

House Guard Prestige

Policy Summary

This is a summary of cover available under Ageas House Guard Prestige. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance on request.

Ageas House Guard Prestige

House Guard Prestige is an annual household insurance contract underwritten by Ageas Insurance Limited.

House Guard Prestige offers a Buildings and Contents policy where you choose the maximum claim limit. The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding the structure of your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Specified personal belongings, Pedal cycles and Family Plus legal protection. The sections and extensions of cover you have chosen and the maximum claim limits are shown on your policy schedule. All House Guard Prestige policies automatically provide you with Identity theft protection and Home Assistance cover. If you have chosen Contents cover, we will automatically provide you with Unspecified personal belongings worldwide cover up to £5,000. This limit can be increased on request.

Main benefits

If you have chosen Buildings cover, we will cover the structure of your home including: outbuildings, garages, garden walls, gates, fences, paths, drives, patios, carports, permanently fixed hot tubs or jacuzzis and hard tennis courts against loss or damage from specific perils (for example – fire or flood), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or theft), as summarised on the next page and detailed in your policy document.

Significant Features and Benefits (Cover)

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Buildings				
Buildings	✓	N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 million	Section 1 – Buildings
Removal of squatters	✓	N/A	£10,000 (in any period of insurance)	Section 1 – Buildings
Newly acquired fixtures	✓	N/A	20% of the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Contents				
Contents	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	33% of the maximum claim limit for Contents (The maximum claim limit for theft of jewellery or watches from the Home is £10,000 unless stolen from a fixed, locked safe)	Section 2 – Contents
Business equipment	N/A	✓	£10,000 (Limit for any one item is £3,000)	Section 2 – Contents
Fine art	N/A	✓	20% of the maximum claim limit for Contents (Limit for any one item is £10,000)	Section 2 – Contents
Money	N/A	✓	£1,000	Section 2 – Contents
Credit cards	N/A	✓	£5,000	Section 2 – Contents
Public and personal liability	N/A	✓	£2 million	Section 2 – Contents
Student belongings	N/A	✓	£5,000 (Limit for any one item is £1,000)	Section 2 – Contents
Hole in one golf cover	N/A	✓	£500	Section 2 – Contents
Parents/ Grandparents contents in a nursing/ residential care home	N/A	✓	£2,500 (Limit for any one item is £1,000)	Section 2 – Contents
Data replacement	N/A	✓	£1,000	Section 2 – Contents
Loss or damage to downloaded data	N/A	✓	£1,000	Section 2 – Contents
Unspecified personal belongings worldwide cover	N/A	✓	£5,000 cover is automatically included. This limit can be increased on request.	Section 2 – Contents
Buildings and Contents				
Replacement locks and keys	✓	✓	Up to the maximum claim limit for Buildings or Contents shown on your policy schedule	Section 1 – Buildings or Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of the Buildings and/or Contents maximum claim limits	Section 1 – Buildings and/or Section 2 – Contents
Optional covers available				
Accidental damage to Buildings and/or Contents	✓	✓	Up to the Buildings and/or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings and/or Section 2 – Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice	Section 2 – Contents
Family Plus legal protection	✓	✓	£50,000	Section 3 – Family Plus legal protection
Cover automatically included				
Identity theft protection	✓	✓	£50,000 (£3,000 Identity theft attendance expenses)	Section 4 – Identity theft protection
Home Assistance	✓	✓	£500 including VAT	Section 5 – Home Assistance

Significant exclusions and limitations continued

The causes covered	What is not insured	Section that applies
Family Plus legal protection	Please refer to 'What is not insured' under 'Section 3 – Family Plus legal protection' in your policy booklet for full details.	Section 3 – Family Plus legal protection
Home Assistance	Please refer to 'What is not insured' under 'Section 5 – Home Assistance' in your policy booklet for full details. Goods or materials covered by a manufacturer's, supplier's and installer's warranty.	Section 5 – Home Assistance

Policy Excess

The following excesses apply, (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess
Causes 1-5, 8-9 and 11-22	£100
Subsidence (Cause 6)	£1,000
Escape of Water (Cause 7)	£250
Property Owners Liability (Cause 10)	£0
Contents	Contents Excess
Causes 1-6, 8-13 and 18-44	£100
Escape of Water (Cause 7)	£250
Liability and Unpaid Damages (Causes 14-17)	£0
Unspecified Personal Belongings	£100
Specified Personal Belongings	£100
Pedal Cycles Extension	£100

£250 for Property protection: legal nuisance or trespass claims under Section 3 - Family Plus legal protection.

No excess applies if you make a claim under Section 4 - Identity theft protection or Section 5 - Home Assistance.

cancelling the policy and the cooling-off period

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations. You have 14 days from when you receive your policy documents or the commencement date of your policy, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less the administration charge. If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

You may cancel your policy at anytime after the cooling-off period by telephoning or writing to us. As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

We or anyone we authorise have the right to cancel this policy at anytime by sending you fourteen days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Changes to the information detailed on your proposal form or on a statement of insurance or schedule which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. For cancellation of Personal Legal Protection, please see Section 3 of your policy.

How to Make a Claim

Telephone the Ageas Household 24 hour claims helpline on **0845 168 5685**. This claims helpline is open 24 hours a day, 365 days a year. Please have your policy details available. We can immediately confirm whether your policy covers you for the incident. Alternatively, you can write to us at the address at the bottom of this page.

Customers who wish to make a claim for Family Plus legal protection, Identity theft protection or Home Assistance should call DAS using the following numbers:

Family Plus legal protection	0845 120 8416
Identity theft protection	0845 120 8418
Home Assistance	0845 120 8420

Please refer to the 'Household Claims' page and items 11 and 12 in the Policy Conditions section of your policy booklet for full details on how to make a claim and how we will deal with your claim.

Complaint Procedure

If you are unhappy with any part of our service, please follow the procedure below:

- Contact our Ageas Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, England. Alternatively, e-mail us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate). Unless your complaint relates to Section 3 - Personal legal protection, in which case please write to DAS Customer Relations department at the DAS Head Office address DAS House, Quayside, Temple Back, Bristol, BS1 6NH. Or you can phone us on 0844 893 9013 or email us at customerrelations@das.co.uk
- If you are not satisfied with our final decision you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7741 4100**.

To make a claim, call 0845 168 5685
Please add this number to your mobile phone

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