Your Home Insurance

Policy Schedule

*Words appearing in **bold text** have specific meanings. You can find these meanings in the "Definitions" section of your Policy Booklet.*

This **Schedule** shows what **You** are insured for and is based on the **Important Information** provided by **You**, which **The insurer** uses to determine whether or not to offer **You** a policy, the policy terms and conditions and **Your** premium. Please read it carefully to check the cover being offered and the maximum cover limits adequately meet **Your** requirements. If **You** need to change **Your** cover or the **Maximum claims limits** are not acceptable for **Your** requirements, please call **Us** immediately on 03333 11 11 10 to let **Us** know, otherwise any claim may be rejected or not fully paid.

General Details

Policy Number	INI00062277	
Requested Period of Insurance	From: 08/03/2024	To: 07/03/2025
Reason for Issue	New Business	
Proposer(s)	Mr ASIM ERTURK	
Insured Address	30 Old London Road Badgers Mount Sevenoaks Kent TN14 7AE	
Interested Parties	Together Finance	

Statement of Demands and Needs

The property to be insured is 30 Old London Road and **You** require cover for **Your Buildings** and **Contents**. **Your** full cover requirements are outlined within this policy **Schedule**, which should be read in conjunction with **Your Statement of Fact** document and Policy Booklet.

This **Home** insurance is designed to meet the requirements and needs of those who wish to protect against loss or damage to the structure of their **Home** and their **Contents** within it.

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Registered in England number 07839423.

Buildings Cover

Buildings: Policy Section 1

The **Buildings** of **Your Home** will be protected, subject to any **Endorsements** to the contrary, in the following way.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Buildings Cover	£1,000,000	£100	£0	£100
Limits within your Buildings **Cover**				
Rebuild Cost of Each **Outbuilding**	£30,000	£100	£0	£100
Subsidence	£1,000,000	£1,000	£0	£1,000
Escape of Water	£1,000,000	£500	£0	£500
Professional Fees and Debris Clearance	£100,000	£100	£0	£100
Alternative Accommodation and/or Loss of Rent	£50,000	£100	£0	£100
Replacement Locks and Keys	£750	£100	£0	£100
Trace and Access	£5,000	£100	£0	£100

Buildings- Optional Extra Cover: Policy Section 1a

Your **Accidental** Damage, subject to any **Endorsements** to the contrary.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Accidental Damage to **Buildings**	Not Requested	N/A	N/A	N/A

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Contents Cover

Contents: Policy Section 2

The **Contents** of **Your Home** will be protected, subject to any **Endorsements** to the contrary, in the following way.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Contents Cover	£100,000	£100	£0	£100
Limits within your Contents Cover				
High Risk Property within **Contents (Maximum claim limit)**	£30,000	£100	£0	£100
High Risk Property within **Contents** (Single item, pair or set)	£2,000	£100	£0	£100
Business Equipment (**Maximum claim limit**)	Not Requested	N/A	N/A	N/A
Business Equipment (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money in the **Home**	£500	£100	£0	£100
Deeds and Documents	£2,500	£100	£0	£100
Property in the Open (**Maximum claim limit**)	£1,000	£100	£0	£100
Property in the Open (Single item, pair or set)	£1,000	£100	£0	£100
Hot tubs, Jacuzzis and Spas	£5,000	£100	£0	£100
Contents in **Outbuildings** (**Maximum claim limit**)	£5,000	£100	£0	£100
Subsidence	£100,000	£1,000	£0	£1,000
Escape of Water	£100,000	£500	£0	£500
Accidental Loss of Metered Water or of Oil	£1,000	£100	£0	£100
Damage to Food in any Refrigerator or Deep Freezer	£750	£100	£0	101
Alternative Accommodation and Tenant's Rent Liability	£10,000	£100	£0	£100
Replacement Locks and Keys	£750	£100	£0	£100
Death Benefit	£5,000	£100	£0	£100
Damage as a Tenant	£5,000	£100	£0	£100
Special Events	£5,000	£100	£0	£100
Contents at University (**Maximum claim limit**)	£7,500	£100	£0	£100
Contents at University (Single item, pair or set)	£2,000	£100	£0	£100
Guest **Contents**	£2,500	£100	£0	£100
Shopping in Transit	£500	£100	£0	£100
Medical Equipment on Loan	£5,000	£100	£0	£100
Jury Service	£2,000	£100	£0	£100
Electronic Data	£2,500	£100	£0	£100

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Contents -Optional Extra Cover: Policy Section 2a

Your Accidental Damage, subject to any **Endorsements** to the contrary.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Accidental Damage to **Contents**	Not Requested	N/A	N/A	N/A
High Risk Property within **Contents (Maximum claim limit)**	Not Requested	N/A	N/A	N/A
High Risk Property within **Contents** (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Business Equipment (**Maximum claim limit**)	Not Requested	N/A	N/A	N/A
Business Equipment (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money in the **Home**	Not Requested	N/A	N/A	N/A
Accidental Loss of or Damage to a Brittle Item	Not Requested	N/A	N/A	N/A
Property in the Open (**Maximum claim limit**)	Not Requested	N/A	N/A	N/A
Property in the Open (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Hot Tubs, Jacuzzis and Spas	Not Requested	N/A	N/A	N/A

Contents - Optional Extra Cover: Policy Section 2b

Your Personal belongings Cover, subject to any **Endorsements** to the contrary.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Personal Belongings	Not Requested	N/A	N/A	N/A
Personal Belongings (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money and **Credit Cards**	Not Requested	N/A	N/A	N/A
Theft from Unattended Motor Vehicle	Not Requested	N/A	N/A	N/A

Contents – Optional Extra Cover: Policy Section 2c

Your High-risk property and Specified **Contents** Cover, subject to any **Endorsements** to the contrary.

