



# Swinton Insurance Home Summary

## Your Classic Cover

This document is a Policy Summary, that means it doesn't contain the full terms and conditions of your home insurance contract – just a useful overview. You'll find full details inside your Home Insurance Policy Booklet.

Your Swinton Home Insurance policy is the contract between you and the insurers. It includes the policy booklet, statement of fact, the schedule and any endorsements we send to you.

Please make sure you read everything carefully to make sure you have bought the right Home Insurance for you.

# Home Insurance Summary: Classic Cover

## Who are the insurers?

Your Home Insurance –  
**<The Insurance Company>**

## How long does my home insurance cover me for?

Your policy covers you for 12 months.

And, if you chose to add this to your cover:

Home Legal Expenses – **UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE**

Home Emergency – **Inter Partner Assistance SA**

## What are the benefits and features of my home insurance?

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

Cover	Sum insured and Limits
<b>Section 1 – Buildings</b> – Your schedule will show if this cover has been selected. Your home is covered for:	
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, falling aerials or satellite dishes	Up to the buildings limit shown in your schedule
Lost or stolen keys	Up to the buildings limit shown in your schedule
Trace and access	Up to £5,000
Alternative accommodation & loss of rent	Up to £30,000
Property owner’s liability	Up to £2,000,000
Frost damage to interior fixed domestic water or heating installation in the home	Up to the buildings limit shown in your schedule
Accidental damage to drains, pipes and cables	Up to the buildings limit shown in your schedule
Breaking into (and repairing) an underground pipe to clear a blockage, that you are legally responsible for, between the main sewer and the home if this is necessary because normal methods of releasing the blockage are unsuccessful	Up to £1,000
<b>Accidental damage (Buildings)</b> – Your schedule will show if this cover has been selected	
Accidental damage to your buildings from an unintentional and unexpected one off incident	Up to the buildings limit shown in your schedule

Cover	Sum insured and Limits
<b>Section 2 – Contents</b> – Your schedule will show if this cover has been selected. Your contents are covered for:	
Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, falling aerials or satellite dishes	Up to the contents limit shown in your schedule
Any one claim for high risk items	Up to 30% of contents limit shown in your schedule
Any one high risk item limit (un-specified)	Up to £2,000
Money and Credit cards	Up to £500 each
Freezer Contents	Up to the contents limit shown in your schedule
Alternative accommodation	Up to £10,000
Business equipment	Up to £5,000
Theft and malicious damage of contents in garages and outbuildings	Up to £2,500
Contents in the open (including plants)	Up to £1,000
Visitor personal possessions	Up to £500
Religious festivals, weddings & civil partnership	10% increase 1 month before and after event
Lost or stolen keys	Up to the contents limit shown in your schedule
Legally downloaded audio and visual files	Up to £2,500
Title deeds	Up to the contents limit shown in your schedule
Tenants cover	Up to £15,000
Liability to domestic staff	Up to £10,000,000 for any one incident
Occupiers and public liability	Up to £2,000,000 for any one incident
Accidental loss of metered water or domestic heating fuel	Up to £1,500
<b>Accidental damage (Contents)</b> – Your schedule will show if this cover has been selected	
Accidental damage to your contents from an unintentional and unexpected one off incident.	Up to the contents limit shown in your schedule
<b>Section 3 – Personal possessions</b> – Your schedule will show if this cover has been selected Your unspecified personal possessions cover includes:	
Theft, accidental loss of or accidental damage to your personal possessions whilst within the United Kingdom or anywhere else in the world for up to 60 days in any one period of insurance	Up to the personal possessions limit shown in your schedule
Single article limit	£2,000
Theft from unattended road vehicles	£1,000

