



# Non Standard Household Summary of Cover

The following summary does not contain the full terms and conditions of the policy which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your policy. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

The amount of any claim that you are responsible for (The Excesses) are shown on the Policy Schedule.

## The Underwriters

This insurance is underwritten by the Insurer shown on your Policy Schedule and administered on their behalf by Tansar Holdings Limited. Your Insurer's authorisation and regulation details are also shown on your Policy Schedule.

Tansar Holdings Limited are appointed representatives of Prestige Underwriting Services Limited who are authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN 730782. You can confirm this on the Financial Services Register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Tansar Holdings Limited is registered in England under company number 09841384. Registered office: The Old Exchange, 521 Wimborne Road East, Ferndown, Dorset, United Kingdom, BH22 9NH.

## Cover

### Buildings Insurance

| Features & Benefits   | Significant Exclusions or Limitations  | Policy Section |
|---|--|----------------|
| <p>Cover for the buildings of your home against a range of standard perils including fire, smoke, storm, explosion, lightning, earthquake, flood, theft, attempted theft, escape of water or oil, collision by any vehicle or animal, falling trees, riot and civil commotion, malicious damage, subsidence, heave or landslip.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- tracing and accessing leaks;</li> <li>- temporary accommodation following an insured loss;</li> <li>- fixed glass, sanitary ware, etc. and underground services;</li> <li>- debris removal costs and architect and</li> </ul> | <ul style="list-style-type: none"> <li>- a minimum standard excess of £100, applicable to most claims but raised to £250 for escape of water and £1,000 for subsidence;</li> <li>- certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days;</li> <li>- certain loss or damage caused by you, your family, tenants or persons lawfully in the home;</li> <li>- undamaged items forming part of a set or suite;</li> <li>- the cost of normal maintenance work;</li> </ul> <p>- up to 20% of the buildings sum insured;</p> | Section 1      |

|   |   |                  |
|---|---|------------------|
| <p>surveyors fees;<br/> - damage caused by emergency access;<br/> - legal liability as owner of your home.</p>  | <p>- limit of liability £2m plus agreed costs.</p>  | <p>Section 3</p> |
| <p>Optional Accidental Damage cover is also available under the Buildings section. This will provide any type of accidental damage not specifically excluded.</p> | <p>- an excess of £100;<br/> - damage caused whilst home is lent, let, sub let or unoccupied;<br/> - wear and tear and loss of value;<br/> - moth, vermin, wet or dry rot and similar;<br/> - mechanical or electrical failure.</p> | <p>Section 1</p> |

## Contents Insurance

| Features & Benefits  | Significant Exclusions or Limitations   | Policy Section                    |
|--|---|-----------------------------------|
| <p>Cover for the contents of your home against a range of standard perils including fire, smoke, storm, explosion, lightning, earthquake, flood, theft, attempted theft, escape of water or oil, collision by any vehicle or animal, falling trees, riot and civil commotion, malicious damage, subsidence, heave or landslip.</p> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>- Accidental damage to audio, video and computer equipment;</li> <li>- contents temporarily removed from the home;</li> <li>- contents in outbuildings other than garages;</li> <li>- contents in the open;</li> <li>- replacement external locks if keys are lost or stolen;</li> <li>- spoilage of food in freezers;</li> <li>- money and credit cards;</li> <li>- loss of domestic heating oil and metered water;</li> <li>- business equipment;</li> <li>- accidental loss or damage to pedal cycles;</li> <li>- temporary accommodation following an insured loss;</li> <li>- increased sum insured for Christmas &amp; Wedding gifts;</li> <li>- legal liability as tenant;</li> <li>- legal liability as occupier and in a personal capacity;</li> <li>- legal liability as employer of domestic staff.</li> </ul> | <ul style="list-style-type: none"> <li>- a minimum standard excess of £100, applicable to most claims but raised to £250 for escape of water;</li> <li>- certain loss or damage when your home is unoccupied or unfurnished for more than 60 consecutive days;</li> <li>- limit on valuables up to 33.33% of the contents sum insured;</li> <li>- undamaged items forming part of a set or suite;</li> <li>- living creatures, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts and accessories;</li> <li>- pedal cycles outside the home;</li> <li>- the cost of normal maintenance work;</li> <li>- portable equipment, records, discs, cassettes and similar items or computer software;</li> <li>- up to 20% of the contents sum insured;</li> <li>- up to £2,500 in respect of theft or attempted theft;</li> <li>- up to £1,000;</li> <li>- up to £500;</li> <li>- up to £1,000;</li> <li>- up to £300 and £500, respectively;</li> <li>- up to £1,000;</li> <li>- up to £3,000;</li> <li>- up to £500 per cycle;</li> <li>- up to 20% of the contents sum insured;</li> <li>- 10% of the contents sum insured for each;</li> <li>- up to 20% of the contents sum insured;</li> <li>- limit of liability £2m plus agreed costs;</li> <li>- limit of liability £5m plus agreed costs.</li> </ul> | <p>Section 2</p> <p>Section 4</p> |
| <p>Optional Accidental Damage cover is also available under the Contents section. This will provide any type of accidental damage not specifically excluded.</p>   | <ul style="list-style-type: none"> <li>- an excess of £100;</li> <li>- damage caused whilst home is lent, let, sub let or unoccupied;</li> <li>- wear and tear and loss of value;</li> <li>- moth, vermin, wet or dry rot and similar;</li> <li>- mechanical or electrical failure.</li> </ul>  | <p>Section 2</p>                  |

