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Your Policy Summary

Please read this document carefully which provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

Features of a NatWest Home Insurance Policy

The Home or Landlord's Policy you have purchased is underwritten by UK Insurance Limited and will run for 12 months. Your policy schedule will show which of the following sections of cover you requested.

Option 1 Home Insurance

Section 1 – Buildings	Section 2 – Contents
What is covered:	
<ul style="list-style-type: none">• Your home and its walls, roofs, drives, patios• Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes• Outbuildings including sheds, garages	<ul style="list-style-type: none">• Household goods, including non-permanent fixtures and fittings like carpets, curtains• Personal belongings in the home, garages and sheds• Money in the home up to £300

Paragraph A – Loss or Damage	
What you are covered for:	
<ul style="list-style-type: none">• Fire• Storm or Flood• Water or oil escaping• Theft• Vandalism or malicious acts• Subsidence	<ul style="list-style-type: none">• Fire• Storm or Flood• Water or oil escaping• Theft• Vandalism or malicious acts

Paragraph B – Extra Cover
Extra benefits included as standard:

Section 1 – Buildings	Section 2 – Contents
<ul style="list-style-type: none"> • Damage to plumbing installation by frozen or burst pipes • Accidental breakage of windows or fixed sanitary ware • The reasonable cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to £25,000) • The cost of damage resulting from a forced entry by the emergency services (up to £1,000) • The cost of tracing and accessing any part of the buildings to find and repair the source of a leak (up to £5,000) • Replacement door locks and keys if your keys are lost or stolen, up to £1,000 	<ul style="list-style-type: none"> • Accidental damage to TV 's, videos, audio and home computer equipment • Contents temporarily removed to another home up to £5,000 • Replacement door locks and keys if your keys are lost or stolen, up to £1,000 • Contents in the garden up to £500 • The reasonable cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 20% of the sum insured) • Freezer contents up to £500 (Paragraph D – Frozen Foods) • Replacing purchased or downloaded information stored on home entertainment equipment and mobile phones up to £1,500

Paragraph C – Accidental Damage Cover
(Optional Extra)

<ul style="list-style-type: none"> • Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor 	<ul style="list-style-type: none"> • Extra cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture
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Summary of Exclusions and Limits

Please refer to your policy document for full details

Section 1 – Buildings	Section 2 – Contents
<p>Your policy will not pay for the following if caused by any paying guest or tenant:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Accidental breakage of fixed glass or sanitary ware • Accidental damage 	<p>Your policy will not pay for the following if caused by any paying guest or tenant:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Accidental breakage of mirrors and glass • Accidental damage to TV's, videos, audio and home computer equipment • Accidental damage

Summary of Exclusions and Limits (continued)

Section 1 – Buildings	Section 2 – Contents
<p>After your home has been unoccupied for more than 60 days in a row your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Water or oil escaping • Damage to plumbing installation by frozen or burst pipes • Accidental breakage of fixed glass and sanitary ware <p>Domestic pets:</p> <ul style="list-style-type: none"> • Your policy will not pay for accidental damage caused by domestic pets 	<p>After your home has been unoccupied for more than 60 days in a row your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Water or oil escaping • Contents in the garden • Accidental breakage of mirrors and glass • Accidental damage to TV 's, videos, audio and home computer equipment • Freezer contents (Paragraph D – Frozen Foods) <p>Domestic pets:</p> <ul style="list-style-type: none"> • Your policy will not pay for accidental damage caused by domestic pets <p>Business equipment:</p> <ul style="list-style-type: none"> • Your policy will not pay for property (including money) held or used for any profession, business or employment, other than business equipment owned by you and used to conduct business at your home up to £5,000 in total. <p>Valuables in the Home limit (Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps or coins or medals.)</p> <ul style="list-style-type: none"> • Please refer to your policy schedule for details of the limit applicable to your policy. <p>Single article limit</p> <ul style="list-style-type: none"> • £2,000

Excess

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Paragraph A9 – Subsidence	£1,000 or £2,000 Refer to your policy schedule	Paragraph B11 – Household removal	£25
Paragraph C – Accidental Damage	£25	Paragraph C – Accidental Damage	£25

