



# home sweet home



Home Insurance **Plus** ...a summary of your cover



**direct line**  
home insurance *plus*

## A summary of your cover

Please read this document carefully, it provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

### Direct Line Home Insurance Plus Policy

The Home policy you have purchased is underwritten by U K Insurance Limited. Your policy schedule will show the period of cover and which of the following sections of cover you have requested.

Section 1 – Buildings	Section 2 – Contents
<b>What is covered:</b>	
<ul style="list-style-type: none"> <li>Your home and its walls, roofs, drives, patios</li> <li>Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes</li> <li>Outbuildings including sheds, garages</li> </ul>	<ul style="list-style-type: none"> <li>Household goods, including non-permanent fixtures and fittings like carpets and curtains</li> <li>Personal belongings in the home, garages and sheds</li> </ul>
<b>Paragraph A – Loss or Damage</b>	
<b>What you are covered for:</b>	
<ul style="list-style-type: none"> <li>Fire</li> <li>Storm or flood</li> <li>Escape of water</li> </ul>	<ul style="list-style-type: none"> <li>Theft</li> <li>Vandalism or malicious act</li> <li>Subsidence</li> </ul>
<ul style="list-style-type: none"> <li>Fire</li> <li>Storm or flood</li> <li>Escape of water</li> </ul>	<ul style="list-style-type: none"> <li>Theft</li> <li>Vandalism or malicious act</li> <li>Subsidence</li> </ul>

## Section 1 – Buildings

## Section 2 – Contents

### Paragraph B – Additional Cover Extra benefits included as standard:

- Damage to plumbing installation by frozen or burst pipes
  - Accidental breakage of windows or fixed sanitary ware
  - The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to £35,000)
  - The cost of tracing an escape of water from fixed water or heating equipment in the buildings (up to £5,000)
- Accidental damage to TVs, videos, audio and home computer equipment
  - Contents temporarily removed to another home (up to 15% of the contents sum insured)
  - Replacement door locks and keys if yours are lost or stolen
  - Money in the home up to £1,000
  - Contents in the garden up to £2,500
  - The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 30% of the contents sum insured)
  - Freezer contents up to the limit stated in your policy schedule (paragraph D – Frozen Foods)
  - Accidental breakage of glass and mirrors
  - Plants in the garden up to £1,500
  - Business equipment up to £10,000

### Paragraph C – Accidental damage cover (Included as standard)

- Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor
- Extra accidental damage cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture

**Section 1 – Buildings****Section 2 – Contents****Summary of Exclusions and Limits**  
Please refer to your policy documents for full details**Your policy will not pay for the following if caused by any paying guest or tenant:**

- Theft or attempted theft
- Vandalism or malicious acts
- Accidental breakage of fixed glass and sanitary ware
- Accidental damage

**After your home has been unoccupied for more than 60 days in a row your policy will not pay for:**

- Theft or attempted theft
- Vandalism or malicious acts
- Water or oil escaping
- Damage to plumbing installation by frozen or burst pipes
- Accidental breakage of fixed glass and sanitary ware

**Domestic pets:**

- Your policy will not pay for accidental damage by domestic pets

**Escape of water:**

- Your policy will not pay for loss or damage caused by subsidence, heave or landslip that results from the escaping water

**Your policy will not pay for the following if caused by any paying guest or tenant:**

- Theft or attempted theft
- Vandalism or malicious acts
- Accidental breakage of glass and mirrors
- Accidental damage to TVs, videos, audio and home computer equipment
- Accidental damage

**After your home has been unoccupied for more than 60 days in a row your policy will not pay for:**

- Theft or attempted theft
- Vandalism or malicious acts
- Water or oil escaping
- Contents in the garden
- Accidental breakage of glass and mirrors
- Accidental damage to TVs, videos, audio and home computer equipment
- Freezer food (Paragraph D – Frozen Food)

**Domestic pets:**

- Your policy will not pay for accidental damage by domestic pets

**Valuables in the Home limit\*:**

- Please refer to your policy schedule for details of the limit applicable to your policy

**Single article limit:**

- £3,000 unless specified on your schedule

<b>Section 1 – Buildings</b>	<b>Section 2 – Contents</b>
<b>Excess</b>	

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Paragraph A – Subsidence £1,000 or £2,000  
Refer to your policy schedule

\* Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps or coins or medals.

