

Policy Summary

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Congregational Home Choice

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 Home Choice is underwritten by:

Congregational & General Insurance plc. & Hiscox Insurance Co. Ltd.	
Registered Office:	Registered Office:
Currer House	1 Great St. Helens
Currer Street	LONDON
BRADFORD	EC3A 6HX
West Yorkshire	
BD1 5BA	
Registered in England	Registered in England
No. 93688	No. 2837811

TYPE OF INSURANCE AND COVER

Congregational Home Choice is a home insurance policy designed to cover the contents and/or buildings of your home up to a sum insured selected by you.

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

SIGNIFICANT FEATURES AND BENEFITS – CONTENTS SECTION

Index-linking will apply to the sum insured. It will not apply to sums insured under the optional extensions outlined below.

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:

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

Loss of personal money whilst in the home up to £500 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 Covers:

Cover may be extended to include accidental damage.

Optional Extensions:

Cover for articles away from the home - unspecified articles (maximum any one article limit £1,000) composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment (but excluding video cameras and camcorders), binoculars, wearing apparel and other articles normally worn used or carried (but excluding mobile phones, contact or corneal lenses, hearing aids, musical instruments, sports equipment, vehicles, pedal cycles, money or credit cards, deeds, securities, documents, guns or firearms, living creatures, livestock or pets) may be covered against accidental loss or damage anywhere in the UK and for up to 60 days in any one period of insurance anywhere in the world. A minimum Sum Insured of £2,000 will apply in respect of unspecified articles and the Sum Insured selected should represent the maximum value of such articles that may be at risk at any one time.

Specified articles away from the home - Articles listed above with a value of over £1,000 and also, irrespective of value, any mobile phones, video cameras and camcorders, contact or corneal lenses, hearing aids and musical instruments may only be covered away from the home if they are specified in the policy. A valuation may be required. Please note that cover is not available under this section for vehicles, deeds, securities, documents, guns or firearms, living creatures, livestock or pets.

Sports Equipment Extension - Certain items of sports equipment up to £250 any one article may be specified.

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

Personal Money and Credit Cards Extension - loss of personal money away from the home and loss due to unauthorised use of credit cards may be covered up to £500 each claim.

Business Equipment Section - Office equipment owned by you or your family and used for business or professional purposes may 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 – unless the valuable is specified in the schedule a limit of 5% of the sum insured for contents or £1,000 will apply whichever is the less. The total limit payable in respect of such valuables will be 30% of the sum insured for contents or £7,500 whichever is the less. (Refer to page 10 of the policy booklet, Basis of Claims Settlement, item 6.)

Contents Temporarily Removed - cover 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 12 of the policy booklet, Extension B, Exclusion i) c.)

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

Refrigerated and Frozen Food – cover excludes loss or damage involving a refrigerator or freezer unit over 15 years old.

(Refer to page 13 of the policy booklet, 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 14 of the policy booklet, Extension P, Exclusion ii)

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 14 of the policy booklet, Extension P, Exclusion iv)

Cover in respect of unspecified articles away from the home - loss of or damage to mobile phones, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments, sports equipment or vehicles, pedal cycles, money and credit cards, deeds, securities and documents, guns or firearms, living creatures, livestock or pets is excluded.

(Refer to page 15 of the policy booklet, Extension 2, Exclusion i)

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

(Refer to page 16 of the policy booklet, Extension 3, Exclusion ii)

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, Section 3 - Optional Extensions, Exclusion v)

SIGNIFICANT FEATURES AND BENEFITS – BUILDINGS SECTION

Index-linking will apply to the sum insured.

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

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

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

Cover may be extended to include accidental damage.

Cover includes:

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

Accidental damage to fixed glass and sanitary fixtures.

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

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

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 Home Choice 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.

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 feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to 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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