



## Your Regal Home Insurance Policy Summary

### Important telephone numbers

#### House Insurance claims numbers

If your insurance is with AXA, please telephone **0870 010 1094**

If your insurance is with RSA, please telephone **0845 070 3837**

If your insurance is with BRIT, please telephone **0800 587 6713**

If your insurance is with Sterling, please telephone **0845 272 3499**

#### Additional protection claims numbers

Garden Cover, please telephone **0870 010 1094**

Legal Protection Cover, please telephone **01603 779285**

Home Emergency Cover, please telephone **01603 779293**

In order to maintain a quality service, telephone calls may be monitored or recorded.

Important information you  
need to know about your  
home insurance

[www.regalinsurance.co.uk](http://www.regalinsurance.co.uk)



# Regal

For people with more to protect

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This policy summary does not contain full details and conditions. The information given in this policy summary is only a summary of the cover provided. For full conditions, please see your policy wording. This policy is underwritten by the insurer stated in your policy/quote schedule.

## Features and benefits

Contents worldwide	Limits
Cover for accidental loss or damage to your contents while in your home or while temporarily removed anywhere in the world. Contents includes general furniture and furnishings electrical appliances personal effects money and valuables.	<b>The contents sum insured shown in your policy schedule</b>
New acquisitions of contents are automatically covered providing we are notified within 30 days of the date you acquired them.	<b>£5,000 per item</b>
Your contents sum insured is automatically increased in respect of gifts food and provisions for the 30 days before and after a religious festival and for you or your family's wedding or civil partnership.	<b>10% of the contents sum insured</b>
Accidental loss of metered water and domestic heating oil.	<b>£2,500</b>
Alternative accommodation for you your family and your domestic pets.	<b>25% of the contents sum insured</b>
Replacement of locks following theft of keys to external doors or windows.	<b>Up to the contents sum insured</b>
An allowance within the contents sum insured for business equipment and business stock.	<b>£15,000 - business equipment Including £1,000 business stock</b>
Worldwide personal liability insurance including damage arising from your occupation of the insured property.	<b>£2,500,000</b>
Credit card liability as a direct result of it being stolen.	<b>£10,000</b>
Liability to domestic staff.	<b>£5,000,000</b>

Buildings	Limits
Loss or damage including accidental damage to the buildings.	<b>The buildings sum insured shown in your policy schedule</b>
Alternative accommodation for you, your family and your domestic pets.	<b>25% of the buildings sum insured</b>
Necessary trace and access costs towards finding the source of damage to the home.	<b>£5,000</b>
Property owner's liability.	<b>£2,500,000</b>

## Significant or unusual exclusions or limitations

<b>General</b>	You can find full details where shown below
The standard excesses and any increased amount you have agreed to pay.	<b>Each section of the policy booklet or in your policy schedule</b>
Riot or civil commotion outside the United Kingdom the Isle of Man or the Channel Islands confiscation sonic bangs radioactive contamination war risks terrorism reduction in market value date change pollution and contamination.	<b>General exclusions</b>
<b>Contents worldwide</b>	
The limit for any one valuable or personal effect is £5,000 unless specified in your policy schedule.	<b>Contents worldwide 'What is the most we will pay'</b>
The limit for any one claim for total valuables will be 50% of the contents sum insured.	
Money is limited to £1,500 in the home and £500 outside of the home.	
Theft or attempted theft of jewellery and watches from the home is limited to £25,000 unless in a locked safe or being worn or carried.	
Personal effects and valuables removed from the home are restricted to £10,000 for theft unless they are being worn used or carried.	
Loss or damage to contents in the open on the land belonging to the home. Up to £5,000	
Student belongings temporarily removed from the home to a room in a college or university halls of residence are limited to £5,000 in respect of theft or attempted theft.	
Theft or attempted theft of contents from any outbuilding. Up to £10,000	
The stone settings of any item of jewellery over £5,000 in value must be examined by a jeweller once every three years and any defect remedied immediately.	<b>General condition 5</b>
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.	<b>Contents worldwide What items are not covered</b>
Theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked.	<b>Contents worldwide Cover 1 Loss and accidental damage 'What is not covered'</b>
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) caused by malicious people escape of water or theft.	
Chewing scratching tearing or fouling by domestic animals.	
Damage caused by any gradually operating cause or wear and tear.	
Personal liability arising from any trade business profession or employment.	<b>Contents worldwide Cover 8 Personal liability 'What is not covered'</b>

## Significant or unusual exclusions or limitations (continued)

<b>Buildings</b>	You can find full details where shown below
Chewing, scratching, tearing or fouling by domestic animals.	<b>Buildings Cover 1 Loss and accidental damage</b>
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy) to fixed glass and by malicious people escape of water or theft.	
Damage caused by any gradually operating cause or wear and tear.	

