

# Policy Summary

## Congregational nest

This document is only a summary and does not contain the full terms and conditions of the cover provided by the policy. Full details of the cover, terms and conditions can be found in the policy booklet.

Congregational nest is underwritten by:

**Congregational & General Insurance plc. & Hiscox Insurance Co. Ltd.**

Registered Office:

Currer House

Currer Street

BRADFORD

West Yorkshire

BD1 5BA

Registered in England

No. 93688

Registered Office:

1 Great St. Helens

LONDON

EC3A 6HX

Registered in England

No. 2837811

PLEASE NOTE: The liability of each insurer is several - please refer to "IMPORTANT NOTICE" on page 4 of the policy.

### TYPE OF INSURANCE AND COVER

Congregational nest is a home insurance policy designed to cover the contents of your home up to a limit of £50,000. As an option the buildings of your home can also be covered up to your selected sum insured.

Cover is provided against damage caused by the following: accidental damage, fire, explosion, smoke, lightning, earthquake, storm and flood, theft, subsidence, heave or landslip, escape of oil from fixed heating systems, escape of water from fixed water systems, riot, vandalism, acts of malicious persons, collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals.

### SIGNIFICANT FEATURES AND BENEFITS – CONTENTS SECTION

Accidental damage cover is provided automatically.

Automatic cover for Unspecified Personal Possessions – Articles composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment, sports equipment, binoculars, wearing apparel and other articles normally worn used or carried (but excluding deeds, securities and documents, money and credit cards, pedal cycles, living creatures, livestock and pets) are automatically covered up to £2,000 (£1,500 maximum any one item) against accidental loss or damage anywhere in the UK and for up to 60 days in each period of insurance anywhere in the world. Please note whilst a sum insured of £2,000 is provided automatically the limit may be increased and the selected figure should represent the maximum value of such property that may be at risk at any one time.

A No Claims Bonus with a step-back facility is available to qualifying policyholders.

**Cover automatically includes loss or damage to:**

Contents in the open within the boundaries of the home (excluding storm or flood damage) up to £1,000 each claim.

Contents temporarily removed from the home whilst in the UK up to £5,000 each claim.

Contents stored or kept in detached garages, sheds and outbuildings up to £1,500 each claim.

Refrigerated and frozen food up to £1,000 each claim.

**Cover also includes:**

Loss of personal money and loss due to unauthorised use of credit cards up to £500 each claim.

Replacement of external locks and their keys following theft of or loss of keys up to £1,000 each claim.

Loss of oil and metered water up to £1,000 each claim.

Occupier's and Personal Liability cover up to £2,000,000.

Alternative accommodation and/or loss of rent up to 20% of the contents sum insured following insured damage.

**Optional Extensions:**

Unspecified Personal Possessions – the £2,000 overall limit may be increased if required.

Specified Personal Possessions - Articles composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment, sports equipment, binoculars, wearing apparel, other articles normally worn used or carried (but excluding deeds, securities and documents, money and credit cards, living creatures, livestock and pets) and valued at more than £1,500 for any one item may be covered against accidental loss or damage anywhere in the UK and for up to 60 days in each period of insurance anywhere in the world. Any such articles must be specified in the schedule to the policy and a valuation may be required in respect of each one.

Pedal Cycles Extension - Pedal cycles can be insured up to a maximum value for any one cycle of £1,000.

Business Equipment Section - Office equipment owned by you or your family and used for business or professional purposes can be covered whilst in the home.

Family Legal Protection Cover - legal expenses cover up to £50,000 for one or more events arising from the same cause. (This cover is underwritten by DAS Legal Expenses Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH - for further information please request a DAS Summary of Cover).

### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – CONTENTS SECTION

Policy Excess - £50 for each claim made.

Valuables – any individual valuable within the home exceeding £2,500 is excluded unless it is specified in the Schedule to the policy. (Refer to page 10 of the policy booklet, Exclusion ii)

Contents Temporarily Removed – excludes loss or damage to contents removed from the home and belonging to or the responsibility of any student member of the family who is living away from the home. (Refer to page 11 of the policy booklet, Extension B, Exclusion i) c.)

