

keyfacts®

HOME INSURANCE ENHANCED

POLICY SUMMARY.

Aqueduct Underwriting Limited in association with Legal & General.

EVERY DAY MATTERS.

AQUEDUCT UNDERWRITING LIMITED


Legal & General



POLICY SUMMARY.

Home Insurance Enhanced is introduced by Legal & General and arranged and administered by Aqueduct Underwriting Limited (Aqua).

This policy summary document does not contain the full terms and conditions of the insurance contract. These can be found in the policy wording which must be read in conjunction with the policy schedule and any other documentation issued to you. Please contact us should you require an additional copy or have any questions concerning your insurance arrangements.

Aqua issues insurance cover which is provided by insurers at Lloyd's of London, except for Section 04 – Family Legal Protection where cover is provided by DAS Legal Expenses Insurance Company Limited.

Home Insurance Enhanced is a high value building, contents, valuable articles, travel and legal expenses insurance policy. Not all sections may be operative; please refer to the policy schedule for details of the sections that are in force in relation to your cover.

This cover is worldwide. Cover for contents and valuable articles applies at the insured residence and whilst temporarily removed anywhere in the world unless stated otherwise in the policy wording or schedule.



GENERAL ENQUIRIES 0800 136 464

DIRECT SALES 0800 316 0281

We may record and monitor calls. Call charges will vary.

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SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Each amount shown below is the maximum per claim and is subject to adequate sum insured being operative for the relevant section.

BUILDINGS.

What's covered	Limits
Trace and access to locate source of escape of water or oil	To buildings sum insured if you are the owner or to tenants improvements or contents sum insured if you are a tenant.

CONTENTS.

Cover for contents, includes limited cover for the following categories of items. The limits shown are for the total of all items in that category, per occurrence, are subject to the policy excess and do not increase the amount of cover for your contents. Wider cover for valuables (including fine art, jewellery, guns, collections, furs and items of precious metals) can be provided up to any limit under the Valuable Articles section of the policy.

This section covers household goods and personal property owned by you, but does not include valuable articles other than for the limited cover shown below.

What's covered	Limits
Money, bankers drafts and tickets	£5,000
Watercraft (only if non-motorised)	£5,000
Trailers, horse trailers and trailer tents	£5,000

CONTENTS continued

What's covered	Limits
Fine art	£100,000**
Jewellery and watches	£nil**
Furs	£2,500**
Guns	£5,000**
Items of precious metal (non-jewellery)	£2,500**
Stamps, coins and medals	£2,500**
Securities, deeds, accounts, tickets	£2,500
Items designed to be normally kept outdoors	£10,000**
Breakage of crystal, china and other fragiles	£25,000**
Student's possessions whilst living away	Covered subject to maximum £1,500 per article
Newly acquired items	Up to 20% of the sum insured for 60 days
Home office business equipment and stock	£10,000 but not more than £1,500 of stock
Household and garden machinery	Covered
Bicycles and motorised land vehicles designed for off road use	Covered
Data replacement following a covered loss to personal computer	£1,000
** Limits can be increased by arranging cover under the Valuable Articles section	

BUILDINGS AND CONTENTS.

What's covered	Limits
Loss of oil and metered water	£10,000
Lock replacement	Unlimited
Alternative accommodation or loss of rent	Up to 25% of sum insured for that residence
Marquees that you hire	Up to £5,000 for loss or damage whilst at the insured residence
Damaged caused by pets	£1,500 per policy period

VALUABLE ARTICLES.

This section covers fine art, jewellery, items of precious metal, guns, furs and collections.

What's covered	Limits
Newly acquired items	Up to 20% of the sum insured for 60 days
Defective title	£25,000
Damage caused by pets	Covered

LIABILITY.

What's covered	Limits
Liability for personal injury and property damage	£10,000,000
Domestic employers liability	£10,000,000
Credit card liability	£25,000

X WE DO NOT COVER LIABILITY ARISING OUT OF THE USE OF A:

- a. watercraft that is:
 - i. over 26 feet in length; or
 - ii. mechanically powered unless under 25hp and on short term hire.
- b. motorised land vehicle except: golf buggy, quad bike, motorcycle under 51cc, garden tractor and disability scooter, provided that:
 - i. the road traffic act or similar legislation does not state that the user must have motor liability insurance; and
 - ii. the device is not being used in connection with racing or time trials.

FAMILY LEGAL PROTECTION.

What's covered	Limits
Legal expenses	£100,000
Jury service	£100,000
Identity theft support expenses	£100,000
On-line database of legal templates	Included

IMPORTANT INFORMATION.

The tables and the advice in this document are intended as a guide only. Some sections are optional and in some instances additional cover may be purchased. The exact cover that applies to you will be as stated in the full documentation (policy wording, schedule and other correspondence) supplied to you. You must read the full documentation prior to deciding to purchase the Home Insurance Enhanced policy to ensure that the cover meets your requirements.

