

POLICY SUMMARY

This policy summary does not contain the full terms and conditions of your Compass Home Insurance Policy. This can be found elsewhere in this policy document.

What happens if I take out cover and then change my mind?

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents.

We will make a charge equal to the period of cover you have had, but this charge will be at least £25 plus the Insurance Premium Tax. If you wish to cancel your policy you should contact First Commercial Insurance Brokers Limited at Key House, Burnham Business Park, Burnham-on-Crouch, Essex CM0 8TE. Telephone: 01621 784840.

How long will I be covered for?

The policy operates for a period of 12 months. Within that period, you may terminate the policy by giving us written instructions at any time; we may terminate the policy by giving you 14 days' notice in writing. In either case, you may be entitled to a refund of part of your premium.

How do I make a claim?

Full details of how to make a claim are given in this policy on page 11. You should contact Davies Managed Systems as soon as possible at 2nd Floor, East Court, Riverside Park, Stoke-on-Trent, Staffordshire, ST4 4DA.

If you need to make a claim under Section 4 – Home Emergency or Section 5 – Family Legal Protection, please refer to pages 28 and 31 of this policy.

Who is the insurer?

Your Compass Home Insurance policy is underwritten by Syndicate 2007 managed by Novae Syndicates Limited, other than Home Emergency and Family Legal Protection which is underwritten by DAS Legal Expenses Insurance Company Limited.

What will I have cover for if I take out a Compass Home Insurance Policy?

If selected, this policy provides cover for: Contents, Buildings, Valuables, Home Emergency and Family Legal Protection. Your policy schedule will show which sections are operative.

The key features for each section of the policy are as follows:

Contents within your home – Section 1

Covers your household goods, furnishings and personal effects all used for domestic purposes whilst in your home or whilst temporarily removed. Motor vehicles are excluded other than children's battery powered ride on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs and mobility scooters.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental damage cover is automatically included	When your home is insufficiently furnished for normal habitation, or unoccupied for more than 30 days, damage by escape of water or oil unless the water supply is turned off and drained or heating maintained When your home is let <ul style="list-style-type: none"> - theft unless involving forced and violent entry - malicious damage caused by tenants - accidental damage Accidental damage to money, plants or to any article of a brittle nature with a value in excess of £1,000 unless specified Damage caused by pets, pests or vermin Loss of damage caused by frost Up to £2,500 for theft from sheds	18
Articles of jewellery, watches, furs, curios, works of art, antique furniture, articles of precious metal or precious stones, silverware, collections of stamps, coins or medals	Up to £2,500 for any single article, pair, set or collection and up to one-third of the sum insured in total	17
Alternative accommodation costs if your home is rendered uninhabitable following a loss	20% of the sum insured	18
Business equipment for your office at home	Up to £5,000	18
Contents in the garden	<ul style="list-style-type: none"> - Loss or damage caused by storm or flood - Loss or damage to pedal cycles - Loss or damage to ride on mowers occurring during the hours of darkness Up to £1,000	19
Freezer contents	<ul style="list-style-type: none"> - Deterioration of frozen food if the compressor is more than 15 years old Up to £1,000	19
Property of guests and staff	Up to £1,000	19
Christmas, wedding and other gifts	Up to £5,000	18
Removals and temporary storage	Loss or damage <ul style="list-style-type: none"> - to brittle articles unless professionally packed - to contents in transit by sea - to contents in storage for more than 7 days - caused by theft unless involving forced and violent entry to the removal vehicle or storage facility 	21
Metered water or heating oil	Up to £1,500	19 & 20
Your liability to others <ul style="list-style-type: none"> - as occupier of the home - as a private person - to domestic employees - as a tenant for damage to buildings 	£2m for personal and occupiers liability £10m for liability to domestic employees 20% of the sum insured as a tenant for damage to buildings	20 & 21
Personal money & credit cards	<ul style="list-style-type: none"> - theft from your home unless involving forced and violent entry - business money and credit cards Up to £500 for personal money and up to £1,000 for credit cards	21
Reinstatement of deeds and documents	Up to £2,500	21
Replacement locks and keys	Up to £500	21
Student possessions	<ul style="list-style-type: none"> - theft unless involving forced and violent entry - maximum of £1,000 any one article up to a total of £5,000 	21