### Duration

This is an annually renewable policy.

### Cancelling your cover

If you cancel your policy within 14 days of receiving your policy documents and cover has not commenced you will be entitled to a full refund of any premiums paid. If the cover has commenced you will be charged for the time you have been insured, except where you have already made a claim under your policy, when no refund is due. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you cancel your policy after this 14 day period we will charge a percentage of the total premium paid, depending on when you cancel. If a claim has been made in the current period of insurance, no refund will be due.

If we cancel your policy we will give you 7 days written notice and we will retain an amount of your premium in proportion to the time you have been on cover. If a claim has been made in the current period of insurance, no refund will be due.

### Administration Fee

If you make any changes to your policy or cancel it during the period of cover you may incur an administration fee of up to £30.

### Non Payment of Premiums

If you pay by instalments and you fail to make a payment we will cancel your policy from the date the payment was due. You will remain liable for the difference between the premium you owe and the amount you have actually paid. If you have made a claim against your policy you will be liable for the full premium.

### Claim notification

To make a claim, please check your policy schedule to establish the name of your insurer. Once you have done this, please call the relevant insurer on the telephone number as shown on the back page of this policy summary.

### How to complain

At Regal Insurance, we pride ourselves on our customer service. However, should you have cause for complaint, please contact us on the number provided in your policy documentation, or by writing to the Customer Care Manager, Merck House, Seldown Lane, Poole, Dorset, BH15 1TW.

If you are dissatisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, or by telephoning 0845 080 1800.

### Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). The level of compensation differs depending on the type of cover:

- Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim
- Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from: Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail enquiries@fscs.org.uk

## FamilyPlus Legal Policy Summary

Your schedule will show if this section is in force

### Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

### Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is administered by Motorplus Limited (trading as Familyplus) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited, Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Some important facts about your insurance 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.

Your cover is valid until the renewal date of the household or contents policy to which this cover is annexed, or for a maximum period of one year.

### Significant features and benefits

#### Legal Expenses Cover

This policy covers legal and professional fees, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings in respect of any of the following insured incidents:

- Your death or personal injury.
- An infringement of your legal rights arising from your ownership or occupation of your permanent place of residence, problems arising from buying or selling it or nuisance or trespass at your permanent place of residence.
- Claims arising from physical damage to your personal property, or the purchase, hire, leasing or sale of personal or private goods, or the provision of services for your private or personal use.
- Disputes arising from your contract of employment.

#### Helpline

We provide a 24 hour, seven days a week helpline service

#### Legal Advice Service

We will give you confidential legal advice over the phone on any personal legal problem, under the laws of the EU, the Isle of Man, the Channel Islands and the EEA.

Helpline services are also available for UK Tax Information, Domestic Emergencies, Medical and Health Information and Pet Assistance.

### Significant Exclusions or Limitations

The policy does not cover:

- The first £250 for Real Property claims and the first £50 of any other claim.
- Any claim relating to:
- Any road traffic accident

- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
- Planning, construction or structural alteration of any buildings or parts of them.
- Subsidence, shrinkage, ground heave, landslip, mining or quarrying.
- Any building or land other than your principal home.
- Any motor vehicle owned or used by, or hired or leased by you.
- The settlement payable under an insurance or other policy.
- Alleged dishonesty or alleged violent behaviour.
- Divorce, judicial separation or cohabitation.
- Your business, profession or trade.
- Written or verbal remarks which damage your reputation.

### Cancellation Right

See 'Cancelling your cover' on page 4.

### Making a Claim

Call FamilyPlus on 01603 779 285. Please quote the following policy reference: FamilyPlus (to be quoted at all times).

### How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of FamilyPlus at the following: FamilyPlus, Kircam House, Whiffler Road, NORWICH NR3 2AL Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity as a Micro-Enterprise, or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Tel: 0845 080 1800 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

### Compensation scheme

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the

claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS.

### Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note

that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

## Home Emergency Policy Summary

### Your schedule will show if this section is in force

The information given in this policy summary is only a summary of the cover provided. For full conditions, please see your policy wording.

This policy is underwritten by Europ Assistance Insurance Ltd, Sussex House, Perrymount Road, Haywards Heath RH16 1DN.

This policy provides you with access to a 24-hour emergency helpline for the following insured products:

- Home Emergency

### Significant features and benefits

Advise you how to protect yourself and the property immediately.

Organise and pay up to £300 (including VAT) for call out, labour, parts and materials to carry out the emergency repairs or, if at a similar expense, a permanent repair.

### Significant or unusual exclusions or limitations

Claims not reported via the 24-hour emergency helpline and not authorised in advance (see insurance certificate).

Any replacement costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units of macerators.

Inoperative toilet flushers when the existence of a second toilet means that the problem is not an emergency.

Any boiler or warm air unit must be under fifteen years old.

The complete list of exclusions and conditions are available in the policy wording, sections 7 to 11 and 19.

This contract is valid for one year and is renewable.

### Cancelling your cover

See 'Cancelling your cover' on page 4.

### Claim notification

To obtain emergency assistance in the UK, contact the 24-hour emergency helpline on: **01603 779293**.

### How to complain

If your complaint relates to the service you experienced as a result of a claim, and you feel the matter has not been resolved satisfactorily, you should contact the Chief Executive, Family Plus, Kircam House, Whiffler Road, Norwich, NR3 2JJ.

In the unlikely event that you are not satisfied with the response from Family Plus, you can refer the matter to: Chief Executive, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN or telephone 0845 080 1800. The existence of these procedures does not affect your right to take legal proceedings.

### Financial Services Compensation Scheme (FSCS)

Europ Assistance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should the firm not be able to meet its liabilities. Further information can be obtained from either Home Hotline Ltd or on [www.fscs.org.uk](http://www.fscs.org.uk)

## Garden Cover Policy Summary

### Your schedule will show if this section is in force

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

### Insurer

This policy is underwritten by AXA Insurance UK plc.

### Significant features and benefits

Loss or damage to fences, gates, hedges, lawns, patios, plants, ponds, rockeries, trees and walls that you own and are kept within the boundaries of your home caused by:

1. storm.
2. flood.
3. lightning or explosion.
4. theft.
5. fire.
6. television aerials, satellite dishes and tiles falling from the building.
7. malicious damage caused by any other person other than you or your family.
8. accidental damage caused by any other person other than you or your family.
9. branches falling from trees.
10. wild animals.

We will not pay more than £750 for any claim or series of claim arising from any one event or one source or original cause.

### Significant or unusual exclusions or limitations

1. The amount of the excess shown in the schedule.
2. Loss or damage to trees or plants not caused by theft.
3. Damage caused by domestic animals, birds or pets.
4. Damage caused by frost.
5. Damage caused by subsidence, landslip or heave.
6. Damage caused by light or atmospheric conditions.
7. Damage caused by climatic conditions.
8. Damage caused by insects or vermin.
9. Damage caused by rot, mildew, fungus or poisoning.
10. Property being confiscated or destroyed by any government, public or local authority.
11. Liability of any kind.
12. Loss or damage to fish/other creatures/animals.
13. Loss or damage caused in connection with your trade or business profession.
14. Loss or damage that is not directly associated with the incident that caused you to claim.
15. Any items covered by any other insurance.

### Cancelling your cover

See 'Cancelling your cover' on page 4

### Duration

This is an annually renewable policy.

### Claim notification

To make a claim, please contact the claims telephone number shown on the policy schedule.

### How to complain

At Regal Insurance, we pride ourselves on our customer service. However, should you have cause for complaint, please contact us on the number provided in your policy documentation, or by writing to the Customer Care Manager, Merck House, Seldown Lane, Poole, Dorset, BH15 1TW.

If you are not satisfied with the way your complaint has been dealt with, you should contact your insurer, the details of which will be shown on your policy schedule. The address of your insurer can be obtained from Regal Insurance.

If you are dissatisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, or by telephoning 0845 080 1800.

### Financial Services Compensation Scheme (FSCS)

All insurers are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- compulsory insurance is covered in full.
- non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)