The contract period is for one year or as agreed and stated in the policy schedule.

You must maintain your home in a good state of repair and you must notify us of any change in circumstance including, but not limited to:

- undertaking building works to your residence
- leaving the property unoccupied for 60 days or longer
- leaving the property inadequately furnished for normal occupancy
- letting to lodgers or tenants
- conviction or bankruptcy of any member of the policyholder's household
- undertaking of commercial activities at the residence
- opening of your home and/or its grounds to members of the public
- reduction in the level of security at your home including a change to the alarm signalling arrangements and/or police notification of the withdrawal of their priority response.

You must keep the sums insured at a level which represents the full value of the property. Full value should represent:

- for the home and other permanent structures – the full rebuilding cost using similar materials to the same standard of finish including removal of debris and professional fees
- for contents, jewellery, guns, furs and personal possessions – the replacement cost as new
- for fine arts, collections of stamps, coins and medals, and precious metals – the current market value.

LOSS OR DAMAGE CAUSED BY THE FOLLOWING IS NOT COVERED:

Wear and tear; gradual deterioration; breakdown; war; sonic bangs; radioactive, chemical or biological contamination; confiscation; deliberate acts by the policyholder and family; pre-inception damage; erosion; faulty or inadequate design, materials or construction; frost; rust; rot; rodents, insect and vermin (squirrels excepted); mould; nuclear hazard; pollution and contamination; transit (unless adequately packed and secured); the policy or section excess.

EXCESS

The excess is the first amount of any claim which is payable by you and is not covered by the insurance policy. The level of excess varies by section and by cause of loss and is detailed in your policy schedule and wording. It may be possible to increase or reduce your excess in return for a premium adjustment.

The excess in respect of damage caused by landslip, subsidence or heave to your buildings is the greater of either £1,000 or your buildings excess. This will be confirmed in your policy schedule.



CLAIMS SERVICE

If you need to notify us of a potential claim under any section of your policy, please call:

0800 027 5333

Emergency claim helpline

0800 294 2188 (24 hour)

except for Section 4 – Family Legal Protection, where you should call DAS Legal Expenses Insurance Company Limited on

0117 934 0553

CANCELLATION RIGHTS

If this cover does not meet your requirements, you may return this policy and schedule to us within 15 days of the cover starting or the day on which you receive the policy and schedule, whichever is the later. We will refund all premiums paid within 30 days from the date we received the notice of cancellation from you, except where a claim has been made by you within the 15 days.

You may cancel this policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect. If you have not made a claim during the policy period, we will refund the proportion of any premium you have paid for the period of insurance left.

We may cancel this policy or any part of it at any time by giving you 21 days notice in writing. This notice will be posted to you at the last mailing address shown on the schedule by special delivery. If you have not made a claim during the policy period, we will refund the proportion of any premium you have paid for the period of insurance left.

We may also cancel this policy in the event of any part of the premium being unpaid within 14 days from the day that the premium was due.

LAW AND JURISDICTION

Unless some other law is agreed in writing between you and us, this contract will be governed by English law and practice and to the exclusive jurisdiction of the courts of England and Wales, unless your main residence is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, and that residence is insured under this policy, in which case the law applicable to that territory will apply and its courts will have exclusive jurisdiction.



DISCLOSURE AND COMPLIANCE.

In connection with this insurance, it is important you give full and true answers to all questions, disclose all material facts and comply with the policy's terms and conditions; failure to do so may invalidate the policy. If you require clarification or assistance with any aspect of your insurance, please call us at the earliest opportunity.

COMPLAINTS.

We are proud of the service that we provide. Occasionally, things may go wrong and if this happens we have procedures in place to fully investigate your complaint. These procedures are more fully explained in the policy wording. Making a complaint does not affect your legal rights. In the first instance please contact us directly.

If you are unhappy with the way that your complaint has been addressed then you may refer to Lloyd's as below:

COMPLAINT DEPARTMENT AT LLOYD'S



Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA



020 7327 5693



complaints@lloyds.com

Complaints that cannot be resolved by the above may be referred to the Financial Ombudsman Service:

FINANCIAL OMBUDSMAN SERVICE



South Quay Plaza
183 Marsh Wall
London E14 9SR



0845 080 1800

If your complaint is in relation to family legal protection you should contact DAS Legal Expenses Insurance Company Limited directly using the details contained in the policy wording.



USEFUL PHONE NUMBERS.

GENERAL ENQUIRIES

0800 136 464

DIRECT SALES

0800 316 0281

MAKING A CLAIM

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Emergency claim helpline

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Family legal protection

0117 934 0553

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Aqueduct Underwriting Limited is authorised and regulated by the Financial Services Authority in respect of general insurance business.

Aqueduct Underwriting Limited is registered in England No. 7189728.
Registered Office: One Whittington Avenue, London EC3V 1LE.

Aqua is a trading name of Aqueduct Underwriting Limited.

Calls may be monitored and recorded for quality assurance purposes.

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