Refrigerated and Frozen Food – cover excludes loss or damage involving a refrigerator or freezer unit over 15 years old. (Refer to page 12 of the policy document, Extension H, Exclusion i) c.)

Contents in Outbuildings – thefts from detached outbuildings are excluded unless entry to or exit from the outbuilding was by forcible and violent means. (Refer to page 13 of the policy booklet, Extension O, Exclusion ii)

## **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – CONTENTS SECTION (CONTINUED)**

Contents in Outbuildings – loss or damage to contents in garages, sheds or outbuildings not situated within the boundaries of the land of the home is excluded.

(Refer to page 13 of the policy booklet, Extension O, Exclusion iv )

Unspecified Personal Possessions - cover excludes loss of or damage to deeds, securities or documents, money and credit cards, pedal cycles, living creatures, livestock and pets.

(Refer to page 15 of the policy booklet, Extension 1., Exclusion i )

Sports Equipment – loss or damage to sports equipment whilst in use is excluded.

(Refer to page 15 of the policy booklet, Exclusion v )

Theft from unattended motor vehicles - excluded unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle that has been locked and all windows and sunroofs closed.

(Refer to page 15 of the policy booklet, Exclusion vi )

## **SIGNIFICANT FEATURES AND BENEFITS – BUILDINGS SECTION**

Cover automatically includes accidental damage.

Damage by Emergency Services - limit £5,000 any one period of insurance.

Trees, Plants and Shrubs - limit £1,000 any one period of insurance.

Personal liability as owner of your buildings up to £2,000,000.

Accidental damage to fixed glass and sanitary fixtures.

Alternative accommodation and/or loss of rent up to 20% of the buildings sum insured following insured damage.

A No Claims Bonus with a step-back facility is available to qualifying policyholders.

## **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – BUILDINGS SECTION**

Policy Excess - £50 for each claim made (with the exception of claims for subsidence, heave or landslip which have a standard excess of £1,000).

## **KEY FACTS APPLICABLE TO ALL SECTIONS**

### **DURATION OF CONTRACT**

Congregational nest is an annual insurance contract, valid for 12 months from inception of cover.

## **CANCELLATION RIGHTS**

Should you decide not to proceed with the purchase of this insurance contract, you have the right to cancel within 14 days commencing from:

The date of conclusion of the insurance contract; or

The date of your receipt of the full details of the cover, terms and conditions of the contract, whichever is the later.

If on reflection you decide that this insurance contract does not meet your needs you may request cancellation by contacting either the insurance intermediary that arranged the insurance contract on your behalf or Congregational & General Insurance plc.

For any period of cover utilised we will charge a pro-rata premium plus £15 to cover our operational costs subject to a minimum amount payable of £25 except where an incident has occurred in which case the full annual premium may be payable to us.

## **CLAIM NOTIFICATION**

If you need to claim under your policy you may do so by contacting the Claims Department at:

**Congregational & General Insurance plc**  
**Currer House**  
**Currer Street**  
**Bradford**  
**West Yorkshire**  
**BD1 5BA**

**Telephone 01274 700 700**

## **COMPLAINTS**

Congregational & General Insurance plc aims to provide our customers with excellent service at all times. However, we understand that, from time to time, we may not live up to our own high standards and we recognise occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

If you wish to complain, you should, in the first instance, contact either the intermediary who arranged the Policy for you or Congregational & General.

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service.

## **COMPENSATION SCHEME**

A compensation scheme exists to protect consumers of insurance undertakings that are authorised and regulated by the Financial Services Authority (FSA).

In the event of an insurance undertaking being unable to meet its liabilities the consumer may be entitled to compensation from The Financial Services Compensation Scheme (FSCS).

Congregational & General Insurance plc and Hiscox Insurance Co. Ltd are authorised and regulated by the Financial Services Authority.

## **Congregational & General Insurance plc**

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Registered in England No. 93688

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*Congregational is authorised and regulated by the Financial Services Authority, authorisation number 202089  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234  
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