<b>Section 3 – Personal Possessions (included as standard)</b>
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What is covered:	Paragraph A – Loss or damage What you are covered for:	Paragraph B – Additional cover
Items that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, money and pedal cycles (up to £1,000 per cycle)	<ul style="list-style-type: none"> <li>• Accidental loss</li> <li>• Accidental damage</li> <li>• Theft</li> </ul> Anywhere in the world	<ul style="list-style-type: none"> <li>• Money (up to the limit stated in your policy schedule)</li> <li>• Credit cards up to £5,000</li> </ul> Anywhere in the world

<b>Summary of Exclusions and Limits</b> Please refer to your policy document for full details
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Paragraph A – Loss or Damage	<b>Your policy will not pay for:</b> <ul style="list-style-type: none"> <li>• Theft from an unattended vehicle unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle</li> <li>• Property held or used for any profession, business or employment</li> </ul>
Paragraph B1 – Money Paragraph B2 – Credit cards	<b>Your policy will not pay for:</b> <ul style="list-style-type: none"> <li>• Business cards or money</li> </ul>
Paragraph B3 – Pedal cycles	<b>Your policy will not pay for:</b> <ul style="list-style-type: none"> <li>• Theft of pedal cycles unless the cycle is in a locked building or immobilised by a security device when left unattended</li> <li>• Loss or damage to pedal cycles while being used for racing, pacemaking or trials</li> </ul>

### Section 3 – Personal Possessions (continued)

#### Excess

A £50 excess (or your voluntary excess, whichever is higher) is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

### Section 4 – Family Legal Protection (included as standard)

- 24 hour legal advice/claims line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim
- Legal costs up to £100,000 for:
  - Contractual disputes
  - Employment disputes
  - Inheritance disputes
  - Legal defence
  - Motoring prosecutions
  - Personal Injury
  - Property disputes
  - Tax disputes
- Your salary while you attend jury service; and
- Detention while abroad (up to £250)

### Section 6 – Home Emergency (included as standard)

#### What you are covered for:

**Up to £500 for call out, labour and parts in the event of an emergency at your home which, if not dealt with quickly will:**

- Make your home unsafe or insecure
- Cause loss or damage to your home and its contents; or
- Leave your home with a total loss of heating, lighting or water

**Summary of Exclusions and Limits** – Please refer to your policy document for full details

#### We will not pay for:

- Boilers over 10 years old or with an output over 60kW
- Underfloor heating, solar heating systems or warm air systems
- Loss or damage after your home has been unoccupied for more than 60 days in a row
- Any loss or damage which occurs during the first 14 days following the start of your Home emergency cover

## Section 7 – Travel Insurance (included as standard)

### What you are covered for:

- Up to £5,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses overseas and body repatriation home
- Up to £5,000 if you need to cancel or cut short your journey
- Up to £10,000 for death, permanent loss of sight or loss of limb following an accident while on your journey
- Up to 22 days winter sports cover including up to £250 for unused ski passes, hire or tuition fees if your pass is lost or stolen (if you cannot get a refund)

### Summary of Exclusions and Limits – Please refer to your policy document for full details

#### We will not pay for:

- Any claims arising from the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport.  
Please note the above exclusion does not apply:
  - if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or
  - if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy.
- Any claims linked to pre-existing medical conditions and symptoms
- Anyone aged 65 years and over at the start of the journey
- Any single journey that exceeds 42 days or total journeys that exceed 120 days in any one period of insurance
- Any loss where you are travelling against medical advice or specifically to get treatment
- Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel
- An anticipated event
- If the transport operator or their agents refuse to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel
- Any loss if you change your mind about travelling or continuing with your trip when the local or national authorities confirm you can stay

#### Excess

£35

**Your right to cancel**

If this cover does not meet your needs, contact us within 21 days of receiving your documents. We will refund any premium you have paid, less the administration fee as shown in your schedule, as long as no claim has been made during that time.

**Policy Cancellation**

If the policy does not meet your needs, contact us within 21 days of receiving your documents or the start date of the policy (whichever is later) and we will refund any premium you have paid less an

administration fee as shown in your Schedule, providing that you have not made any claim during that time.

If you cancel your policy mid term we will refund any premium you have paid for the remaining period of cover less an administration fee, as shown in your Schedule, providing that you have not made any claim during the current period of insurance.

**Policy Amendment**

If you amend your policy mid term you may have to pay an administration fee as shown in your Schedule, as well as any additional premium incurred as a result of the amendment.

**How to make a Home claim**

To make a claim, phone **0845 303 5680**

**How to make a Home Emergency claim**

To make a claim, phone **0845 303 5681**

**How to make a Travel insurance claim**

To make a claim, phone **0845 026 0246**

**24 hour Emergency Travel Medical Assistance**

In USA and Canada call toll free **1 877 350 6968**

In Central & South America & Caribbean, call collect (Canada)

**905 816 2565**

From anywhere else in the world, phone **+44 (0)1252 576 150**

**How to make a Family Legal Protection claim**

To make a claim, phone **0845 601 2945**

**How to complain**

If you need to complain, please call us on our priority number **0845 303 5680**. If your complaint is about a claim, contact your claims handler whose details will be shown in your claim documents.

If you want to complain in writing, send your letter to one of the following:

- For complaints about claims, write to the Regional Customer Service Manager at the address shown in your claims documents
- For all other complaints, write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BR1 1DP.

**directline.com**

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980.  
U K Insurance Limited is authorised and regulated by the Financial Services Authority.

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If we cannot resolve the difference between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is; South Quay Plaza, 83 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

**Details about our regulator**

U K Insurance Limited are authorised and regulated by the Financial Services Authority Registration number 202810. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. Or you can phone the Financial Services Authority on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**



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