Cover	Sum insured and Limits
<b>Section 4 – Home Legal Expenses</b> – Your schedule will show if this cover has been selected Your Legal Expenses cover includes:	
Legal costs incurred in bringing a legal action against a third party following an event which causes personal bodily injury or subsequent death to: <ul style="list-style-type: none"> <li>• you;</li> <li>• your spouse or partner;</li> <li>• your parents or parents-in-law; or</li> <li>• your children</li> </ul>	Up to £100,000 per claim
Legal costs incurred in bringing a legal action relating to: <ul style="list-style-type: none"> <li>• disputes over the buying or selling of your home;</li> <li>• infringement or encroachment onto your home; or</li> <li>• nuisance or trespass disputes relating to your home</li> </ul>	Up to £100,000 per claim
Legal costs incurred in bringing a legal action against a third party for: <ul style="list-style-type: none"> <li>• any physical damage to personal property; or</li> <li>• the purchase, hire, lease or sale of any personal or private goods or the provision of goods or services</li> </ul>	Up to £100,000 per claim
Legal costs incurred in the pursuit of civil proceedings against your employer  Legal defence costs incurred in defending your legal rights following circumstances arising out of your work as an employee	Up to £100,000 per claim
Legal costs incurred if you are subject to an HM Revenue and Customs Aspect Enquiry or Full Enquiry	Up to £100,000 per claim
Reimbursement of costs incurred as a result of you being absent from work to attend court whilst on jury service	Up to £100,000 per claim
<b>Section 5 – Home Emergency Cover</b> – Your schedule will show if this cover has been selected Your Home Emergency cover includes:	
Plumbing problems related to leaking pipes or toilets and the flushing mechanisms of a toilet	Up to £500 per claim including VAT
Blocked or damaged drains or waste pipes causing a blockage or water leak	Up to £500 per claim including VAT
Heating and/or hot water failure	Up to £500 per claim including VAT
Leaks in your central heating system	Up to £500 per claim including VAT
Failure of your internal electrics rendering your home uninhabitable	Up to £500 per claim including VAT
Removal of pests inside your home	Up to £500 per claim including VAT
Leaks from the internal gas supply pipe	Up to £500 per claim including VAT

## What are the significant exclusions or limitations of my Home insurance?

Your policy does not cover you in some situations. Please refer to each section in your policy booklet which contains exclusions applicable to those sections and also to the General Exclusions. If your schedule shows Sections 4 & 5 are covered, please also refer to the exclusions in those sections.

The most significant or unusual exclusions in the policy are outlined below.

Your policy excludes or limits the following:

Cover	Where located in policy booklet
<p><b>Section 1 – Buildings</b> Your buildings cover does not include:</p>	
<p>Your policy has various excesses that apply dependent on the claim, these are:</p> <ul style="list-style-type: none"> <li>the standard excess applied to the majority of claims;</li> <li>any voluntary excess selected by you in addition to the standard excess;</li> <li>an increased excess of £250 for escape of water or domestic heating fuel claims, and;</li> <li>an increased excess of £1,000 for subsidence, heave and landslip on Section 1 – Buildings;</li> </ul> <p>Details of the excess amounts will be shown in the schedule;</p> <ul style="list-style-type: none"> <li>No excess applies to property owners liability claims</li> </ul>	Your schedule
Loss or damage caused by escape of water or domestic heating fuel, theft or attempted theft, malicious acts or frost damage while your home is unoccupied or unfurnished	Pages 18-19
Property owners liability arising from the occupation of the buildings or to any business use of the building	Page 23
Damage caused by pets and domestic animals	Pages 19, 22 and 58
<p><b>Section 1 – Buildings – Accidental Damage</b> Your buildings accidental damage cover does not include:</p>	
Damage caused by or arising from water coming into the home irrespective of how this may have occurred (other than as stated under paragraphs 4, 5 and 6 of Section 1 – Buildings)	Page 22
Damage caused by pets and domestic animals	Pages 22 and 58
Scratching, denting or chipping	Page 22

