected at least once every 14 days.</b>	<b>Contents</b> Insured Events  General Exclusions
You will also benefit from the following	Up to £6,000.	Event 13

Significant features and benefits	Significant exclusions or limitations	Policy Section
additional covers: Rent and accommodation costs.		
Accidental breakage of mirrors and glass.	Up to £500.	Event 11
Loss of metered water.	Up to £1,000.	Event 12
<b>Liability Section</b> Covers your legal liability to pay compensation, costs and expenses for injury as owner of the buildings and your liability for domestic Employees such as cleaners.	up to £2,000,000 (£5,000,000 for domestic employees).  <b>Excludes</b> Liability in respect of injury, loss or damage caused by, or arising out of any passenger lift which you are responsible for maintaining Liability in respect of injury, loss or damage caused by or arising out of the ownership tenure or occupation of any land or building, other than the property insured.	Liabilities Section 3

#### 4 RIGHT OF CANCELLATION

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge of up to £40 to cover the administrative cost of providing the policy.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium stated.

#### 5 HOW TO CLAIM

If you need to make a claim you should contact Letsure on **0844 561 0660** who will advise you what you should do next. The line is open between 9.00am to 5.00pm Monday – Friday. You will be asked to complete a claim form which should be returned to:

Commercial Claims Department,  
 Groupama Insurances,  
 One Port Way,  
 Port Solent,  
 Portsmouth,  
 Hampshire,  
 PO6 4TY

Outside office hours urgent claims may be notified to Loss Adjusters Cunningham Lindsay by telephone **02920 386713**. Cunningham Lindsay will offer appropriate advice/help and pass claim details on to Groupama Insurances.

#### 6 COMPLAINTS

We are committed to maintaining a high standard of professional conduct in all our dealings with customers. If you feel that your insurance arrangements have not been handled in the manner in which you would expect and you wish to make a complaint we would like to hear from you. Please contact:

The Complaints Manager,  
 Letsure Limited,  
 Granite House,  
 31 Stockwell Street, Glasgow, G1 4RZ

The Policy wording sets out the full complaint procedure.

We and your insurer are members of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

## **7 FINANCIAL SERVICES COMPENSATION SCHEME**

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if your Insurer cannot pay a claim. You may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.

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