

The **co-operative** insurance  
good with money

# Home Insurance

## Policy Summary

# Use of your Personal Information

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Any information you provide is collected on behalf of CIS General Insurance Limited, a member of The Co-operative Financial Services, and will be used for the administration of the policy and in relation to any other business you may have with us at any time. To manage your policy, including underwriting and claims handling, we may disclose this information to other insurance companies or third parties acting on our behalf. There may be other circumstances where we are obliged by law to reveal personal information, for example to our regulator, the Financial Services Authority.

The information will be used to ensure that our records are accurate and may be analysed by members of The Co-operative Financial Services to improve our service to you. If you have been introduced to us through an organisation with which we have an association, we may provide them with certain information regarding the business you have taken out.

If you provide us with information about any other person we shall assume you are acting on their behalf and, if they are aged 18 or over, you have their consent for their information to be provided to us.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If any of it is inaccurate, you may ask us to correct it. If you have any questions or you'd like to find out more about this notice you can write to our Compliance Department, The Co-operative Insurance, Miller Street, Manchester M60 0AL.

## Information on Products and Services

The information you provide may also be used for research and marketing purposes by members of The Co-operative Financial Services and The Co-operative family of businesses. Therefore from time to time, you may receive information about special offers, products or services that we feel may be of interest to you. If you do not wish to receive such information, telephone us on 08457 46 46 46 (calls may be monitored or recorded for security and training purposes) or write to our Compliance Department at the address above.

Please be assured that we won't make your personal details available to any company outside The Co-operative family of businesses to use for their own marketing purposes.

## Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police
- Check and/or file your details with fraud prevention agencies and databases and, if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

## Claims History

- Under the conditions of your policy you must tell us about any insurance-related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at renewal, to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

## Important Notes

- Home Insurance does not cover your property against ordinary deterioration. Proper and regular maintenance is your responsibility.
- The law applicable to the contract will be the law applicable to your place of residence (or in the case of a business to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands.

## Administration Charges

We will not charge any additional fee when you first take out your Home Insurance policy. However, if you make any future changes to your policy cover other than at renewal, or if you request duplicate documents, we may charge you an administration fee. This fee will be in addition to any increase in premium that may occur.

## The Co-operative Basis of Trading and General Insurance

The Co-operative Insurance is part of an integrated financial services business within The Co-operative, one of the largest consumer-owned businesses in the world. Profits on general insurance business may be used to contribute to the group through the payment of dividends.

This is a summary of the policy. Please refer to the policy document for full details of terms, exclusions and conditions. A specimen copy of the policy document is available on request.

## **Type of Insurance and Cover**

This policy summary details the insurance we provide under our Home Insurance policy offering a choice of Buildings, Contents, Personal Possessions, HomeRescue Plus, Caravan or Travel insurance. Legal Expenses insurance cover is automatically included in our Home Insurance policy unless you choose only the Travel option where personal injury legal expenses cover is already included. HomeRescue Plus insurance is available only if you choose the Buildings or Contents options.

If you take out a Home Insurance policy your Policy Details will confirm the cover you have taken out.

# Buildings Insurance

## Significant Features and Benefits

- Loss of or damage to the buildings of your home by fire, explosion, storm or flood, escape of water or oil, freezing of any fixed water or heating system, theft, malicious acts or vandalism, subsidence or heave of the site or landslip
- Accidental damage to underground pipes, drains and cables
- Accidental breakage of sanitary fittings, glass in doors, windows, solar panels and greenhouses
- Loss of rent and the cost of alternative accommodation – up to £20,000
- Property owner's liability – up to £2,000,000 plus legal costs
- Legal Expenses Insurance (managed on our behalf by The Co-operative Legal Services) – up to £50,000 for legal costs incurred for civil disputes arising from personal injury, employment contracts, the purchase or sale of goods, contracts for services and damage, nuisance or trespass to your property
- 24-hour legal advice helpline which provides confidential advice on any personal legal problems (managed on our behalf by The Co-operative Legal Services)
- HomeRescue Helpline.

## Optional Covers

- Certain additional accidental damage to the buildings – not available where the buildings (or any part) are lent or let.
- **HomeRescue Plus** – up to £250 for emergency repairs to the home arising from certain sudden and unexpected events (subject to certain limitations).

