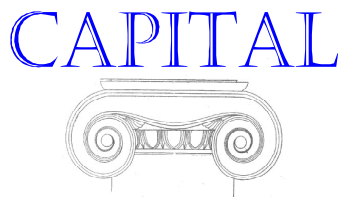


keyfacts

PLAYLE RUSSELL (SPECIAL RISKS) LTD Domestic Buildings and/or Contents Insurance



Summary of cover

Please read this document carefully.

This is a summary of the cover provided by Playle Russell CAPITAL insurance policy. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions. These can be found in the Policy Document, a copy of which is available from Playle Russell. The policy is issued for a twelve month period unless agreed otherwise.

Cover under this policy is subject to specific limits and excesses. Please refer to your quotation document or contact Playle Russell if any points remain unclear.

Playle Russell (Special Risks) Ltd
1 Portersbridge Mews
Portersbridge Street
Romsey
SO51 8DJ
Tele: 01794 830055 Fax: 01794 830044 [Email: info@thatchline.com](mailto:info@thatchline.com)
[Website: www.thatchline.com](http://www.thatchline.com)

Registered in England no. 3779860
Authorized and regulated by the Financial Services Authority.
This insurance is underwritten at Lloyd's. Syndicate details will be provided on request.

Section One (Buildings)

What is covered as standard

Loss or damage to home, decorations, fixtures, fittings, permanently installed lighting, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences, hedges, fixed fuel tanks, underground services pipes and cables, sewers, drains and septic tanks.

Loss of rent to the insured, or cost of alternative accommodation while the home is being repaired following an insured event.

18 months

Trace and access to locate the source of oil or water leaks within the home.

£10,000 in a 12 month policy period

Increased water meter charges for escape of water following an insured event.

£10,000 in a 12 month policy period

Garden damage covered against fire, lightning, explosion, aircraft, earthquake, theft or malicious damage.

Limit £500 any one plant, tree or Shrub

Professional, demolition or local authority fees and expenses in connection with an insured event.

Automatic reinstatement of cover following a claim – any recommendation made to prevent a similar loss must be carried out.

Additional extensions available

Grade II listed buildings: where a property cannot be reinstated in full following a total constructive loss, the policy will pay a sum to enable the purchase of a replacement property in the same area, if available.

Section Two (Contents)

What is covered as standard

Loss or damage to household goods and personal possessions belonging to you or for which you are legally responsible, including:

- tenant's fixtures and fittings,
- fixed aerials and satellite dishes etc.,
- garden furniture, garden machinery, fixed statues, ornaments etc. kept in the open but within the premises, £5,000 in total
- personal money, £2,500 maximum
- unauthorised use of credit cards following loss or theft, £25,000 maximum
- deeds, registered bonds and other personal documents, £7,500 in total
- collections of stamps or coins, £5,000 in total
- gold, silver or plated items (other than jewellery)*, £5,000 in total
- jewellery and furs*, £5,000 in total
- domestic fuel in fixed tanks, £2,000 in total
- freezer contents, Unlimited up to contents sum insured
- pedal cycles, £1,000 any one cycle
- computer software (including the cost of recompiling data), £7,500 in a 12 month policy period

Section Two (Contents) cont.

- Rent owed following an insured event. 18/24 months if buildings & contents insured
- Cost of alternative accommodation following an insured event. 18 months
- Birthday, Christmas, wedding or anniversary presents not yet given (or which are for you) stored in the home. Up to £10,000 in a 12 month policy period
- New purchases not yet informed to us. Up to 10% of the contents figure, 45 days from the date of purchase
- Replacement locks following theft or loss of keys. £2,500 maximum

* Enhancements available – see Section 5 of the Advantage wording

Sections Three (Accidents to Domestic Staff) & Four (Legal Liability to the Public)

Indemnity for accidents to domestic staff	£10 million for any one occurrence
Legal liability to the public	£5 million for any one occurrence

Section Five (Valuables, Antiques & Works of Art, Gold & Silver)

Jewellery and furs are covered under the contents sum insured.	Up to £5,000 in total
Larger sums may be included by specifying separately, for an additional premium.	£5,000 any one item unless specified
Specified amounts are included in addition to the £5,000 limit under contents.	
Antiques and works of art includes, but is not limited to, furniture paintings, drawings, china, glass, porcelain and all other collectable property which belongs to you or for which you are legally responsible, provided it is not business property.	£10,000 any one item unless specified
These are covered under the contents sum insured but may be specified separately.	
Specified items benefit from a more competitive premium and, in the event of partial loss, cover is provided for the costs and expenses involved in restoration plus any resulting depreciation of the item, up to the full insured value of the item.	
Gold and silver, gold and silver plated items are covered under the contents sum insured.	Up to £5,000 in total
Larger sums may be included by specifying separately, for an additional premium.	£5,000 any one item unless specified
Specified items are included in addition to the £5,000 limit under contents and, in the event of partial loss, cover is provided for the costs and expenses involved in restoration plus any resulting depreciation of the item, up to the full insured value of the item.	

Salient Exclusions (*see policy wording for a full list*)

We will not pay for loss or damage caused by or arising from:

Sections One (Buildings) & Two (Contents)

general maintenance, cleaning or repair.

moth, vermin, wear and tear, infestation, corrosion, damp, wet and dry rot, mould or frost or any other gradually operating cause.

chewing, scratching, tearing or fouling by pets.

dryness, dampness, extremes of temperature or exposure to light.

Section One (Buildings)

any demolition, alteration, extension or repair to the building

warping, shrinking or normal settlement or collapse

pollution and/or contamination other than as a result of escape of oil from a fixed domestic heating installation at the premises

storm, flood and weight of snow to gates, fences and hedges

subsidence, heave or landslip to fuel tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates, fences and hedges unless the private dwelling is affected at the same time by the same event.

Section Two (Contents)

storm, flood and weight of snow to items in the open.

loss or damage to contact lenses etc.

breakage of sports equipment, other than guns, saddlery or golf equipment whilst in use.

Sections Five (Valuables & Personal Belongings)

Breakage of strings, reeds or drumheads forming part of musical instruments.

Sections Three (Accidents to Domestic Staff) & Four (Legal Liability to the Public)

We will not indemnify you for any liability:

arising out of your ownership, possession or use of motorised or horse drawn vehicle other than domestic gardening equipment used within the premises.

for any powered lift other than those designed for use by the disabled or infirmed

for any aircraft or watercraft other than manually operated rowing boats, punts or canoes.

for any animal other than cats, horses or dogs not designated as dangerous under the Dangerous Dogs Act 1991.

arising out of any profession, occupation, business or employment.

in respect of any kind of pollution and/or contamination other than caused by sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of the insurance at the premises insured and reported to us not later than 30 days from the end of the period of insurance.

Cooling off period

If you have not received a copy of your full terms and conditions when you purchase your insurance policy from us, you may cancel your policy within fourteen days from the date that your policy documents are received, without penalty.

Complaint procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact:

**The Managing Director
Playle Russell (Special Risks) Ltd
1 Portersbridge Mews
Portersbridge Street
Romsey
SO51 8BW
Telephone: 01794 830055
Fax: 01794 830044
Email: prsr@thatchline.com**

In the unlikely event you remain dissatisfied, please contact:

**Policyholder & Market Assistance
Lloyd's, One Lime Street,
London
EC3M 7HA
Tel: 020 7327 5693. Fax: 020 7327 5225
Email: Complaints@Lloyds.com**

In the event you wish to pursue matters further you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million. Please contact:

**The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Helpline: 0845 080 1800
Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org.uk**

Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

E-mail: enquiries@fscs.org.uk
Financial Services Compensation Scheme
7th Floor Lloyds Chambers, Portsocken Street, London E1 8BN
Telephone: 020 7892 7300
Fax: 020 7892 7301

TERMS of TRADE

Our service

As an independent intermediary we act on your behalf in arranging your insurance. Because of the specialist nature of our expertise we normally deal with a select panel of insurers but are able, if the situation arises, to extend this list by calling on the services of other specialist intermediaries.

We aim to guide you safely through the problems and pitfalls of arranging insurance including:

- Helping you to establish your insurance needs
- Advice on establishing the correct sums to insure.
- Arranging your insurance cover with insurers that meet your requirements
- Assisting you with any future changes you may have to make

Quotations

All quotations provided by us whether written or verbal, are subject to confirmation through the completion of a satisfactory proposal form and are valid for a period of 30 days. Terms, premiums and conditions may change if the information given in the proposal form is different from that disclosed by you at quotation stage.

Proposal Forms

Completion of a proposal form does not commit you to take out a policy but will, if you decide to proceed, form the basis of a legal contract between you and your insurer. It is essential, therefore, that all questions are fully answered and that no material facts are withheld. A "material fact" is one likely to influence acceptance or assessment of the proposal by insurers – if you are in any doubt as to whether a fact is material or not you should always disclose it. Failure to disclose a material fact could invalidate your insurance cover. Please contact us if you experience any difficulty in completing your proposal form.

Please note: your duty of disclosure of material facts does not end with the completion of the proposal form. You should advise your insurers if any stage during the currency of an insurance policy either your circumstances or the nature of the risk materially changes.

Paying Your Premium

We accept premium payment by cheque, charge card or Visa or Mastercard credit cards. Payment can also be made by direct debit. Direct debits are subject to an interest charge and are collected over 10 equal monthly payments (quotation available on request).

Policy Fees

In addition to the premiums charged by insurers, we normally make an additional charge (depending on the insurer) to cover printing and administration costs. The specific amount will always be disclosed in the documentation we issue.

Claims

Under an agreement with the insurance companies and Lloyd's syndicates with whom we place policies, Playle Russell (Special Risks) Ltd also handles claims on their behalf.