



Your Regal Home Insurance Policy Summary

Important telephone numbers

Regal Platinum Insurance claims numbers

If your insurance is with RSA, please telephone	0845 026 0467
If your insurance is with AXA, please telephone	0870 010 1094
If your insurance is with BRIT, please telephone	0800 587 6713
If your insurance is with STERLING, please telephone	0845 272 3499
If your insurance is with TOWERGATE UNDERWRITING HOUSEHOLD, please telephone	01708 777 873

Regal Gold Insurance claims numbers

If you have a Regal Gold Policy please refer to your policy schedule for the claims telephone number.

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
Key Cover, please telephone	0800 519 1211
Utility Safeguard, please telephone	01603 779288

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

Important information you
need to know about your
home insurance

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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.

Platinum features and benefits

Contents Platinum	Limits
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	The contents sum insured shown in your policy schedule
New acquisitions of contents are automatically covered providing we are notified within 30 days of the date you acquired them	£5,000 per item
Jewellery and watches walk out cover; automatic new acquisitions extension for these items providing we are notified within 30 days of the date you acquired them	£10,000 per item
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	10% of the contents sum insured
Accidental loss of metered water and domestic heating oil	£2,500
Alternative accommodation for you your family and your domestic pets	25% of the contents sum insured
Replacement of locks following theft of keys to external doors or windows	Up to the contents sum insured
An allowance within the contents sum insured for business equipment and business stock	£15,000 - business equipment Including £1,000 business stock
Worldwide personal liability insurance including damage arising from your occupation of the insured property	£2,500,000
Credit card liability as a direct result of it being stolen	£10,000
Liability to domestic staff	£10,000,000

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

Platinum significant or unusual exclusions or limitations

General
The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on your policy schedule
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
Contents Platinum
The limit for any one valuable or personal effect is £5,000 unless specified in your policy schedule
The limit for any one claim for total valuables is stated in your policy schedule
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, unless otherwise stated in your policy schedule
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
Theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy wording) caused by malicious people, escape of water and oil or theft
Chewing, scratching, tearing, vomiting 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
Buildings Platinum
Chewing, scratching, tearing, vomiting or fouling by domestic animals
Loss or damage occurring while the home has been unoccupied or unfurnished (see definitions within the policy wording) to fixed glass and by malicious people, escape of water and oil or theft
Damage caused by any gradually operating cause or wear and tear

Gold features and benefits

Contents Gold	Limits
Loss or damage to you or your family's contents while they are in the home. The following causes are covered; Fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water or oil, malicious damage, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes	£75,000
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	10% of the contents sum insured
Accidental loss of metered water and domestic heating oil	£1,000
Alternative accommodation for you, your family and domestic pets	20% of the contents sum insured
Replacement of locks following theft of keys to external doors and windows	£250
Public liability insurance including damage arising from your occupation of the insured property	£2,000,000
Credit card liability as a direct result of it being stolen from the home	£500
Liability to domestic staff	£5,000,000
Contents Gold Personal Possessions	Limits
Loss or damage to personal possessions anywhere in United Kingdom, Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean or, anywhere else in the world for up to 90 days during any one period of insurance.	£5,000
Pedal Cycles (optional extended cover for Gold Policies)	Limits
Loss or damage to pedal cycles away from the home anywhere in the United Kingdom, Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean or anywhere else in the world for up to 90 days during any one period of insurance (your policy schedule will show if you have selected this cover).	shown in the policy schedule
Contents Gold Accidental Damage	Limits
Accidental loss or damage to contents whilst in the home	up to contents sum insured
Buildings Gold	Limits
Loss or damage to the buildings	£500,000
Alternative accommodation for you, your family and domestic pets	20% of the buildings sum insured
Necessary trace and access costs towards finding the source of damage to the home	£1,000
Property owner's liability	£2,000,000
Buildings Gold Accidental Damage	Limits
Accidental damage to the buildings (your policy schedule will show if this section is in force)	up to buildings sum insured

Gold significant or unusual exclusions or limitations

General
The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule
Riot or civil commotion outside the United Kingdom the Isle of Man or the Channel Islands confiscation or sonic bangs, radioactive contamination, war risks terrorism, reduction in market value, date change, pollution and contamination
Contents Gold
The limit for any one valuable or personal effect in the home is £5000 unless specified in your policy schedule
The limit for any one claim for total valuables in the home is £20,000
Money is limited to £500 in the home
Loss or damage to contents in the open on the land belonging to the home. Up to £500
Student belongings temporarily removed from the home to a room in a college or university halls of residence are limited to £750 in respect of theft or attempted theft
The stone settings of any item of jewellery over £5000 in value must be examined by a jeweller once every three years and any defect remedied immediately, unless otherwise stated in your policy schedule
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
Theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked
Loss or damage occurring whilst the home has been unoccupied or unfurnished (see definitions within the policy wording) caused by malicious people, escape of water and oil or theft
Chewing, scratching, tearing, vomiting, or fouling by domestic animals
Damage caused by any gradually operating cause or wear and tear
Public liability arising from any trade, business, profession, or employment
Loss or damage to valuables, money, business equipment left in the open at the insured property
Pedal cycles away from the home (optional cover is available under separate pedal cycles extension)
Contents Gold Personal Possessions
Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked
Theft from an unlocked hotel room
Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them
Pedal cycles (optional cover is available under separate pedal cycles extension)
Pedal Cycles (optional extended cover for Gold Policies)
By theft or any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or motor vehicle
Buildings Gold
Chewing, scratching, tearing, vomiting or fouling by domestic animals
Loss or damage occurring whilst the home has been unoccupied or unfurnished (see definitions within the policy wording) caused by malicious persons, escape of water and oil, theft and accidental breakage to mirrors, fixed glass and sanitary ware
Damage caused by any gradually operating cause or wear and tear