## Significant and Unusual Exclusions and Limitations

- Your chosen excess (£50, £100, £150 or £300) applies to each claim. The exception is for claims in respect of loss or damage caused by subsidence or heave of the site or landslip, where a £1,000 excess applies. (See 'Loss or Damage and (if operative) Accidental Damage' of the Claims Settlement Provisions of the Buildings Section of the Policy.)
- Loss or damage occurring while the buildings are insufficiently furnished for full habitation, or not lived in by the family, or any other person with the family's permission, for more than 60 consecutive days is excluded. (See Buildings Section of the Policy.)
- Loss or damage resulting from malicious acts or vandalism caused by anyone lawfully on the premises is excluded. (See Buildings Section of the Policy.)
- Subsidence, heave of the site or landslip is excluded where loss or damage is caused by coastal or river erosion, normal settlement or shrinkage, movement of infill, faulty workmanship, the reaction of chemicals with any of the materials used in the construction of the buildings, defective design or the use of defective materials or occurring while the buildings are undergoing demolition or structural alterations or repairs. (See Buildings Section of the Policy.)
- Accidental damage to underground pipes, drains and cables is excluded where the damage is caused by depreciation, wear and tear, atmospheric, climatic or weather conditions, any gradually operating cause, faulty workmanship, defective design or the use of defective materials. In addition, there is no cover for maintenance, routine redecoration or the cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself. (See Buildings Section of the Policy.)
- Legal Expenses – we will not cover:
  - (i) legal costs incurred without our prior authorisation or before we have confirmed acceptance of the claim in writing
  - (ii) any claim which we consider does not have a reasonable chance of success
  - (iii) the first £250 of each claim relating to civil disputes for nuisance or trespass.(See Legal Expenses Section of the Policy.)
- **HomeRescue Plus** – the cover is not available where the home is not your main residence.

The following exclusions also apply:

  - (i) any costs incurred which have not been authorised
  - (ii) any event occurring as a result of the deliberate act of any utility company.(See HomeRescue Plus Section of the Policy.)

# Contents Insurance

## Significant Features and Benefits

- Claims Settlement Basis – ‘new for old’ (except for clothing and household linen)
- Loss of or damage to contents in the home by certain specified perils including theft, malicious acts or vandalism, fire, explosion, storm, flood, escape of water or oil, subsidence or heave of the site or landslip (subject to the limits on high risk items, office equipment and domestic outbuildings – please see opposite)
- Loss of personal money from the home – up to £250
- Fraudulent use of any credit card following its theft from the home – up to £250
- Loss of food in the freezer caused by failure of the freezer or the power supply – up to £1,000
- Accidental damage to TV/audio/video/DVD/computer equipment (subject to the limits on high risk items and office equipment – please see opposite)
- Accidental breakage of mirrors, fixed glass in furniture and ceramic in hobs
- Loss of or damage to contents in the garden of your home by certain specified perils – up to £500
- Loss of or damage to contents while temporarily outside the home by certain specified perils – up to 20% of the Sum Insured on Contents (subject to the limits on high risk items, office equipment and any building where a family member is living while in full-time education – please see opposite)
- Loss of or damage to contents during house removals carried out by professional removal contractors and whilst stored in a furniture depository for no more than 7 days pending removal to your new permanent residence, by certain specified perils (subject to the limits on high risk items and office equipment – please see opposite)
- Replacement locks following theft of external door keys to your home – up to £500
- Rent and the cost of alternative accommodation – up to 20% of the Sum Insured on Contents
- Personal and Occupier’s liability – up to £2,000,000 plus legal costs
- Tenant’s indemnity – up to 20% of the Sum Insured on Contents
- Legal Expenses Insurance (managed on our behalf by The Co-operative Legal Services) – up to £50,000 for legal costs incurred for civil disputes arising from personal injury, employment contracts, the purchase or sale of goods,

contracts for services and damage, nuisance or trespass to your property.

- 24-hour legal advice helpline which provides confidential advice on any personal legal problems (managed on our behalf by The Co-operative Legal Services)
- HomeRescue helpline.

## Optional Covers

- Certain additional accidental damage to contents in the home (subject to limits on high risk items and office equipment – please see below and opposite) – not available where the home (or any part) is lent or let
- **HomeRescue Plus** – up to £250 for emergency repairs to the home arising from certain sudden and unexpected events (subject to certain limitations).