Section 3 – Personal Possessions (Optional Extra with Contents)

What is covered:	Paragraph A – Loss or damage What you are covered for:	Paragraph B – Extra cover Extra benefits included as standard:
Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment and money	<ul style="list-style-type: none"> • Accidental loss • Accidental damage • Theft <p>Anywhere in the United Kingdom and for up to 60 days elsewhere in the world</p>	<ul style="list-style-type: none"> • Money up to £300 • Credit cards up to £500

Summary of Exclusions and Limits

Please refer to your policy document for full details

Section 3 – Personal Possessions (Optional Extra with Contents)

Paragraph A – Loss or Damage	Your policy will not pay for: <ul style="list-style-type: none">• Theft from an unattended vehicle unless the item is hidden from view in the vehicle and violence and force is used to enter the vehicle• Property held or used for any profession, business or employment• Pedal cycles (optional cover available under Section 4).
Paragraph B1 –Money Paragraph B2 –Credit cards	Your policy will not pay for: <ul style="list-style-type: none">• Credit cards or money held or used for any profession, business or employment.
Excess	
A £50 excess (or your voluntary excess, whichever is higher,) is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.	

Section 4 – Pedal Cycles (Optional Extra with Contents)

Paragraph A – Loss or Damage What you are covered for:	Summary of Exclusions and Limits (paragraph A) Please refer to your policy document for full details
<ul style="list-style-type: none">• Accidental loss• Accidental damage• Theft Anywhere in the United Kingdom and for up to 60 days elsewhere in the world	<ul style="list-style-type: none">• Theft when the cycle is unattended unless the cycle is in a locked building or immobilised by a security device• Loss or damage while the cycle is being used for racing, pacemaking or trials
Excess	
A £15 excess is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.	

Section 5 - Family Legal Protection (Optional Extra)

<ul style="list-style-type: none">• 24hr advice/claim line –access to legally qualified staff to advise you on any private legal problem, and for reporting a claim• Up to £100,000 legal costs for:<ul style="list-style-type: none">- Personal Injury claims- Contractual disputes- Property disputes- Employment disputes- Salary while you attend jury service- Tax Protection- Inheritance Disputes- Legal Defence- Motoring Prosecution
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Section 6 – Home Emergency (Optional Extra)

(please note that this cover does not apply to properties in the Scilly Isles or the Scottish Islands)

What You are covered for:

Up to £500 for call-out, labour and parts in the event of an Emergency at Your Home, which if not dealt with quickly will:

- Make Your Home unsafe or insecure
- Cause damage to Your Home and its Contents; or
- Leave Your Home with a total loss of heating, lighting or water

Summary of Exclusions and Limits

Please refer to your policy document for full details

We will not pay for:

- Boilers over 10 years old or with an output exceeding 60KW
- Underfloor heating, solar heating systems or warm air systems
- Loss or damage after Your Home has been Unoccupied for more than 30 days in a row
- Any loss or damage which occurs during the first 14 days of cover following the start of your Home Emergency cover
- The cost of Emergency Assistance if the Main Source of Heating in Your Home has not been inspected or serviced by a qualified person within the previous 12 months

Option 2 Landlord's Insurance

Section 1 – Buildings	Section 2 – Contents
What is covered:	
<ul style="list-style-type: none">• Your let property and its walls, roofs, drives, patios• Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes• Outbuildings including sheds, garages	<ul style="list-style-type: none">• Household goods, domestic furniture, carpets and furnishings belonging to you or for which you are responsible

Paragraph A – Loss or Damage

What you are covered for:

<ul style="list-style-type: none">• Fire• Storm or Flood• Water or oil escaping• Theft• Vandalism or malicious acts• Subsidence	<ul style="list-style-type: none">• Fire• Storm or Flood• Water or oil escaping• Theft• Vandalism or malicious acts
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Paragraph B – Extra Cover
Extra benefits included as standard:

Section 1 – Buildings	Section 2 – Contents
<ul style="list-style-type: none"> • Damage to plumbing installation by frozen or burst pipes • Accidental breakage of windows or fixed sanitary ware • The reasonable cost of alternative accommodation while insured repairs are carried out if let property is unfit to live in (up to £25,000) • The cost of damage resulting from a forced entry by the emergency services (up to £1,000) • The cost of tracing and accessing any part of the buildings to find and repair the source of a leak (up to £5,000) 	<ul style="list-style-type: none"> • Contents temporarily removed to another home (up to £5,000) • Replacement door locks and keys if your keys are stolen (up to £250). • Loss of or damage to Contents within the communal areas of your let property up to £5,000. • The cost of temporary storage of the Contents if the let property is unfit to live in (up to 10% of the Contents sum insured).