## Personal Possessions (Away from the Home) Insurance

| Features & Benefits   | Significant Exclusions or Limitations   | Policy Section |
|---|---|----------------|
| This section is an optional extension if the Contents section is operative. Cover is provided for loss or damage to valuables, personal effects and clothing anywhere in the world. | <ul style="list-style-type: none"> <li>- a standard excess of £100;</li> <li>- cover outside of the UK limited to 60 days;</li> <li>- unspecified items limited to £1,000 per item;</li> <li>- contact or corneal lenses;</li> <li>- equipment for mountaineering, pot holing, snow skiing, snow boarding, water skiing, parachuting, hang gliding, paragliding, windsurfing, sailboarding, surfboarding, skin diving and other watersports (unless specified);</li> <li>- sports equipment whilst course of play or in use;</li> <li>- pedal cycle tyres, wheels and accessories unless pedal cycle is lost or damages at the same time;</li> <li>- theft of pedal cycles away from the home, unless in a locked building or locked to a permanent fixture.</li> </ul> | Section 5      |

### Cancellation rights (cooling off period)

If you decide that you do not wish to proceed then you can cancel the policy by notifying your broker or insurance advisor within 14 days of either the date you receive your insurance documentation or the start of the policy period whichever is the later. Provided you have not made a claim we will refund the premium and no fee will be charged if the policy is cancelled in the Cooling Off Period.

### Cancellation by Insured

You may cancel the policy at any time by notifying your broker or insurance advisor. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim. A £15 admin fee will be charged for the insurance that has been in force in the event of cancellation.

### Cancellation by Insurer

We may cancel the policy, provided there is a valid reason for do so, including for example any failure by you to pay the premium by writing to you. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim. A £15 admin fee will be charged for the insurance that has been in force in the event of cancellation.

### FSCS

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they cannot meet their obligations, full details can be found on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### Accessibility

This document and any other documentation in respect of this policy can be provided to you in large font or audio. If you require either of these formats please ask your broker or insurance advisor.

### Law, Jurisdiction and Language

The parties are free to choose the law applicable to the policy. Unless specifically agreed to the contrary the policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. Unless otherwise agreed the language of the policy shall be English.

## **Complaints**

If you have any questions, queries or wish to make a complaint please refer to the policy wording for full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

## **No claim bonus**

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance, we will reduce your no claim bonus accordingly.

## **Mid-term adjustments**

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

## **Claims**

In the event of a claim please refer to the 'How to Make a Claim' section within the Insurer Endorsement on your Policy Schedule.

## **Fees**

Tansar Holdings Limited will charge the following non-refundable Administration and Fraud Protection Fees:

- New Business and Renewal - £15 plus insurance premium tax (IPT)
- All Mid-term Adjustments - £15 plus insurance premium tax (IPT)

There will be no fee charged if the policy is cancelled during the 14 day cooling off period.

## **Family Legal Expenses Policy Summary**

Some important facts about your Family Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd (Us/Our/We).