Buildings of your home – Section 2

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, driveways, paths, terraces, patios, swimming pools, tennis courts and fixed service tanks.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental damage cover is automatically included	<p>When your home is insufficiently furnished for normal habitation, or unoccupied for more than 30 days, damage by escape of water or oil unless the water supply is turned off and drained or heating maintained.</p> <p>When your home is let</p> <ul style="list-style-type: none"> - theft unless involving forced and violent entry - malicious damage caused by tenants - accidental damage <p>Damage caused by storm or flood to hedges, gates, fences or swimming pool covers & accessories</p> <p>Failure of double glazing seals</p> <p>Damage caused by pets, pests or vermin</p> <p>Loss of damage caused by frost</p> <p>Damage to pitch fibre pipes</p>	24
Alternative accommodation costs if your home is rendered uninhabitable following a loss	20% of the sum insured	25
Your liability to others as owner of the buildings	Up to £2,000,000	25 & 26
Reinstatement of the garden	Up to £2,500	26
Trace and access – finding the source of a water leak	Up to £2,000 per claim and up to £5,000 in total for all claims in any one period of insurance	26

Valuables within and away from your home – Section 3

Covers your jewellery, watches and personal possessions (such as guns, cameras, musical instruments, portable electronic equipment, pedal cycles, sports equipment and clothing) whilst in your home and whilst anywhere else in the world.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks basis of cover whilst anywhere in the world	<ul style="list-style-type: none"> - Loss from any unattended vehicle unless the items have been secured in the glove box or boot of a locked vehicle - Jewellery and watches whilst in baggage not in your control - Camping, hang-gliding, mountaineering, parachuting, wind-surfing and diving equipment - Sports equipment whilst being used - Items installed in a motor vehicle or on a motor cycle - Contact lenses 	27 & 28
	<ul style="list-style-type: none"> - Pedal cycles up to £500 and all other items up to £1,500 unless individually specified - Maximum £2,500 for theft from unattended motor vehicles 	

Home Emergency – Section 4

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
DAS Legal Expenses Insurance Company Limited (DAS) will arrange and pay for emergency assistance in the circumstances described below 24 hours a day, 365 days a year; if you need immediate help to repair damage or prevent further damage to your main home, make it safe and secure or relieve unreasonable discomfort, risk or difficulty to anyone living there	DAS will pay up to £500 (including VAT) for (i) the call-out charge and up to 2 hours' labour costs, and (ii) parts and materials subject to a maximum of £100 (including VAT)	29
Plumbing and drainage Your drains or plumbing system suddenly becomes damaged, blocked, broken or flooded	Rainwater drains and soakaways Problems with septic tanks, cesspits or fuel tanks	29 & 30
Main heating system Your main heating system fails		30
Domestic power supply Your supply of gas or electricity fails	Failure of the mains supply Failure to buy or provide enough gas, electricity or other fuel source	30
Toilet damage Your toilet bowl or cistern is damaged by something falling on or hitting it, or it stops working, and you have no other working toilet		30
Home security Your home becomes insecure because external doors, windows or locks are damaged or stop working		30
Lost keys The only available set of keys to your home is lost and you are unable to replace them or gain normal access		30
Cooking system The total failure of the sole permanent means of cooking in your home		30
	Cover does not apply if your home has more than 15 rooms DAS cannot accept claims - for routine home maintenance (such as servicing heating systems) or replacement of parts due to wear and tear - for the cost of redecorating, cosmetic repair or reinstating your home if it is damaged by contractors to gain access - if your home is left unoccupied for 30 consecutive days - for costs incurred before DAS has been notified of the emergency - if the emergency is caused deliberately or through your negligence - that arise from faulty installation, repair or design - for parts or labour if the equipment or facility is under guarantee or warranty - for emergencies at a residence other than your main home or if you rent or let the property - if you are out when DAS's approved contractor arrives to help DAS will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond their control	30
Territorial limit United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands		29
Applicable law This section of the policy is governed by English law		31