## Significant and Unusual Exclusions and Limitations

- Your chosen excess (£50, £100, £150 or £300) applies to each claim. (See ‘Loss or Damage and (if operative) Accidental Damage’ of the Claims Settlement Provisions of the Contents Section of the Policy.)
- High risk items such as computers (including components and accessories) other than office equipment used for business purposes, televisions, audio and video equipment, DVD equipment, digital receivers and recorders, photographic equipment, jewellery, watches, articles of gold, silver and other precious metals, furs, curios, stamp or coin or medal collections, pictures and other works of art  
Limit per article, pair, set or collection – £2,000  
Limit in total – £6,000, £9,000, £12,000 or £15,000 (depending on the limit chosen)  
Wider cover on valuables – both inside and outside the home – is available under Personal Possessions Insurance

# Personal Possessions Insurance

(Available only if Contents Insurance is selected)

- Office equipment such as office furniture, computer equipment, facsimile machines, photocopiers, printers, word processing and fixed tele-communications equipment, stationery and business books owned and used in connection with the business or employment of the family  
Limit in total – £5,000
- Loss of or damage to contents caused by theft or attempted theft from domestic garages, greenhouses and outbuildings  
Limit in total – £2,000
- Loss or damage to contents by certain specified perils while temporarily removed to a building where a family member is living while in full-time education  
Limit in total – £5,000
- Loss or damage resulting from malicious acts or vandalism caused by anyone lawfully on the premises is excluded. (See 'What Is NOT insured' under A. Contents in the Home subsection of the Contents Section of the Policy.)
- Loss or damage occurring while the home is insufficiently furnished for full habitation, or not lived in by the family, or any other person with the family's permission, for more than 60 consecutive days is excluded. (See Contents Section of the Policy.)
- Legal Expenses – we will not cover:
  - (i) legal costs incurred without our prior authorisation or before we have confirmed acceptance of the claim in writing
  - (ii) any claim which we consider does not have a reasonable chance of success
  - (iii) the first £250 of each claim relating to civil disputes for nuisance or trespass.(See Legal Expenses Section of the Policy.)
- **HomeRescue Plus** – the cover is not available where the home is not your main residence.  
The following exclusions also apply:
  - (i) any costs incurred which have not been authorised
  - (ii) any event occurring as a result of the deliberate act of any utility company.(See HomeRescue Plus Section of the Policy.)

## Significant Features and Benefits

- The cover operates in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Loss or damage elsewhere is limited to up to 60 days in any one period of insurance.

### You have a choice of possessions to insure:

- **Unspecified Personal Possessions** –
  - (a) personal items and clothing, normally worn or carried outside the home, including pedal cycles, wheelchairs, invalid carriages and their accessories, sports equipment and mobile phones (but not any property insured under 'Specified Personal Possessions'), (b) money and (c) credit cards, up to
    - (i) £2,000 for any one article, pair, set or collection
    - (ii) £1,000 for any one pedal cycle, wheelchair, invalid carriage and its accessories
    - (iii) £1,000 in total for sports equipment
    - (iv) £250 for loss of or damage to mobile phones (plus up to £25 for lost calls)
    - (v) £500 for loss of money
    - (vi) £500 for the fraudulent use of any credit cards.
- **Specified Personal Possessions** – property listed above which is to be insured for more than £2,000, musical instruments, camping equipment, electronic and office equipment, not used for professional, trade or business purposes, up to the sum insured shown against each item detailed in the Policy Details. Other items can be considered on request.
- 24-hour legal advice helpline which provides confidential advice on any personal legal problems (managed on our behalf by The Co-operative Legal Services)
- HomeRescue Helpline.

## Significant and Unusual Exclusions and Limitations

- An excess of £50 applies to each claim. (See the Claims Settlement Provisions of the Personal Possessions Section of the Policy.)
- Loss or damage as a result of theft from an unattended motor vehicle is not covered unless the property is concealed in a boot, luggage compartment or glove box and the vehicle is locked and all windows closed. (See 'What Is NOT insured' under the Unspecified Personal Possessions and Specified Personal Possessions subsections of the Personal Possessions Section of the Policy.)
- In respect of the pedal cycle cover, there is no cover for loss of any pedal cycle left in a public place unless it is locked to a fixed point. (See 'What Is NOT insured' under the Unspecified Personal Possessions subsection of the Personal Possessions Section of the Policy.)
- In respect of mobile phones, loss of or damage to mobile phones caused by liquid is excluded. (See 'What Is NOT insured' under the Unspecified Personal Possessions and Specified Personal Possessions subsections of the Personal Possessions Section of the Policy.)
- For each item of Specified Personal Possessions with a sum insured of more than £2,000, you must provide proof of the item's value at the claims stage. (See Claims Settlement Provisions of the Personal Possessions Section of the Policy.)