Cover	Where located in policy booklet
<p><b>Section 2 – Contents</b> Your contents cover does not include:</p>	
<p>Your policy has various excesses that apply dependent on the claim, these are:</p> <ul style="list-style-type: none"> <li>• the standard excess applied to the majority of claims;</li> <li>• any voluntary excess selected by you in addition to the standard excess; and</li> <li>• an increased excess of £250 for escape of water or domestic heating fuel claims;</li> </ul> <p>Details of the excess amounts will be shown in the schedule;</p> <ul style="list-style-type: none"> <li>• No excess applies for liability claims under tenants cover or occupiers and personal liability</li> </ul>	Your schedule
Any amount exceeding £1,000 for contents permanently or temporarily in the open within the boundary of the land belonging to the home	Pages 26 and 29
Malicious acts, theft or attempted theft caused by you, lodgers, your family or tenants, paying guests or employees	Pages 25, 26, 29, 31 and 57
Malicious damage or theft cover in excess of £2,500 from outbuildings and garages	Pages 25-26
Loss or damage caused by malicious acts, theft or attempted theft, escape of water or domestic heating fuel, while your home is unoccupied or unfurnished	Pages 25-26
Loss of domestic heating fuel and metered water while your home is unoccupied or unfurnished	Page 25
Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless following forcible and violent entry to or exit from your home	Page 26
Loss or theft of personal money from the home unless following forcible and violent entry to or exit from the home	Page 28
Damage caused by pets and domestic animals	Pages 26, 29 and 58
<p>Occupiers and Personal liability</p> <p>Legal liability arising from</p> <ul style="list-style-type: none"> <li>– Bodily injury to you or your family or a person other than a domestic employee;</li> <li>– Damage to property belonging to you or your family;</li> <li>– Ownership of any land or building;</li> <li>– Ownership, or use of motor vehicles, aircraft, watercraft, firearms or animals other than domestic pets and horses;</li> <li>– Ownership of dogs defined in the Dangerous Dogs Act 1991 or any subsequent amendment</li> </ul>	Page 32

Cover	Where located in policy booklet
<b>Section 2 – Contents – Accidental Damage</b>	
Your contents accidental damage cover does not include:	
Damage caused by or arising from water coming into the home irrespective of how this may have occurred (other than as stated under paragraphs 4 and 5 of section 2 – Contents)	Page 29
Damage caused by pets and domestic animals	Page 29
Scratching, denting or chipping	Page 29
<b>Section 3 – Personal Possessions</b>	
Your personal possessions cover does not include:	
The compulsory excess as shown in your schedule	Your schedule
Any voluntary excess selected by you in addition to the compulsory excess	Your schedule
Scratching, denting or chipping	Page 35
Theft from unattended vehicles unless the property is concealed in a glove compartment, locked boot or locked luggage compartment and all windows, sunroofs are securely closed, all doors are locked and any amount exceeding £1,000	Page 35
Loss or damage caused by theft not involving forcible and violent entry or exit from any temporary lodging or room of temporary accommodation for you or your family	Page 35
Loss or damage to sports equipment while in use	Page 35
Loss or damage to camping equipment	Page 35
Loss or damage from the home caused by malicious acts, theft or attempted theft	Page 35
Loss or damage to personal possessions taken with you or your family while living and studying away from the home	Page 35
Loss or damage while the pedal cycle is being used for racing, rallies, pace making or trials	Page 35
Loss or damage to accessories or tyres unless the pedal cycle frame is stolen, lost or damaged at the same time	Page 35
Theft of an unattended pedal cycle while outside the boundary of the home, unless in a locked building or attached by a locked security device between the cycle's frame and a permanently fixed structure	Page 35

Cover	Where located in policy booklet
<b>Section 4 – Home Legal Expenses</b>	
Your Legal expenses cover does not include:	
Any legal costs above £100,000 for each claim	Page 38
Legal costs incurred in bringing a legal action against a third party for any illness or bodily injury which is not caused by a sudden, specific event	Page 40
Legal costs incurred in bringing a legal action in a property dispute for the following: <ul style="list-style-type: none"> <li>any claims relating to subsidence, heave, landslip, mining or quarrying;</li> <li>any claim relating to land or buildings owned by you, but which are not your home;</li> <li>any mortgage, loan agreement, or any other consumer credit scheme</li> </ul>	Page 40
Any claim relating to divorce or matrimonial matters	Page 42
Legal costs incurred in defending your legal rights in employment proceedings where your employment status is not that of an employee (e.g. worker, self-employed or contractor)	Page 41
HM Revenue and Customs claims where deliberate misstatements or omissions have been made to the authorities	Page 41
Any reimbursement for jury service which is payable by your employer	Page 41
If you are a trade union member and its benefits provide cover for your claim e.g. under legal services	Page 42
<b>Section 5 – Home Emergency Cover</b>	
Your Home Emergency cover does not include:	
Any claim within the first 14 days unless you are renewing your policy	Page 53
Any loss where you did not contact us to arrange repairs or where the home has been unoccupied for more than 30 consecutive days	Page 52
Reinstatement of your home to its original condition other than leaving it safe and habitable	Page 52
Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins	Pages 48 and 51
Septic tanks, swimming pools or hot tubs	Page 48
Repairing drains that are the responsibility of the local water authority	Page 48
Replacing any heating system which is not wholly situated within your home or is shared with neighbouring dwellings	Page 50



### **How do I cancel my policy?**

If you wish to cancel your policy please give Swinton Insurance a call.

