

# keyfacts

## **Policy Summary**

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

### **Type of Insurance and Cover**

The Ultima New Homes policy is a multi-section home insurance policy. Both the Buildings section (including Accidental Damage), and the Contents section (including Accidental Damage and Personal Belongings) are optional. Home Emergency cover and Mortgage Payment Protection are also available with either section. Legal Protection cover can also be included, but this is only available if Contents cover has been selected.

### **Significant and unusual exclusions or limitations relevant to both Buildings and Contents Sections**

- You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and the actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £100 (unless you have selected otherwise) but an excess of £1,000 applies for subsidence, heave and landslip under the Building Section.
- Certain cover may be affected if any endorsements/clauses are shown on your policy schedule. For example theft cover may be restricted if you have a lodger residing with you at the insured address.

**Buildings Section** - see Buildings section of policy booklet for full details.

### **Name of the insurance undertaking**

The Insurer of the Buildings section of this policy is Norwich Union Insurance Limited, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Norwich Union is authorised and regulated by the Financial Services Authority.

### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

In addition cover is provided for

- alternative accommodation following an insured loss
- all accidental damage that we regard as insurable to fixed glass, sanitary fixings, cables and underground services (see page 11 of the policy booklet for details)
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home

### **Significant and unusual exclusions or limitations**

- Certain losses or damage when your home is unoccupied or inadequately furnished for normal living purposes for more than 60 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
  - Certain loss or damage caused by you or your family or by paying guests and tenants.
  - Liability as occupier of your home but this can be insured under the Contents Section.
  - Damage due to faulty workmanship to or defective design of the buildings, or the use of defective materials in the buildings. In particular, there is no cover for damage to underground services due to general wear and tear.
  - The cost of replacing any undamaged items, which form part of a set or suite
  - Chewing, scratching, tearing or fouling by your domestic animals.
  - Loss or damage to your buildings from any cause not listed in the policy booklet.

**Contents Section** - see Contents Section of policy booklet for full details.

### **Name of the insurance undertaking**

The Insurer of the Contents section of this policy is Norwich Union Insurance Limited, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Norwich Union is authorised and regulated by the Financial Services Authority.

### **Significant Features and Benefits**

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet. It includes cover for household furnishings and equipment, valuables, money, credit cards and pedal cycles. Cover is provided for loss or damage including contents while temporarily elsewhere in the world.

In addition cover is provided for

- all other accidental damage occurring in the home, that we regard as insurable (see Page 17 of the policy booklet for details)
- contents temporarily removed from the home
- contents in outbuildings/ (limited to £2,500 for items stolen from outbuildings that are not garages) and in the open (up to £1,000)
- replacement locks if keys are accidentally lost or stolen
- spoilage of food in freezers (up to £1000)
- loss of domestic heating fuel and metered water (up to £1000 )
- alternative accommodation following an insured loss (up to 20% of the contents sum insured)
- your liability as occupier, employer, tenant and in a personal capacity

### **Significant and unusual exclusions or limitations**

- No cover is provided for motorised vehicles, aircraft, caravans, trailers or waterborne craft.
- No cover is provided for any items used for any business or professional purposes (with exception to office based equipment used in connection with your business that you conduct from home – see policy booklet for full details & limits).
- Certain losses or damage when your home is unoccupied for more than 60 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
- The cost of replacing any undamaged items, which form part of a set or suite
- Loss or damage to your contents from any cause not listed in the policy booklet

- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details.
- Racquets, sticks, bats and clubs whilst in use.
- Chewing, scratching, tearing or fouling by your domestic animals.
- Loss of or damage to contact lenses.
- Theft or malicious damage caused by you or your family or by paying guests or tenants.
- Theft of pedal cycles whilst outside the boundaries of the home unless securely locked to a permanent fixture.

**Mortgage Payment Protection Section** –see MPPI section of policy booklet for full details

**Name of the insurance undertaking**

The Insurer of this section is London and Edinburgh Insurance Company Limited, trading as Norwich Union, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. London and Edinburgh Insurance Company Limited is authorised and regulated by the Financial Services Authority.