Summary of Exclusions and Limits

Please refer to your policy document for full details

Section 1 – Buildings	Section 2 – Contents
<p>Your policy will not pay for the following if caused by any resident, their family or their guests:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts <p>Your policy will not pay for the following if caused by any family member:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts <p>After your let property has been untenanted for more than 60 days in a row your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Water or oil escaping • Damage to plumbing installation by frozen or burst pipes • Accidental breakage of fixed glass and sanitary ware <p>Domestic pets: Your policy will not pay for damage caused by domestic pets.</p>	<p>Your policy will not pay for the following if caused by any resident, their family or their guests:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts <p>Your policy will not pay for the following if caused by any family member:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts <p>After your let property has been untenanted for more than 60 days in a row your policy will not pay for:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Vandalism or malicious acts • Water or oil escaping • Contents in communal areas • Accidental breakage of glass <p>Domestic pets: Your policy will not pay for damage caused by domestic pets.</p>

Excess

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Section 1 Buildings	Section 2 Contents
<p>Paragraph A9 – Subsidence £1,000 or £2,000. Please refer to your policy schedule.</p> <p>Paragraph B3 – Glass and Sanitary ware £50</p>	<p>Paragraph B6 Household Removal £50.</p> <p>Paragraph B3 – Glass and Sanitary ware £50</p>

Landlord's Legal Protection

24 hour advice/claim line- access to legally qualified staff to advise you on any matter relating to your rights, duties and responsibilities as Landlord of the let property, and for reporting a claim.

Legal costs up to £50,000 for:

- Property Protection
- Repossession
- Legal Defence
- Contract Disputes
- Full or Aspect Enquiries

We will not pay for the following:

Repossession

Any dispute with Your Residents where the Date of Incident is within the first 90 days of the start of this cover. Any claim if You have not given the Resident the correct notice that You want possession of the Let Property

Legal defence

Any claim which leads to you being prosecuted for infringement of the Road Traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

Contract Disputes

Any claim relating to a disputed amount of less than £250.

Claims for contract disputes for motor vehicles (owned, hired or leased), computer hardware, software, systems or services which have been specifically tailored, contracts of employment, loans, mortgages, pension or any other financial product.

Full or Aspect Enquiries

Any claim if You have not taken reasonable care to ensure that all returns are complete and correct and such returns are submitted within the statutory time limits allowed.

Rights to cancel

If this cover does not meet your requirements, please call us on 0845 246 0449 within 14 days of receipt of your documents or of the start date of the policy which ever is later. We will refund any premium that you have paid, providing no claim has been made.

If either we or you cancel your policy we may refund any premium paid for the remaining period of insurance providing that you have not made any claim during that current period. You will have to pay the administration fee as shown in your Schedule if you cancel your policy.

Policy Amendment

If you make any change to the policy during the period of insurance you may have to pay the administration fee as shown in your schedule.

How to Make a Claim

To notify us of a claim in the first instance please telephone 0845 246 0431.

How to Complain

Should there ever be an occasion where you need to complain, please call us on our Customer Helpline number 0845 246 0449. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you want to complain in writing, send your letter to one of the following:

- For complaints about claims write to: Customer Relations Department, NatWest Home Insurance, Cote Lane, Pudsey, LS28 5GF.
- For all other complaints, write to Customer Relations Department, NatWest Home Insurance, PO Box 106, 37 Broad Street, Bristol, BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details About Our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on 0300 500 5000. The FSA registered number is 202810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (90% of the whole claim with no upper limit after 31/12/09).

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk