

Policy Summary

Manse

Congregational home choice

This document is only a summary and does not contain the full terms and conditions of the cover provided by the policy. Full details of the cover, terms and conditions can be found in the policy booklet.

Congregational home choice is underwritten by:
International Insurance Company of Hannover SE UK Branch
and is administered by:
Integra Insurance Solutions Ltd.

TYPE OF INSURANCE AND COVER

Congregational Home Choice is an insurance policy designed to cover the contents and/or buildings of your manse up to a sum insured selected by you.

The sums insured requested should represent the full value of the property to be insured or not exceed any of the set limits within the policy. Regular reviews should be undertaken to ensure that the sums insured remain adequate.

Cover is provided against damage caused by the following: fire, explosion, smoke, lightning, earthquake, theft, riot, malicious damage, storm and flood, subsidence, heave or landslip, escape of oil from fixed heating systems, escape of water from fixed water systems or freezing, collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals.

SIGNIFICANT FEATURES AND BENEFITS – CONTENTS SECTION

Index-linking will apply to the sum insured. It will not apply to sums insured under the optional covers outlined opposite, other than for accidental damage.

A no claims bonus with a step-back facility is available to qualifying policyholders.

Cover automatically includes loss or damage to:

Contents in the open within the boundaries of the home (excluding storm or flood damage) up to £1,000 each claim.

Contents temporarily removed from the home whilst in the UK up to £5,000 each claim.

Contents stored or kept in detached garages, sheds and outbuildings up to £1,500 each claim with a maximum of £3,000 any one period of insurance.

Refrigerated and frozen food up to £1,000 each claim.

Cover also includes:

Replacement of external locks and their keys following theft or loss of keys up to £1,000 each claim.

Loss of personal money whilst in the home up to £500 each claim.

Loss of oil and metered water up to £1,000 each claim.

Occupier's and Personal Liability cover up to £2,000,000.

Alternative accommodation and/or loss of rent up to 20% of the contents sum insured following insured damage.

Optional Covers

Extended Cover:

Cover may be extended to include accidental damage.

Optional Extensions:

Cover for articles away from the home - unspecified articles (maximum any one article limit £1,000) composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment (but excluding video cameras and camcorders), binoculars, wearing apparel and other articles normally worn used or carried (but excluding mobile phones, contact or corneal lenses, hearing aids, musical instruments, sports equipment, vehicles, pedal cycles, money or credit cards, deeds, securities, documents, guns or firearms, living creatures, livestock or pets) may be covered against accidental loss or damage anywhere in the UK and for up to 60 days in any one period of insurance anywhere in the world. A minimum sum insured of £2,000 will apply in respect of unspecified articles and the sum insured selected should represent the maximum value of such articles that may be at risk at any one time.

Specified articles away from the home - articles listed above with a value of over £1,000 and also, irrespective of value, any mobile phones, video cameras and camcorders, contact or corneal lenses, hearing aids and musical instruments may only be covered away from the home if they are specified in the policy. A valuation may be required. Please note that cover is not available under this section for vehicles, deeds, securities, documents, guns or firearms, living creatures, livestock or pets.

Sports Equipment Extension - certain items of sports equipment up to £250 any one article may be specified.

Pedal Cycles Extension - pedal cycles may be insured up to a maximum value any one cycle of £1,000.

Personal Money and Credit Cards Extension - loss of personal money away from the home and loss due to unauthorised use of credit cards may be covered up to £500 each claim.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – CONTENTS SECTION

Policy excess - £50 for each claim made.

Valuables — unless the valuable is specified in the schedule a limit of 5% of the sum insured for contents or £1,000 will apply whichever is the less. The total limit payable in respect of such valuables will be 30% of the sum insured for contents or £7,500 whichever is the less.

(Refer to page 10 of the policy booklet, Basis of Claims Settlement, item 6.)

Contents Temporarily Removed - cover excludes loss or damage to contents removed from the home and belonging to or the responsibility of any student member of the family who is living away from the home.

(Refer to page 12 of the policy booklet, Extension B, Exclusion i) c.)

Refrigerated and Frozen Food — cover excludes loss or damage involving a refrigerant or freezer unit over 15 years old.

(Refer to page 13 of the policy booklet, Extension H, Exclusion i) c.)

Contents in Outbuildings — thefts from detached outbuildings are excluded unless entry to or exit from the outbuilding was by forcible and violent means. (Refer to page 14 of the policy booklet, Extension P, Exclusion ii)

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – CONTENTS SECTION (CONTINUED)

Contents in Outbuildings – loss or damage to contents in garages, sheds or outbuildings not situated within the boundaries of the land of the home is excluded.

(Refer to page 14 of the policy booklet, Extension P, Exclusion iv)

Cover in respect of unspecified articles away from the home - loss of or damage to mobile phones, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments, sports equipment or vehicles, pedal cycles, money and credit cards, deeds, securities and documents, guns or firearms, living creatures, livestock or pets is excluded.

(Refer to page 15 of the policy booklet, Extension 2, Exclusion i)

Theft from unattended motor vehicles - excluded unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle that has been locked and all windows and sunroofs closed.

(Refer to page 15 of the policy booklet, Section 3 - Optional Extensions, Exclusion v)

Sports Equipment – loss or damage to sports equipment whilst in use is excluded.

(Refer to page 16 of the policy booklet, Extension 3, Exclusion ii)

SIGNIFICANT FEATURES AND BENEFITS – BUILDINGS SECTION

Index-linking will apply to the sum insured.

Damage by emergency services - limit £5,000 any one period of insurance.

Trees, plants and shrubs - limit £1,000 any one period of insurance.

A no claims bonus with a step-back facility is available to qualifying policyholders.

Cover may be extended to include accidental damage.

Cover includes:

Property owner's liability up to £2,000,000.

Accidental damage to fixed glass and sanitary fixtures.

Replacement of external locks and their keys following theft of or loss of keys up to £1,000 each claim.

Alternative accommodation and/or loss of rent up to 20% of the buildings sum insured following insured damage.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – BUILDINGS SECTION

Policy Excess - £50 for each claim made (with the exception of claims for subsidence, heave or landslip which have a standard excess of £1,000).

KEY FACTS APPLICABLE TO ALL SECTIONS

DURATION OF CONTRACT

Congregational Home Choice is an annual insurance contract, valid for 12 months from inception of cover.

CANCELLATION RIGHTS

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is later. This is known as the cooling off period.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

You may cancel the policy at any time after the cooling off period, in which event a proportion of the premium may be returned to you. Any return of premium will depend on whether any incident giving rise to a claim occurs during the period of insurance and on how long the policy has been in force.

You may cancel the policy by contacting your broker, intermediary or church department.

CLAIM NOTIFICATION

If you need to make a claim please contact your broker (if you have one), alternatively you can contact the Congregational claims department

Tel: 01274 700 700

Email: claims@congregational.co.uk

Our offices are open 9.00am - 5.00pm Monday to Friday excluding bank holidays.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

For further information see www.fscs.org.uk or call 0800 678 1100.

COMPLAINTS

Congregational aims to provide customers with excellent service at all times. However, we understand that, from time to time, we may not live up to our own high standards and we recognise occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

You may make a complaint by phone, email or in writing.

Policy complaints: call **01274 700 700**

or email church@congregational.co.uk.

Claims complaints: call **01274 700 700**

or email claims@congregational.co.uk.

Any other complaints: call **01274 700 700**

or email info@congregational.co.uk.

or write to:

**Congregational Complaints
Integra Insurance Solutions Ltd.**

Currer House

Currer Street

Bradford

BD1 5BA

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service. www.financial-ombudsman.org.uk