## Caravan Insurance

### Significant Features and Benefits

- Loss of or damage to your caravan anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands. Cover is also provided for use in Europe for up to 60 days in any one period of insurance
- The reasonable cost of alternative accommodation – up to £20 per day and a maximum of £300
- Third party liability cover for you or anyone using the caravan with your permission – up to £2,000,000 plus legal costs
- Legal Expenses Insurance (managed on our behalf by The Co-operative Legal Services) – up to £50,000 for legal costs incurred for civil disputes arising from personal injury, employment contracts, the purchase or sale of goods, contracts for services and damage, nuisance or trespass to your property.

- 24-hour legal advice helpline which provides confidential advice on any personal legal problems (managed on our behalf by The Co-operative Legal Services)
- HomeRescue Helpline.

### Optional Covers

- Loss of or damage to personal effects (other than clothing, money and credit cards) whilst in the caravan or a motor car to which it is attached, up to £200 for any one article, pair, set or collection.

## Significant and Unusual Exclusions and Limitations

- An excess of £50 applies to each claim. (See 'Insured Caravan and (if operative) Personal Effects' of the Claims Settlement Provisions of the Caravan Section of the Policy.)
- Subject to any relevant monetary limit specified, claims for loss of or damage to the caravan will be settled by paying the cost of repair or by paying up to the full market value, and personal effects claims will be settled on the basis of the cost of repair or replacement as new if an item is totally lost or destroyed, less an allowance for any depreciation and wear and tear. (See 'Insured Caravan and (if operative) Personal Effects' of the Claims Settlement Provisions of the Caravan Section of the Policy.)
- Legal Expenses – we will not cover:
  - (i) legal costs incurred without our prior authorisation or before we have confirmed acceptance of the claim in writing
  - (ii) any claim which we consider does not have a reasonable chance of success
  - (iii) the first £250 of each claim relating to civil disputes for nuisance or trespass.(See Legal Expenses Section of the Policy.)

# Travel Insurance

## Significant Features and Benefits

- Cover is provided for each holiday, trip or journey of no more than 42 days taken during the period of insurance shown in the Policy Details
- You have a choice of 'Europe' or 'World-wide' cover
- Cover is provided for cancellation or curtailment as a result of specified events – up to £3,000 for irrecoverable transport and accommodation deposits or charges
- Cover is provided for medical and other expenses – up to £5,000,000
- Personal accident benefit is provided – up to £25,000 or £2,500 for under 16s, in the event of certain types of accidental bodily injury
- Loss of or damage to personal baggage – up to £1,500
- Loss of personal money – up to £300
- Personal liability – up to £2,000,000 plus legal costs
- Lost passport – up to £300 for transport and accommodation expenses
- Delayed departure as a result of specified events – up to £150
- Missed departure as a result of specified events – up to £500 for transport and accommodation expenses
- Legal Expenses Insurance for personal injury only (managed on our behalf by The Co-operative Legal Services) – up to £50,000 in respect of any event occurring during your holiday which causes your death or bodily injury
- Legal Advice Helpline (managed on our behalf by The Co-operative Legal Services)
- Pre-Travel Advice Helpline (provided on our behalf by Inter Partner Assistance)
- Emergency Travel Assistance (provided on our behalf by Inter Partner Assistance).

## Optional Covers

- Winter Sports extension – the cover provided is limited to a combined total of 21 days in respect of all holidays, trips or journeys taken during the period of insurance shown in the Policy Details. Cover includes loss of or damage to or the cost of hiring skiing equipment; irrecoverable pre-paid skiing costs; accommodation and transport costs or transfer to an alternative skiing area as a result of adverse weather.