Family Legal Protection – Section 5

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<p>For the incidents and circumstances listed below DAS will resolve an insured legal problem, either themselves or through external lawyers and other experts they will appoint</p> <p>DAS will appoint their preferred choice of law firm to deal with your claim and will pay the law firm's costs and expenses, which include opponents' costs</p>	<p>There are reasonable prospects of success for the duration of the claim</p> <p>External costs are limited to £50,000</p> <p>If you want to use your choice of law firm, any costs they incur above what DAS would have paid DAS' preferred law firm will be your responsibility. DAS will not pay them</p> <p>Costs incurred before DAS's written acceptance of a claim</p> <p>Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative who will help you</p>	32, 33 & 36
<p>Employment disputes</p> <p>DAS will pursue and defend legal rights in a dispute arising from a contract of employment</p>	<p>Disciplinary hearings or internal grievance procedures.</p> <p>Compromise agreements while you are still employed.</p>	33
<p>Contract disputes</p> <p>DAS will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services</p>	<p>You must enter into the contract during the period of insurance</p> <p>The amount in dispute must be more than £250</p> <p>Building work or design, where the contract value exceeds £5,000 including VAT</p> <p>Disputes arising from a loan, mortgage, pension or investment</p> <p>A motor vehicle owned by or hired or leased to you</p>	33 & 34
<p>Personal injury</p> <p>DAS will pursue claims for accidental death or bodily injury</p>	<p>Illness or bodily injury which happens gradually or is not caused by a specific or sudden accident</p>	34
<p>Clinical negligence</p> <p>DAS will pursue claims where a single negligent medical act or procedure causes accidental death or bodily injury</p>	<p>Alleged failure to correctly diagnose the condition</p>	34
<p>Property protection</p> <p>DAS will pursue claims following damage to your home or an insured person's personal possessions</p> <p>Cover extends to problems such as nuisance and trespass</p>	<p>Property damage must exceed £250</p>	34
<p>Tax protection</p> <p>Representing your rights throughout a comprehensive investigation by HM Revenue & Customs into your self assessment tax return</p>	<p>Investigations where you are self employed, a sole trader or in a business partnership</p>	34
<p>Jury service and court attendance</p> <p>Payment of salary or wages while you attend a court or tribunal as requested by your appointed representative, perform jury service or are carrying out activities set out in your action plan under identity theft cover</p>	<p>Any claim if you are unable to prove your loss</p>	35
<p>Legal defence</p> <p>Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from your work as an employee</p>	<p>Payment of court orders</p> <p>Any claim relating to you driving a motor vehicle</p>	35
<p>Identity theft</p> <p>You can access the identity theft support service through the identity theft helpline</p> <p>DAS will assign you a personal caseworker who will give you telephone advice and a personal action plan to help regain your identity. DAS will pay various communication and administrative costs necessary to reinstate your identity</p> <p>If legal action is necessary to reinstate your identity or defend any case brought against you by traders, DAS will pay the costs of a lawyer to represent you. DAS will cover the costs of signing statutory declarations and any loan rejection or re-application fees</p>	<p>Fraud committed by any insured person under this section of the policy</p> <p>Losses arising from your business activities</p> <p>You must take reasonable action to prevent the misuse of your identity and must notify banks and building societies as soon as possible if you become aware of anyone trying to misuse your identity</p>	35
<p>DAS Household law</p> <p>You have access to a number of documents available to use free of charge including a will writing service. Plus access to a range of more complex interactive services that can be purchased direct from the site at a competitive price</p>	<p>Does not provide documents or advice for Northern Ireland</p>	37
<p>Countries covered</p> <p>For insured incidents contract disputes and personal injury</p> <p>The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey</p> <p>For all other insured incidents</p> <p>The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands</p>		32
<p>Law that applies</p> <p>This section of the policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise the law of England and Wales applies</p>		37

Excesses

All sections (apart from Section 4 and Section 5)

For excesses to the policy, please refer to your schedule

Section 2 – Buildings of your home

Hard tennis courts and swimming pools damaged by storm or flood are subject to an excess of £500

Claims for subsidence landslip and heave are subject to an excess of £1,000

Claims for damage to underground services are subject to an excess of £500

Section 5 – Family Legal Protection

Property protection – the first £250 of any claim for nuisance or trespass

How do I make a complaint?

If you wish to make a complaint, or obtain copies of their complaints handling procedures, you should either write to or telephone the relevant company stated below for each section:

Sections 1 - 3 First Commercial Insurance Brokers Limited at Key House, Burnham Business Park, Burnham-on-Crouch, Essex. CM0 8TE. Telephone: 01621 784840.

If you are still not happy with the way the matter is dealt with, please write to the Chief Executive of Novae Syndicates Limited. The address is 71 Fenchurch Street, London, EC3M 4HH.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder and Market Assistance Department at Lloyd's to review your case. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Telephone: 020 7327 5693. Fax: 020 7327 5225. E-mail: complaints@lloyds.com.

Sections 4 - 5 The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Telephone: 0117 934 0066. E-mail: customerrelations@das.co.uk.

In both instances, if you remain dissatisfied, you also have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800.

These procedures do not affect your right to take legal action.

Would I receive compensation if the insurer is unable to meet its liabilities?

With effect from the 1st January 2010 the Financial Services Compensation Scheme arrangements changed. From this date the first 90% of every claim is protected without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS or by visiting their website at www.fscs.org.uk Novae Syndicates Limited and DAS Legal Expenses Insurance Company Limited are both authorised and regulated by the Financial Services Authority.