**Type of insurance and cover**

The Mortgage Payment Protection Insurance policy pays the monthly benefit you have chosen to protect your mortgage repayments if you are unable to work because of sickness, an accident or being made unemployed, depending on the cover option you chose. You can choose to cover against the following:

1. accident, sickness and unemployment
2. accident and sickness only
3. unemployment only

Where you have chosen unemployment cover we will also provide cover should you voluntarily leave your work to care full time for an immediate member of your family.

*Details of the cover you have chosen will be shown on your schedule of insurance.*

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days written notice.

**Significant features and benefits**

Your policy includes the following significant features and benefits, which are explained in your policy booklet:

- If you are unable to work benefits will be paid on either of the following basis depending on the option you have chosen:

**Option 1 - Payments back to day 1**

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for each day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 31 days and is backdated to the first full day you were unable to work, or

**Option 2 - Payments back to day 31**

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for every further day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 60 days and is backdated to the end of the waiting period.

*Your schedule of insurance will outline the cover you have selected and the basis on which your claim will be paid. Please also refer to the sections “Unemployment Cover” and “Accident and Sickness Cover” – “What We cover” in your policy for further details.*

- If you are in paid work for at least 16 hours per week, have been so for the last 6 months and are aged 18 or over but under 64, you are eligible for cover under the policy.
- If you have a joint mortgage, we can set up a policy that covers both you and your partner.
- If you have to make a claim, you will receive details of our Back to Work Services which are free, confidential and independent.

### **Significant and unusual exclusions or limitations**

The maximum monthly benefit you may choose is 150% of your monthly mortgage repayment (including related insurance premiums) or £1,650, whichever is the least. Please refer to the Section “Benefits – the Limits” in your policy booklet for full details.

Your policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. Please refer to the Section “What We don’t cover” in your policy booklet for full details but the most significant are outlined below.

- We will not pay claims for an accident or sickness resulting from:
  - A pre-existing medical condition. This is any medical condition which you knew about when cover starts or you’ve seen a doctor about in the 12 months before taking out the cover which persists or returns during the first 12 months of your policy.
  - Pregnancy or childbirth (unless there have been medical complications).
- We will not cover unemployment:
  - If you knew about it at the start of the policy or you are notified of it within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged, this period is extended to 120 days.
  - If it results from you resigning, retiring, taking voluntary redundancy or being dismissed for misconduct.
  - After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once.
- If you are self employed you will need to provide proof that you can’t find enough work to cover your reasonable business and living expenses.
- You will need to register for a Job Seeker’s Agreement in order to be able to claim for unemployment.
- Your claim will not start until after the end of any period for which you’ve received payment in lieu of notice.
- We will not pay a Carer claim:
  - If you are not in receipt of, or awaiting a Carer’s Allowance.
  - If you knew that a member of your immediate family would require a Carer at the start of the policy or you became a Carer within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged this period is extended to 120 days.

### **Family Plus Legal Protection Section**

This is a legal expenses insurance policy which will help provide legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under the policy.

### **Name of the insurance undertaking**

The Legal Protection section of this policy is insured by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

### **Significant features and benefits**

In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

**Employment disputes** : We will pursue and defend legal rights in a dispute arising from a contract of employment.

Significant Exclusions or Limitations : Disciplinary hearings or internal grievance procedures.

**Contract disputes** : We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.

Significant Exclusions or Limitations :The contract must be entered into during the period of insurance. The amount in dispute must be more than £100. Building work or design where the contract value exceeds £5000.

Contracts involving a motor vehicle are excluded.

Disputes arising from a loan, mortgage, pension or investment are excluded.

**Bodily injury** : We will pursue claims for accidental death or physical injury.

Significant Exclusions or Limitations : Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident is excluded.

**Property protection** : We will pursue claims following damage to your home or an insured person's personal possessions.

Cover extends to problems such as nuisance and trespass.

Significant Exclusions or Limitations : Property damage must exceed £100.

The first £250 of any claim for nuisance or trespass is excluded.

**Tax protection** : Represent you in any appeal processing, in the event of a full enquiry into your personal tax affairs.