## Significant and Unusual Exclusions and Limitations

- An excess of £50 applies to each claim in respect of medical expenses, lost or damaged property (other than the emergency purchase of clothing and toiletries owing to delay of baggage) and lost personal money. (See 'Loss or Damage and (if operative) Winter Sports' of the Claims Settlement Provisions of the Travel Section of the Policy.)
- The insurance does not cover your booking or undertaking the holiday or journey against the advice of a medical practitioner. (See 'What Is NOT insured' under A. Cancellation or Curtailment, B. Medical & Other Expenses and C. Personal Accident of the Loss or Damage subsection of the Travel Section of the Policy.)
- The insurance does not cover any pre-existing medical condition for which, at the date of booking the holiday, trip or journey or taking out the policy (whichever is later), you
  - (i) had in the previous 12 months been referred to a consultant
  - (ii) had at any time in the previous 6 months been taking medication prescribed by, or on the advice of, a consultant
  - (iii) were awaiting, or had been advised of the need for, in-patient treatment or referral to a consultant
  - (iv) were awaiting tests or test results
  - (v) had received a terminal prognosis from a medical practitioner.(See 'What Is NOT insured' under A. Cancellation or Curtailment, B. Medical & Other Expenses and C. Personal Accident of the Loss or Damage subsection of the Travel Section of the Policy.)
- The insurance does not cover your participation during the holiday in specified hazardous pursuits or manual work in connection with any trade or business. (See 'What Is NOT insured' under A. Cancellation or Curtailment, B. Medical & Other Expenses and C. Personal Accident of the Loss or Damage subsection of the Travel Section of the Policy.)
- Winter Sports extension – cover applies only in respect of your participation in dry-slope skiing, on-piste snow skiing, cross-country skiing, mono-skiing, snowboarding or tobogganing. (See 'What Is insured' under Winter Sports subsection of the Travel Section of the Policy.)

# Duration of the Policy

The policy will normally remain in force for 12 months. The period of insurance will be confirmed in the Policy Details issued with your policy documents.

# Your Right to Cancel

When you receive your policy documents you will have 14 days in which to cancel the policy if you no longer require the insurance. If you cancel the policy during this time you may be entitled to a pro-rata refund of the premium paid. If you cancel the policy after 14 days any premium refund will be calculated on our short period rates – see below.

## Short Period Rates

If you cancel your policy more than 14 days after receiving your policy documents you will be entitled to a refund of your premium based on our short period rates as follows:

Short Period Rates for period (months) not exceeding											
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of annual premium payable											
10%	20%	30%	40%	50%	60%	65%	75%	85%	90%	95%	100%

Note: The minimum net premium is £10.00.

N.B. A refund of premium is not normally allowed if you cancel the Travel section or the optional HomeRescue Plus cover.

# Making a Claim

Should you need to make a claim between the commencement of the insurance and the receipt of your policy documents, please contact the appropriate telephone number below.

Buildings, Contents, Personal Possessions, Caravan or Travel 0845 999 8888 (available 24 hours a day).

Legal Expenses 0845 300 2247 (available 24 hours a day. Please note that any costs incurred must have our prior authorisation).

HomeRescue Plus 0845 607 6472 (available 24 hours a day. Please note that any costs incurred must be authorised).

Calls may be monitored or recorded for security and training purposes.

# Our Service to You

## Complaint Resolution

We aim to give our customers a high standard of service. The Co-operative Insurance has well-established complaints handling procedures to ensure that all causes of concern are dealt with fairly and promptly. Please contact us if you would like us to send you a leaflet describing these procedures.

If you would like a leaflet or need to make a complaint, please contact:

Central Customer Relations Unit  
The Co-operative Insurance  
Miller Street  
Manchester M60 0AL  
Telephone **0845 300 0374**  
Email: cis.complaints@cfs.coop

If your complaint is not dealt with to your satisfaction, you can then complain to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone **0845 080 1800**

Making a complaint will not affect your legal rights.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which provides protection to customers of authorised financial services firms. There is a maximum level of compensation you can receive from the FSCS. Until 31st December 2009 this is 100% of the first £2000 and 90% of the remainder of the claim without upper limit. From 1st January 2010 the limit is 90% of the whole claim, if an authorised firm is unable, or likely to be unable, to pay claims against it. In general, this is where a firm is insolvent or has gone out of business.

Further information about compensation scheme arrangements is available from: Financial Services Compensation Scheme, 7th Floor, Lloyd Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300.



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Saving and investments

Life assurance

**Car & home insurance**

Retirement planning

Ethics as standard

Membership

*Hey, over here! How can we help your local community? Across the UK thousands of community, voluntary and self-help groups are benefiting from the Co-operative's Community Fund. Visit [co-operative.co.uk/communityfund](http://co-operative.co.uk/communityfund) to find out more.*

**Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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