

EUROPLAN

FOR INSURANCE OF PROPERTY IN EUROPE

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request.

INSURER

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC.

SIGNIFICANT FEATURES AND BENEFITS

This insurance provides the following coverage:

Household insurance cover.

This insurance only relates to those sections of the insurance which you request and we agree to insure.

Buildings: As defined in the policy and specified in the schedule

Contents: As defined in the policy and specified in the schedule

Public Liability: As defined in the policy and specified in the schedule

Buildings and **Contents** are covered for loss or damage caused by:-

- Fire, Lightning or Explosion
- Aircraft and other Flying Devices
- Storm, Flood
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip (maximum sum insured £200,000)
- Falling Trees
- Earthquake

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1) Contents Cover

Unless otherwise agreed by us, the following exclusions apply to contents:-

- money and credit cards
- deeds and registered bonds and other personal documents
- stamps or coins forming part of a collection
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £500 or 10% of the sum
- insured for contents whichever is the lesser
- domestic oil in fixed fuel oil tanks
- metered water
- motor vehicles (other than garden machinery as agreed), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- computer software

2) Policy Excess

The standard policy excess is £50. This increases to £100 if the claim occurs after the property has been left unoccupied for 21 days or more. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. For claims resulting from Earthquake the excess is £300. Any specific excesses that may be applied will be advised to you.

3) Tell us about any changes in occupancy of the home

You must tell (the insurance broker who sold you this insurance) of any changes to the use of the home as a permanent private residence. Letting the home to someone else, or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

4) **Tell us about any changes to the home**

You must tell (the insurance broker who sold you this insurance) before you start any structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

Mains Warranty

In the event that the property is left unoccupied for 21 days or more it is warranted that all services be turned off at the mains unless otherwise agreed by the underwriter.

How We Settle Your Claim

- Buildings - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.
- Contents - Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of a total loss or destruction of any article, we will pay the cost of replacing the article as new.
This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.
- Personal - We will at our option either repair, replace or pay for any article lost or damaged.
Possessions

PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

If you decide that you do not wish to proceed then you can cancel this insurance by writing to the insurance broker who sold you this insurance within 14 days of either:-

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

We may cancel your insurance by sending 14 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.

CLAIMS

If you believe that you have a claim under this insurance, you should notify Merlin Commercial and Complex, J R Clare Claims Handling Unit, International House, 82-86 Deansgate, Manchester, M3 2ER Tel: 0161 835 5547.

COMPLAINTS

If you wish to make a complaint concerning this insurance you should contact the Compliance Officer either in writing at Andrew Copeland Insurance Consultants Ltd, 230 Portland Road, London, SE25 4SL or by telephone on 0208 656 3367 – internal complaints handling procedures are available upon request.

In the event that you remain dissatisfied you can refer the matter to The Compliance Officer, Great Lakes Reinsurance (UK) PLC, Plantation House, 30 Fenchurch Street, London, EC3M 3AJ.

Complaints that cannot be resolved by Great Lakes Reinsurance (UK) PLC may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

COMPENSATION

Great Lakes Reinsurance (UK) PLC are covered by the Financial Services Compensation Scheme, you may be entitled to compensation from the Scheme if the Underwriters are unable to meet their obligations to you under this contract. General insurance products are normally covered for 100% of the first £2,000 and 90% of the remainder of the claim, with no upper limit. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website: www.fscs.org.uk.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. However, unless specifically agreed to the contrary this insurance shall be subject to English Law.

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