

Haven Home Insurance Policy Key Facts

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Wording.

Who is the insurer?

Haven Insurance Company Limited ('Haven Insurance') registered in Gibraltar under company number 85914, registered office at No.1, Grand Ocean Plaza, Ocean Village, Gibraltar. Haven Insurance is authorised and regulated by the Financial Services Commission and Financial Conduct Authority by means of cross border services. Haven Insurance is a member of the Financial Services Compensation Scheme.

Who is insured?

The person(s) named in the schedule, your partner and all members of your family who normally reside with you, this includes fosters children and domestic employees.

What is this policy for?

This policy provides annual cover for either your home buildings, your home contents, or both depending on the cover you have selected.

Full details of the cover, the conditions that apply, the claims process and the circumstances when claims will not be met are contained in the Policy Wording.

What are the significant features and benefits?

Buildings and Property Owners Liability summary of cover

What is Covered?	What is not covered – Please check your policy wording for full details
Loss or Damage to the structure of your home, permanent fixtures & fittings and any garages or outbuildings against a range of perils including but not limited to flood, storm, fire, subsidence, vandalism, malicious acts, escape of water and theft.	<ul style="list-style-type: none"> • Damage to hedges, fences or gates caused by flood or storm. • Any excess or additional excess as shown in your schedule. • Loss or damage caused by a tenant/Lodger. • Any damage caused by Wear and tear, maintenance, or anything happening gradually. • Escape of water caused by subsidence, heave or landslip. • Loss or damage when your home is unoccupied for more than 30 consecutive days. • Malicious acts, theft or attempted theft whilst receiving visitors in connection with your business unless there are signs of forcible or violent entry or exit.
Reasonable costs for alternative accommodation for you and your family if your home can no longer be lived in as a result of any cause covered under this policy.	<ul style="list-style-type: none"> • Any costs payable by your family once your home can be lived in. • Any amount greater than 10% of the total buildings sum insured.
Legal Liability as owner of your home up to £2M	<ul style="list-style-type: none"> • Any amount greater than £2,000,000 plus agreed cost.

<p>Standard Accidental Damage cover for underground water supply pipes, sewers, drains, septic tanks, gas pipes, cables and domestic oil pipes which provide a service to and from your home for which you are legally responsible.</p> <p>Cover also includes fixed glass, double glazing, sanitary ware, ceramic hobs and solar panels that all form part of your home.</p>	<ul style="list-style-type: none"> • Damage whilst your home is unoccupied. • Loss or damage caused by substance misuse.
<p>Optional Extra</p> <p>Full accidental damage cover - only applicable if included on your policy schedule.</p> <p>Additional level of accidental damage cover should an accident occur which is not covered under standard accidental damage.</p>	<ul style="list-style-type: none"> • Damage whilst your home is let to tenants/lodgers. • Damage caused by domestic pets. • Damage caused by subsidence, heave, landslip, settlement or cracking. • Damage whilst your home is unoccupied. • The excess shown on your schedule.

General buildings conditions and exclusions:

If you leave your home unoccupied for more than 30 consecutive days, we will exclude cover for Escape of water, escape of oil, theft or attempted theft, riot, civil commotion, violent disorder, strike and labour disturbance vandalism and malicious acts.

All cover is subject to your policy excess. Please see your schedule for full details.

All sections are subject to a cover limit. Please refer to your schedule and policy booklet for full details.

Contents including Occupiers and Personal Liability

What is Covered?	What is not covered – Please check your policy wording for full details
<p>Loss or damage to the contents of your home against a range of perils including but not limited to theft or attempted theft, subsidence, escape of water, flood, storm, fire, subsidence, vandalism and malicious acts.</p>	<ul style="list-style-type: none"> • Loss or damage whilst your home is let to anyone other than your family. • Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same cause. • Once your contents have been repaired or replaced.
<p>We will pay reasonable costs for alternative accommodation if your home can not be lived in as a result of damage to your contents.</p>	<ul style="list-style-type: none"> • Any costs payable by your family once your home can be lived in. • Any amount greater than 10% of the total contents sum insured.

<p>Cover for special occasions is increased by 10% for your wedding day, civil partnership ceremony day, your anniversary day and your birthday, as well as during December to celebrate Christmas or any other religious festival days which you celebrate.</p>	<ul style="list-style-type: none"> Any period in exceeding the maximum of 30 days during one period of insurance.
<p>Freezer food up to £250</p>	<ul style="list-style-type: none"> Any amount greater than the £250 cover limit.
<p>Your garden contents up to £1,000</p>	<ul style="list-style-type: none"> Any amount greater than the £1000 cover limit.
<p>Lock & keys up to £500</p>	<ul style="list-style-type: none"> Any amount greater than the £500 cover limit.
<p>High risk items up to 15% of your sum insured.</p>	<ul style="list-style-type: none"> Any individual item over £1,500 which has not been specified.
<p>Theft from an outbuilding</p>	<ul style="list-style-type: none"> Any amount greater than the £2000 cover limit.
<p>Standard Accidental Damage to TV, Radio, DVD player, home computers, clerical equipment, audio and visual equipment, satellite receiving equipment.</p>	<ul style="list-style-type: none"> Damage caused by wear and tear, breakdown or malfunction. Loss or damage whilst your home is unoccupied.
<p>Standard accidental breakage to: Glass tops, and fixed glass furniture, mirrors, ceramic hobs in free standing cookers in your home</p>	<ul style="list-style-type: none"> The replacement cost of any part of the item other than the broken glass. Loss or damage whilst your home is unoccupied.
<p>Optional Extra</p> <p>Full accidental damage cover - only applicable if included on your policy schedule.</p> <p>Additional level of accidental damage cover should an accident occur which is not covered under standard accidental damage.</p>	<ul style="list-style-type: none"> Damage to clothing. Damage by domestic pets. Whilst your property is let/lent to lodgers/tenants. Loss or damage caused as a result of substance misuse. Any individual item valued over £1,500 which has not been specified.