Your High-risk property items covered in the **Home** only	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Not Requested				
Your High-risk property items covered in and away from the **Home**	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Computer Equipment (Portable, Laptops) - MAC PRO	£1,000	£100	N/A	£100

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Contents – Optional Extra Cover: Policy Section 2d

Your Pedal Cycles Cover, subject to any **Endorsements** to the contrary.

Your Pedal Cycles	Geographical Limits	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Not Requested					

Liability Cover

Liability Cover: Policy Section 3

Your Liability Cover, subject to any **Endorsements** to the contrary.

Your Cover	**Maximum Claims Limits**	Standard **Excess**	Voluntary **Excess**	Total **Excess**
Occupiers and Personal Liability	£2,000,000	N/A	N/A	N/A
Property Owners Liability	£2,000,000	N/A	N/A	N/A
Defective Premises Indemnity	£2,000,000	N/A	N/A	N/A
Unpaid Damages	£250,000	N/A	N/A	N/A
Liability for Domestic Employees	£5,000,000	N/A	N/A	N/A
Tenant's Liability	£15,000	N/A	N/A	N/A

Additional Extra Cover

Family Legal Protection: Policy Section 4

Your Family Legal Protection	**Maximum Claims Limits**	**Excess**	Insurer
Family Legal Protection	£25,000	£100	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.

Home Emergency Cover: Policy Section 5

Your Home Emergency Cover	**Maximum Claims Limits**	**Excess**	Insurer
Home Emergency	£250 (per callout) £500 (per Period of Insurance)	£0	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.

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Endorsements

The following **Endorsements** apply to this policy

HOI-035 Flat Roof Clause
You have told Us that part of roof of the Building is flat. The insurer has noted this and agreed to offer cover providing the following conditions are met: a) the flat roof portion of the Buildings is inspected at least once every 7 years by a roofing contractor. b) any defects noted within the inspection are rectified within 60 days of notification. c) You retain evidence of the inspection and subsequent repairs. If You do not comply to the above conditions the insurer wil not pay for any loss or damage under Section 1 (Buildings) Section 2 (Contents), whichever Section(s) is/are shown as being operative on the Schedule, for Peril 5, Storm Damage to or through the flat roof.
HOI-039 Portable Equipment Clause
Under Section 2c (High-risk property and specified Contents), the insurer has agreed to extend cover to the Computer Equipment (Portable Laptops etc)/Portable TV as specified in the Schedule subject to the following terms and conditions: a) Theft away from the Home is excluded whilst travelling on/in any form of public transport or in a public place if the Equipment is left unattended. b) Theft from any Building/s is excluded unless force, resulting in damage to the Building or premises, was used to gain entry. c) Loss of or damage to accessories of any kind is not covered. d) Theft, loss or disappearance must be reported to the police within 24 hours of the event being discovered.

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Your Policy Underwriters

Cover Section	Insurer Name	Contact Details for Claims Complaints		
		Insurer Address	Insurer Email	Insurer Telephone Number
Buildings, Contents & Liability Insurance	This policy is administered by Prestige Underwriting Services Limited on behalf of Aviva Insurance Limited. Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307105. Registered in Northern Ireland under Company Registration Number NI031853. Registered Office: 10 Governors Place, Carrickfergus, County Antrim, BT38 7BN. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in Scotland, No. 2116. Firm reference number 202153. Registered Office: Pitheavlis, Perth PH2 0NH.	The Complaints Manager 10 Governors Place Carrickfergus Northern Ireland BT38 7BN	complaints@prestigeunderwriting.co.uk	08000 327327
Family Legal Protection	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.	Arc Legal Assistance LTD PO BOX 8921 Colchester CO4 5YD	customerservice@arclegal.co.uk	0344 770 9000
Home Emergency	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.	PO Box 8921 Colchester CO4 5YD	customerservices@arclegal.co.uk	01384 884110

Need to Make a Claim?

Cover Section	Claims Handler	Contact details for claims purposes		
		Claims Address	Claims Email Address	Claims Telephone Number
Buildings, Contents & Liability Insurance	Prestige Underwriting Services Limited	10 North Derby Street Belfast BT15 3HL	HouseholdClaims@prestigeunderwriting.co.uk	08000 327 327
Family Legal Protection	Arc Legal Assistance LTD	PO BOX 8921 Colchester CO4 5YD	N/A - New claims needs to be notified by telephone	0344 770 1040
Home Emergency	Arc Legal Assistance LTD	PO Box 8921 Colchester CO4 5YD	N/A - New claims need to be notified by telephone	01384 884080

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Your Premium Breakdown

As you chose to pay your premium in one go, the total you will pay is £1,114.58 including Insurance Premium Tax (where applicable)

All policies include a non-refundable £35 arrangement fee which is included in the price you paid.

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