



# Premier Protect

Policy Summary

This policy summary does not contain the full terms and conditions of your Premier Protect Policy, which can be found in the policy document. The Premier Protect Policy is underwritten by Sterling Insurance Company Limited other than the Family Legal Protection cover which is underwritten by Brit Insurance Ltd.

This policy provides cover, if selected, for: Contents, Buildings, Valuables, Trailers and Caravans. Family Legal Protection cover is automatically included. Your policy schedule will show which sections are operative.

You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.

The key features for each of these sections are as follows:

## Contents – Section 1

This section covers 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 and electric wheelchairs.

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 <ul style="list-style-type: none"> <li>· theft and malicious damage</li> <li>· damage by escape of water or oil</li> </ul> When your home is let <ul style="list-style-type: none"> <li>· theft unless involving forced and violent entry</li> <li>· malicious damage caused by tenants</li> <li>· accidental damage</li> </ul> Accidental damage to money, plants and food 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 or damage caused by frost	8 & 9
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 £2,000 for any single article, pair, set or collection and up to £10,000 in total	8
Alternative accommodation costs if your home is rendered uninhabitable following a loss	15% of the sum insured	9
Business Equipment for your office at home	up to £7,500 in total	9
Contents in the garden	<ul style="list-style-type: none"> <li>· loss or damage caused by storm or flood</li> <li>· loss or damage to pedal cycles and to ride on mowers occurring during the hours of darkness</li> </ul> up to £500 in total	10
Freezer Contents	<ul style="list-style-type: none"> <li>· deterioration of frozen food if the compressor is more than 15 years old</li> </ul> up to £500 in total	10
Christmas and Wedding Gifts	the sum insured is increased by £2,000 for Christmas gifts during December and for Wedding gifts for the month before and the month after a family wedding	10
Removal of Contents and temporary storage	loss or damage <ul style="list-style-type: none"> <li>· to brittle articles unless professionally packed</li> <li>· to contents in transit by sea</li> <li>· to contents in storage for more than 7 days</li> <li>· caused by theft unless involving forced and violent entry to the removal vehicle or storage facility</li> </ul>	10
Metered water or heating oil	up to £1,000 in total	10 & 11
Your liability to others <ul style="list-style-type: none"> <li>· as occupier of the home</li> <li>· as a private person</li> <li>· to domestic employees</li> <li>· as a tenant for damage to buildings</li> </ul>	£2m for personal and occupiers liability £10m for liability to domestic employees 10% of the sum insured as a tenant for damage to buildings	11 & 12
Personal Money & Credit Cards	<ul style="list-style-type: none"> <li>· theft from your home unless involving forced and violent entry</li> <li>· business money and credit cards</li> </ul> up to £500 in total	12
Replacement locks and keys	up to £500 in total	12
Reinstatement of deeds and documents	up to £250 in total	12
Student possessions	<ul style="list-style-type: none"> <li>· theft unless involving forced and violent entry</li> </ul> maximum of £500 any one article up to a total of £3,000	12

## Buildings – Section 2

This section 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</p> <ul style="list-style-type: none"> <li>· theft and malicious damage</li> <li>· damage by escape of water or oil</li> </ul> <p>When your home is let</p> <ul style="list-style-type: none"> <li>· theft unless involving forced and violent entry</li> <li>· malicious damage caused by tenants</li> <li>· accidental damage</li> </ul> <p>Damage caused by storm or flood to hedges, gates, fences or swimming pool covers &amp; accessories</p> <p>Failure of double glazing seals</p> <p>Damage caused by pets, pests or vermin</p> <p>Loss or damage caused by frost</p>	13 & 14
Alternative accommodation costs if your home is rendered uninhabitable following a loss	15% of the sum insured	15
Your liability to others	£2m	15 & 16
· as owner of the buildings		
Reinstatement of the garden	up to £1,000 in total	16
Trace and Access - finding the source of a water leak	up to £2,000 or up to £5,000 in total for all such claims in any one period of insurance	16

## Valuables within and away from your home – Section 3

This section 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"> <li>· loss from any unattended vehicle unless the items have been secured in the glove box or boot of a locked vehicle</li> <li>· jewellery and watches whilst in baggage not in your control</li> <li>· camping, hang-gliding, mountaineering, parachuting, wind surfing and diving equipment</li> <li>· sports equipment whilst being used</li> <li>· items installed in a motor vehicle or on a motor cycle</li> <li>· records tapes, cassettes, discs, CDs, DVDs, computer games, contact lenses</li> </ul> <p>pedal cycles up to £750 and all other items up to £2,000 unless individually specified</p>	17 & 18