Regal Match Cover

Regal Match (applicable to Platinum Policies when included)

We treat an individual item of a matching set of items or suite of furniture or sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for undamaged companion pieces. If a carpet is damaged beyond repair we will only pay to have the damaged carpet replaced. We will not cover undamaged carpet in adjoining rooms. If your valuables are lost or damaged, and the lost or damaged item is part of a pair or set and we cannot repair or replace the damaged item, we will replace the pair or set as new and retain the undamaged/remaining item(s).

Enhanced cover may be available at an extra charge, details of this is shown to the right.

Regal matching items (applicable to Gold & Platinum Policies when Regal Match is not included)

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. We will pay you for individual damaged items but not for undamaged companion pieces. Where carpeting is

damaged beyond repair only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Regal Match (Extended cover for Platinum Policies only)

Your policy schedule will show if you have selected this additional cover

We will pay for the cost of any undamaged items of buildings or contents (including personal effects, valuables, fine art, antiques and collectables) forming part of a pair, set, suite or other item of a uniform nature or design when:

- Insured damage happens to a specific part
- Replacements cannot be matched and/or repair cannot be carried out satisfactorily.

Where appropriate, we will pay the reduction in value following the loss.

The maximum amount we will pay for any one claim is £10,000 (other than for unspecified valuables where the limit is £5000).

You must also be willing to surrender the undamaged part(s) of the pair, set or suite if requested by us to do so.

General Conditions

Duration

This is an annually renewable policy.

Cancelling your cover

To cancel your cover you must notify us by calling our customer services department or by writing to us.

If the cover has not yet commenced you will be entitled to a full refund of any premiums paid.

If you cancel your policy within 14 days of receiving your policy documents you will be charged for the time you have been insured plus an administration fee of £25.

If you cancel your policy after this time the administration fee will be £35.

If we cancel your policy, for any reason other than defaulted payments, we will give you 7 days written notice and we will retain a proportion of your premium to cover the time your policy has been in force.

Cancelling your Direct Debit at the bank does not suffice as cancelling your policy and you will remain liable for any charges incurred up until the point that we identify that you have defaulted on a payment and automatically cancel your policy.

If you have made a claim against your policy you will remain liable for the total premium.

Administration Fee

If you make any changes to your policy during the period of cover you may incur an administration fee of £25.

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 policy schedule will show if you have selected this cover

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 Motorplus Limited and Qdos Broker & Underwriting Services Limited and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited.

Motorplus Limited, UK Underwriting Limited and Ageas 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 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 6.

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

See 'How to Complain' on page 6.

Compensation scheme

Ageas 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 policy schedule will show if you have selected this cover

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 6.

Claim notification

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

How to complain

See 'How to Complain' on page 6.

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

Garden Cover Policy Summary

Your policy schedule will show if you have selected this cover

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 6.

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

See 'How to Complain' on page 6.

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

Utility Safeguard Policy Summary

Your policy schedule will show if you have selected this cover

Introduction

Some important facts about your Pipe Cover 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.

Your cover is valid for one year.

Insurer: Ageas Insurance Limited

Significant features and benefits

Cover

This policy provides cover for up to £3000 (including VAT) in the event that:

1. an underground water supply pipe to your property becomes blocked or leaks; or
2. you have a leak within your property's internal gas supply; or
3. you have a complete failure of the electrical wiring system at your property.

In addition, if your property is rendered uninhabitable for more than 48 hours as a result of one or more of the incidents 1, 2 and 3 above, the policy provides up to £125 including vat per night (maximum £500 including vat) for hotel costs if there is nowhere else you can go.

Cover extends to the United Kingdom, Isle of Man and Channel Islands.

Claims line – A 24 hour, seven days a week telephone claims service is provided.

Significant exclusions or limitations

The policy does not cover:

- Pipes which are not your responsibility;
- internal or external pipes after the internal stop tap;
- costs arising from interruption or disconnection of the mains gas or electricity supply;
- electrical items which need replacement as a result of gradual degradation or wear and tear;
- replacement or upgrade necessary due to changes in the law.

Cancellation Right

See 'Cancelling your cover' on Page 6.

Making a Claim

Call the Claims helpline on 01603 779288.

The following information will be required:

- Your name.
- Your address.

How to make a complaint

See 'How to complain' on Page 6.

Compensation scheme

Ageas 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 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim.

You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998.

We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

About this Policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited. Motorplus Limited is regulated by the Ministry Of Justice in respect of regulated claims management activities.