Your legal costs cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal costs cover applies to you, your spouse and other family members who live with you in your home.

| Features & Benefits  | Significant Exclusions or Limitations  | Policy Section                    |
|--|--|-----------------------------------|
| <p>Legal Expenses of up to £50,000 per claim are covered.</p>  | <p><b>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</b></p> <p><b>It is a key condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</b></p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> <li>▪ Claims which arise, or where proceedings are brought outside of the United Kingdom, the Channel Islands and the Isle of Man</li> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims arising from a dispute between you and someone you live with or have lived with</li> </ul> <p>There is an excess of £250 in respect of all claims under the Property Infringement section</p> | <p>Section 6</p>                  |
| <p><b>Legal costs to pursue:</b></p> <p>Contract claims against a person / organisation providing defective goods or services</p>  | <p>At least £250 plus VAT must be in dispute.</p>  | <p><b>Consumer Pursuit</b></p>    |
| <p><b>Legal costs to defend:</b></p> <p>Contract claims brought by a person to whom private goods have been sold.</p>  | <p>At least £250 plus VAT must be in dispute.</p>  | <p><b>Consumer Defence</b></p>    |
| <p><b>Legal costs to pursue:</b></p> <p>Personal injury claims against the responsible person / organisation</p>   | <p>There is no cover for claims arising from an allegation of clinical or medical negligence.</p>  | <p><b>Personal Injury</b></p>     |
| <p><b>Legal costs to pursue:</b></p> <p>A legal action for damages following clinical negligence resulting in your personal injury or death against the person or organisation responsible</p> | <p>There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.</p>   | <p><b>Clinical Negligence</b></p> |
| <p><b>Legal costs to pursue:</b></p> <p>An action before an employment tribunal for breach of your contract of employment.</p>   | <p>The alleged breach must have occurred at least 90 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 90 days leading up to when the breach of contract first occurred.</p>   | <p><b>Employment Disputes</b></p> |
| <p><b>Legal costs to pursue:</b></p>   | <p>The nuisance or trespass must have occurred at least 180 days after legal costs cover started unless equivalent cover</p>   | <p><b>Property</b></p>            |

|  |   |                                   |
|--|---|-----------------------------------|
| Actions for nuisance or trespass relating to the home.   | was in place continuously for a period of at least 180 days leading up to when the breach of nuisance or trespass first occurred.                         | <b>Infringement</b>               |
| <b>Legal costs to pursue:</b><br><br>Actions against parties causing physical damage to the home.  | There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.     | <b>Property Damage</b>            |
| <b>Legal costs to pursue:</b><br><br>An action arising from a breach of a contract for the sale or purchase of your main home.                           | At least £250 plus VAT must be in dispute.  | <b>Property Sale and Purchase</b> |
| Accountancy fees as a result of an HM Revenue and Customs Full Enquiry.  | Accountancy fees which relate to your business trade or profession.   | <b>Tax</b>                        |
| <b>Legal costs to defend:</b><br><br>Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud.       | There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud. | <b>Personal Identity Fraud</b>    |
| We will pay a daily rate of your income for the time you are off work while attending jury service.  | There will be no cover if costs are recoverable from your employer or the court.  | <b>Jury Service</b>               |
| <b>Legal costs to:</b><br><br>Write to the provider or author of a social media website in order to remove defamatory comments made about you.           | There will be no cover unless you are aged 18 years or over.  | <b>Social Media Defamation</b>    |
| <ul style="list-style-type: none"> <li>• Legal &amp; Tax Helpline 24/7</li> <li>• Lifestyle Counselling Helpline &amp; Online Support Service</li> </ul> |   | <b>All</b>                        |

### **Cancellation rights (cooling off period)**

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance adviser receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

## **To make a claim**

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0344 770 1040** and quote **Tansar – Family Legal Expenses Insurance**.

## **Complaints**

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

## **Our contact details are:**

Arc Legal Assistance Ltd  
PO Box 8921  
Colchester  
CO4 5YD  
Tel – 01206 61500  
Email – customerservice@arclegal.co.uk

## **Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0800 678 1100 or 020 7741 4100.

## **Home Emergency Assistance Policy Summary**

This is a summary of the cover provided under the INTANA Property Emergency Policy. This summary does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## **Insurer**

The insurer of this policy is Great Lakes Reinsurance (UK) SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at <http://www.fsa.gov.uk/register/home.do>

## **Type of Insurance Cover Provided**

This is a Property Emergency Insurance which covers the property notified to Intana as specified in your current schedule of building insurance against Emergency Repairs for the Period of Insurance, subject to the policy terms and conditions.