**Jury service** : Payment of salary or wages while an insured person attends jury service.

**Legal defence** : Defence of criminal prosecutions and actions for unlawful discrimination or Data Protection Act breaches arising from an insured person's work as an employee. Defence of motoring prosecutions.

Significant Exclusions or Limitations : We do not pay fines, penalties, compensation or damages. Parking or obstruction offences are excluded.

Driving without valid motor insurance is excluded.

**24 Hour Telephone helplines** : Legal Advice, Tax Advice, Domestic Assistance, Counselling service, Health & Medical Information service, Veterinary Assistance, Childcare and Home Assistance helplines are available.

Significant Exclusions or Limitations : Charges from Contractors, Vets Childcare professionals and domestic help located through these helplines are your responsibility. Helplines cannot be used to diagnose health problems.

### **Significant and unusual exclusions or limitations applying generally to the Family Plus Legal Protection section**

It must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

External costs are limited to £50,000 and this includes opponents' costs. Costs incurred before DAS agrees to appoint a representative to help an insured person are excluded.

Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.

### **Home Emergency Cover Section**

This is an insurance policy that will reimburse the call out charge and up to 2 hours' labour costs up to £500 (including VAT); and parts and materials up to £100 (including VAT) in providing an emergency service following an Insured Event.

#### **Name of the insurance undertaking**

The Home Emergency Cover section of this policy is insured DAS Legal Expenses Insurance Company Ltd. whose registered Office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. These companies are authorised and regulated by the Financial Services Authority.

#### **Significant features and benefits**

Cover is provided where there is necessity for an emergency repair in the following circumstances:

- Roof damage – any damage to the roof of your home where internal damage has been caused or is likely.
- Plumbing and drainage – the sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in your home.
- Main heating system – the sudden failure to function of the main heating system in your home.
- Domestic power supply – the failure of the domestic electricity, or domestic gas supply, but not the failure of the mains supply.
- Toilet unit – impact damage to, or mechanical failure of, the toilet bowl or cistern in your home which results in complete loss of function.
- Home security – Damage to, or the failure of, external doors, windows or locks which compromises the security of your home.
- Lost keys – the loss of the only available set of keys to your home if you cannot replace them, or gain normal access.

#### **Significant and unusual exclusions or limitations**

The policy does not cover :

- problems with septic tanks, cesspits or fuel tanks
- failure of the mains supply
- failure to buy or provide enough gas, electricity or other fuel source
- cover does not apply if your home has more than 15 rooms
- incidents that occur within the first 48 hours of taking out cover unless DAS Home Assistance Plus is taken out at the same time as another agreement (such as your home insurance policy)
- routine home maintenance (such as servicing heating systems) or replacement parts due to gradual wear and tear
- cost of redecorating, cosmetic repair, or reinstating your home if it is damaged by contractors to gain access
- your home if left unoccupied for 30 consecutive days
- costs incurred before we have been notified of the emergency
- if the emergency is caused deliberately or through your negligence
- emergencies that arise from incorrect installation or repair of equipment or facilities that arise from a design fault
- for parts or labour if the equipment or facility is under guarantee or warranty
- emergencies at a residence other than your main home or if you rent or let the property
- if you are not present when our approved contractor arrives to help

We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.

### **Cancellation rights**

You have the right to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy booklet, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

### **How to Claim**

For claims under all Sections other than those listed below, call Select and Protect on 0845 345 6800 between 9.00am and 6.00pm Monday to Friday.

If you have selected the relevant cover,

For Mortgage Payment Protection claims, call 01903 273 609 between 9.00am and 5.00pm Monday to Friday.

To report all Legal Protection claims, please send the details in writing to Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH or an email to [NewClaims@das.co.uk](mailto:NewClaims@das.co.uk) and a claims form will be issued. For assistance, you can call the helpline on 0117 934 0553.

To make a claim you will need to give your policy number or your postcode, plus details of the incident.

The policy will be arranged and administered by  
Select & Protect, PO Box 5730, Southend on Sea SS1 2ZT.  
Select & Protect is authorised and regulated by the Financial Services Authority.