## Trailers and Caravans – Section 4

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental loss of or damage to your trailer or touring caravan and any fixtures, fittings, furnishings and utensils whilst in the UK or whilst in Europe for up to 30 days.	<ul style="list-style-type: none"> <li>· if permanently sited or if left unattended for more than 30 days</li> <li>· if loaned or hired to anyone other than family</li> <li>· caravans and trailers more than 15 years old</li> <li>· theft unless securely immobilised</li> <li>· theft of awnings</li> <li>· theft from trailer tents</li> </ul>	19
Recovery and delivery costs following loss or damage	up to £500 in total	19
Alternative accommodation whilst repairs are carried out	£20 per day up to a maximum of £600	19
Personal Liability arising from ownership and use of the caravan or trailer	£2m	20

## Family Legal Protection – Section 5

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Legal costs incurred in:- <ul style="list-style-type: none"><li>· pursuing a claim which causes your death or personal injury</li><li>· pursuit and defence of claims resulting from the purchase or sale of private goods or services</li><li>· pursuing a claim resulting from an incident affecting your owning or living in your home</li><li>· pursuing a claim in relation to your contract of employment</li><li>· defending a prosecution arising from a motoring offence</li></ul>	<ul style="list-style-type: none"><li>· any claim reported where the Company's position has been prejudiced</li><li>· compensation, penalties or taxes</li><li>· any civil claim, appeal, or defence to an appeal which is unlikely to succeed</li></ul> <p>up to £30,000 in total</p>	21 - 25

### Excesses

#### All Sections

The standard policy excess is £50

#### Section 2 – Buildings

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

#### Your right to cancel

You have the right to cancel your policy for a period of 14 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should write to: Sterling Insurance Company Ltd, Westbourne House, Coolinge Lane, Folkestone, Kent, CT20 3RZ.

#### The period for which you are covered

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 7 days' notice in writing. In either case you may be entitled to a refund of part of your premium.

#### How to make a complaint

If you wish to make a complaint, you should write to the Customer Services Manager, Sterling Insurance Company Ltd, Westbourne House, Coolinge Lane, Folkestone, Kent, CT20 3RZ.

If you remain dissatisfied you also have the right to refer your complaint to the Financial Ombudsman Service.

#### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, the FSCS will meet the first £2,000 of your claim in full plus 90% of the balance. Further details can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk)

#### How to make a claim

Full details of how to make a claim are given in your policy on page 3. In all cases you should telephone your professional adviser as soon as possible, or us on 01303 856300 with details of what has happened.

## Other Important Information

### Renewing your policy

At least 21 days before the renewal date of your policy we will advise you of the premium and the terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay your premium by direct debit we will automatically renew your policy unless you instruct us to cancel it. If you pay by any other method, you must submit further payments if you wish to renew the policy.

### The law and language applicable to the contract

We propose to choose English Law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be in English. We will communicate with you in English throughout the duration of the policy unless you and we agree otherwise.

### Telephone recording and monitoring

Please note that we may monitor or record telephone calls to ensure the accuracy of information and the quality of service.

### Customers with a disability

Upon request, we are able to provide this information in Braille, large print or on audiotape. Please advise us if you require any of these services so that we can then communicate in an appropriate manner. A text-phone facility is also available.

### Complaints procedures

A copy of our complaints handling procedure is available on request by writing to the Customer Services Manager, Sterling Insurance Company Limited, Westbourne House, Cooling Lane, Folkestone, Kent CT20 3RZ.

### Endorsements and Warranties

In certain circumstances, specific endorsements and/or warranties may be applied. If so these will be indicated to you and clearly stated in the policy schedule.

### Information about Sterling Insurance Company Ltd

Sterling Insurance Company Ltd is a private company limited by shares incorporated in England and Wales under registered number 498605. It underwrites general insurance business. Its head and registered office is: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202012.

### Information about Brit Insurance Limited

Brit Insurance Limited is a wholly owned subsidiary of Brit Insurance Holdings Plc. It underwrites catastrophe excess of loss reinsurance, financial risks and structured legal expenses insurance. Its head and registered office is: 55 Bishopsgate, London EC2N 3AS and is registered in England and Wales under registered number 2763688. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202068.

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