## Significant Features and Benefits

Your policy includes the following benefits which are explained in detail in the policy document:

| Features & Benefits  | Significant Exclusions or Limitations   | Policy Section |
|--|---|----------------|
| Bursting or sudden leakage of water pipes within Your Property or failure of Your hot water heating                                    | <ul style="list-style-type: none"> <li>Dripping taps or leaking overflows</li> <li>Burst or leaking flexible hoses which are fitted with a stop tap</li> </ul>  | Section 7      |
| Failure of or damage to underground drains or sewers   | Blocked soil or waste pipes from any sanitary or washing facilities   | Section 7      |
| Failure of your Mains Services for which You are legally responsible   | Cesspits or septic tanks or their associated pipe work  | Section 7      |
| Complete failure of your central heating system where this is likely to cause a breach of Health and Safety Regulations                | <ul style="list-style-type: none"> <li>Intermittent or recurring faults</li> <li>Airlocks or system noise</li> <li>Replacement or repair of central heating pumps, room thermostats or radiator valves</li> <li>Any failure where the boiler is over <b>10</b> years old</li> </ul> | Section 7      |
| Damage to, or mechanical failure of, the only accessible toilet or cistern in Your Property which results in complete loss of function | <ul style="list-style-type: none"> <li>Saniflow toilets</li> <li>Cost of replacement ceramics or parts</li> </ul>   | Section 7      |
| Wasp nest, field or house mice or brown rats within or on the main building of Your Property   | Infestations or pests in gardens or outbuildings  | Section 7      |
| Break in or vandalism compromising the security of Your Property   | <ul style="list-style-type: none"> <li>Breakage of internal glass or doors</li> <li>Losses not reported to the police</li> </ul>  | Section 7      |
| Missing or repositioned roof tiles   | Flat or tarpaulin roofs   | Section 7      |

| Significant Conditions & Exclusions |  | Policy Reference  |
|-------------------------------------|--|---|
| Eligibility                         | <ul style="list-style-type: none"> <li>Your Property must be within the mainland of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands</li> <li>heated by not more than a single boiler with an output of no more than 60Kw;</li> </ul> | Meaning of Words – Geographical Limits,<br><br>Meaning of Words –Property |
| Excluded Properties                 | This policy will not cover any bedsits or properties with multiple occupation/ residential or nursing properties   | Meaning of Words – Property   |
| Deferment Period                    | This policy does not cover an Emergency which happens before the cover starts or within 28 days of the first inception of this insurance. This exclusion doesn't apply to a policy that has renewed.   | Your Cover – What is not covered  |
| Service and Maintenance             | All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidance.   | Policy Condition 3  |
| Unoccupied Property                 | This policy does not cover any claim where the Property is Unoccupied for 60 consecutive days or more  | Policy Exclusions – 6   |
| Electrical Equipment                | This policy does not cover any claim relating to burglar/fire alarms, CCTV, fire, security or surveillance systems or to swimming pools, ponds and fountains.  | Policy Exclusions – 7   |



## **Policy Limits**

We will pay up to a maximum of £500 for any one claim including VAT for call out charges, labour, parts and materials.

The maximum amount that we will pay during any Period of Insurance is £2,500 including VAT.

## **Duration of Cover**

This policy of insurance will run for the period shown on Your policy schedule.

## **Cooling off Period**

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to You any Premium You have paid to Us. In the case of renewals We will refund to You any Premium You have paid to Us less any payments We have made.

## **Claim Notification**

In the event of a Property Emergency, please phone 01444 446 333. We will then advise you how to proceed and protect your property.

## **Your Right to Complain**

Our Promise of Service: We aim to provide a first class service at all times. However, If You have a complaint You should contact Us in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone Us on 01444 442 010 or email Us at [quality@intana-assist.com](mailto:quality@intana-assist.com)

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

## **Financial Services Compensation Scheme**

Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) SE are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.