<p>Optional Extra</p> <p>Personal Belongings, Money and Credit card cover - only applicable if included on your policy schedule.</p> <p>Theft, Accidental loss, or accidental damage to your personal belongings away from home or outside the British Isles for no more than 30 consecutive days in any one period of insurance</p> <p>Loss or theft of money away from the home or outside the British Isles for no more than 30 consecutive days up to £300</p> <p>Financial loss resulting from your credit card being lost, stolen or used fraudulently and without the permission of an authorised card holder away from home or outside the British Isles for more than 30 consecutive days.</p>	<ul style="list-style-type: none"> • Any amount exceeding the amount shown in your schedule or the single article limit. • Theft from an unattended vehicle up to £1,000. • Loss or damage in your home caused by theft or malicious acts of vandalism when your home is lent/let, used to receive visitors in connection with your business unless force or violence entry or exit is used to get in or out of your home. • Breakage of sports equipment whilst in use. <ul style="list-style-type: none"> • A loss of money not reported to police within 24 hrs. • Theft or attempted theft from a motor vehicle unless locked away out of site. <ul style="list-style-type: none"> • Loss when the credit card is not in your care.
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General contents conditions and exclusions:

If you leave your home unoccupied for more than 30 consecutive days we will not cover for Escape of water, Escape of oil, Theft or attempted theft, Riot, civil commotion, violent disorder, strike and labour disturbance, Vandalism and malicious acts, All Accidental damage/breakage cover, Freezer food or your garden contents.

All cover is subject to your policy excess. Please see your schedule for full details.

All sections are subject to a cover limit. Please refer to your schedule and policy booklet for full details.

Home Emergency cover – Automatically Included in your policy

ARAG are your Home Emergency Provider and responsible for this service.

ARAG are available 24 hours a day, 365 days a year. An approved contractor will come to your home and make emergency repairs. ARAG will cover you for up to £500 for all contractor’s costs and changes; and parts and materials used arising from the same emergency.

The main benefits of Home Emergency for domestic emergencies only are:

- The complete breakdown of your heating system
- Plumbing and drainage problems
- Damage which effects your security, including locks and windows
- If your only toilet is broken
- Loss of your power supply
- Lost keys
- Vermin infestation

Important Information

If you need to cancel your policy

You may cancel this Policy within 14 days of receipt of the policy documents (new business) or the renewal date. You may also cancel this policy at any time providing you have not incurred eligible claims during the period. If you have made a claim there will be no refund of premium in the event of a total loss claim. However in all other cases where there has not been a claim we will retain an amount of premium in proportion to the time you have been on cover with us, by way of a pro-rotta refund. We reserve the right to cancel this policy immediately on written notice in the event of non-payment of your policy. We reserve the right to charge an administration fee.

If you need to make a claim

To make a claim on your policy please call 0330 331 0747, or for a home emergency please call 0330 331 0748

If you need to make a complaint

If you are not satisfied with the service provided by your agent, please contact them. If you are not satisfied with Our service please contact us straight away by calling us on - **0345 0920704** or by emailing complaints@haven.gi. If you want to make a complaint in writing please contact our Customer Relations Team at:

Customer Relations

Haven Insurance Company Limited
No.1 Grand Ocean Plaza
Ocean Village
Gibraltar
GX111AA

We will try to resolve your complaint on receipt, however if this is not possible then we will send you a written acknowledgement. This will tell you the name of the person handling your complaint and enclose our complaints procedure leaflet.

We will write to you to confirm our resolution of your complaint in a Final Response Letter within eight weeks of its receipt. If we have not resolved your complaint within eight weeks, we will write to you to provide an update on the status of your complaint.

If we have provided our final response and you are not satisfied, or more than eight weeks have passed since we received your original complaint, you may refer your complaint to the **Financial Ombudsman Service**. The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service

Exchange Tower
London
E14 9SR
Telephone:0800 023 4567
www.financial-ombudsman.org.uk

The Financial Ombudsman Service is free; however you will need to contact them within six months of the date of our final response letter. The Financial Ombudsman will handle most complaints you might have, but there are some instances that fall outside of its authority. The Ombudsman's decision is binding upon us, but you are free to reject it without affecting your legal rights.