### **If you cancel the policy in the first 14 days (Reflection Period)**

If you want to cancel your policy within 14 days of buying it or receiving your documents (whichever happens later) let Swinton Insurance know. We will refund the premium for the exact number of days left on the policy, unless you have made a claim in the current period of insurance which has left your home a total loss and we have been unable to recover our costs from an identifiable third party deemed to be responsible, in which case we will not refund any premium.

This 14 day period also applies if you add Section 4 - Home Legal Expenses or Section 5 – Home Emergency Cover during the period of insurance.

We will also do this, if you cancel your policy within 14 days after the renewal date.

### **If you cancel the policy at any other time**

You may cancel the policy at any other time by letting Swinton Insurance know. If no claim has been made or is anticipated in the current period of insurance, we will refund the premium for the exact number of days left on your policy. If you have made a claim in the current period of insurance and we have been unable to recover our costs from an identifiable third party deemed to be responsible we will not refund any premium.

If we cancel your policy for any reason set out in Cancelling Your Policy we will refund the premium for the exact number of days left on the policy. If you have made a claim in the period of insurance and we have been unable to recover our costs from an identifiable third party deemed to be responsible, we will not refund any part of your premium.

We also may cancel your policy where you commit or attempt to commit fraud or have committed fraud under another insurance policy. If we cancel your policy on the grounds of fraud, we may cancel immediately and we may keep any premium you have paid. Please see the Fraud condition on page 60 of the policy wording for details.

### **How to Report a Claim**

If you need to report a claim under Sections 1 to 3 of your policy, <please call your Swinton Insurance branch who will be happy to help on 0800 988 2717>.

If you need to make a legal expenses claim under Section 4 of your policy, please call 0800 072 5130 – this number is open 24 hours a day, 365 days a year

If you need to make a home emergency claim under Section 5 of your policy, please call the Swinton Home Emergency Service on 0800 072 5125 – this number is open 24 hours a day, 365 days a year.

## How to Complain –

### We want to put things right

What should I do if I am unhappy with the service I have received?

Swinton Insurance understand that occasionally things go wrong, and want to hear from you when they do.

If you are not satisfied with the service you have been provided, please tell Swinton Insurance so that they can do their best to resolve the problem. You can contact Swinton Insurance in the following ways:

- **at your local branch**
- **by phone**  
0161 233 3676
- **online**  
[www.swinton.co.uk/contact-us](http://www.swinton.co.uk/contact-us)
- **on social media**
  - Facebook - Swinton Insurance
  - Twitter - @swintongroup
- **or you can write to**  
Embankment West Tower,  
101 Cathedral Approach,  
Salford,  
M3 7FB

Please provide or have these things ready for us:

- your personal details including your full name and address;
- your daytime and evening phone numbers ;
- your email address and;
- your claims number if applicable.

## What happens if my complaint is in relation to my insurers?

If your complaint is in relation to your insurers, Swinton Insurance will send this to them on your behalf, and confirm this to you in writing. Your insurers will contact you.

## What if I am unhappy with your or insurers' final decision?

If at the end of the process you remain dissatisfied, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). Details can be found in your policy wording.

Your legal rights are not affected if you take any of the steps shown above.

## Financial Services Compensation Scheme

The Insurers and Swinton Insurance are all covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if the Insurer cannot meet their obligations. Home Insurance is covered for 90% of the claim without any upper limit. You can get more information about this at **[www.fscs.org.uk](http://www.fscs.org.uk)** or you can phone the FSCS on **0800 678 1100** or **0207 741 4100**. You can check this on the Financial Services Register by visiting the FCA's website **[www.fca.org.uk/register](http://www.fca.org.uk/register)**