



Policy Summary for FreeFirst Buildings & Contents Insurance including Home Emergency cover and Legal Expenses cover

The insurance for Buildings and Contents cover is underwritten by Royal & Sun Alliance Insurance plc.

The insurance for Home Emergency is underwritten by DAS Legal Expenses Insurance Company Limited.

The insurance for Legal Expenses is supplied by ULR Additions, and is underwritten by Ageas Insurance Limited.

The Administrator for this insurance policy is Paymentshield Services Limited.

This summary does not contain the full terms and conditions which can be found in the policy document.



Where there are **exclusions** or **limitations** shown in this document, they are indicated by this symbol.



Full details of the policy will be provided with your certificate and you should take the time to read this to ensure that it provides the level of cover you require.

In this document, we specify where information can be found in the policy document by using this symbol and cross references to specific clauses where relevant.

1. The FreeFirst Buildings & Contents Insurance Policy

This policy can be used to provide household insurance on the private residential property you own and live in for Buildings and/or Contents cover, or if occupied only for Contents cover.

2. The type of cover available under this policy

The following cover is available to you:

- Combined Buildings and Contents insurance
- Buildings only insurance
- Contents only insurance
- Home Emergency
- Legal Expenses

Accidental Damage and Personal Possessions covers are also available.

3. How this policy works

- Buildings insurance reinstates your property. Contents insurance repairs or replaces your property as new
- Your Buildings and/or Contents premium is calculated on your date of birth, postcode, property age, type and number of bedrooms
- No Claims Discount up to 30% for claim free periods up to 5 years (first time buyer no claims discount also available)
- This policy is a monthly contract and will automatically continue for a further month on payment of each monthly premium.
- The premiums are paid monthly in advance by direct debit

You can select the additional cover you require:

- Accidental Damage covers your buildings and contents for an unexpected event
- Personal Possessions covers items for accidental loss or damage
- Home Emergency provides assistance for a sudden event which needs immediate attention
- Legal Expenses covers your legal costs for negotiating or defending your legal rights

An additional premium is payable if any of these covers is selected.

However, Home Emergency and Legal Expenses cover is free for the first 2 months (if selected).

4. The free cover provided

No premiums are payable for Buildings and/or Contents cover for a period of 2 months from the policy start date.

In addition, no premiums are payable for a period of 2 months from the policy start date for Home Emergency cover and Legal Expenses cover if these options are selected.

5. Maximum cover limits

The level of Buildings & Contents cover available to you:

- Buildings (standard) - £300,000
- Buildings (extra) - £500,000
- Contents (standard) - £50,000
- Contents (extra) - £75,000
- Personal Possessions (standard) - up to £10,000 (includes specified and unspecified items)
- Personal Possessions (extra) - up to £15,000 (includes specified and unspecified items)
- Home Emergency - £500
- Legal Expenses - £50,000

Personal Possessions is only available if Contents cover is selected.

It is important you ensure that the cover selected provides you with adequate levels of cover.



Restrictions on cover amounts:

You can specify any individual item up to a single value of £15,000 under Contents. A cover limit of £5,000 applies for any individual item that you have not specified under Contents. Section E 1. a) and Section F 1. a).

Unless specified on your certificate a valuables cover limit of £2,000 applies to any individual item. A total limit of £15,000 applies to all items of jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins. We will require a receipt or valuation for these items in the event of a claim. Section E 1. a) and Section F 1. a).

Personal Possessions cover limit of £1,500 applies for any individual item of jewellery, gold and silver articles unless they are specified on your certificate. Section H 1. a).

6. Buildings Cover

The insured events below are covered where Buildings cover is selected.

- Fire, smoke, explosion, lightning or earthquake
- Riot, civil commotion, labour or political disturbance or strike
- Malicious damage or vandalism
- Theft or attempted theft
- Storm or flood
- Impact or collision
- Subsidence or heave
- Escape of water or oil

Also covered:

- Property Owners liability - £2,000,000
- Alternative accommodation - including pets
- Damage to property including gardens by attending Emergency Services

Accidental Damage for Buildings cover is available at an additional cost.

- Extends the cover under your buildings to include accidental damage



The main policy exclusions for Buildings cover:

- This policy is subject to an excess, which is the amount you must pay in the event of a claim under the buildings section of the policy. Section B.
- For all claims in respect of Escape of Water or Oil you must pay an excess of £250 or the policy excess shown on your certificate of insurance (whichever is the greater). Section B 2. g).
- In the event of a subsidence claim the excess is £1000. Section B 2. f).
- The standard excess for all other claims is £100, however, please refer to your certificate of insurance for the excess you have chosen.
- Loss or damage by some events which occurs after the insured property has been unoccupied for more than 60 days. Section B 2. c) and h), Section B 3. b) and d) and Section C 1. a) and b).
- Any loss or damage caused by wet rot or dry rot. Section M - Rot.
- Storm or flood damage to fences, hedges and gates. Section B 2. d).
- Subsidence damage to terraces, patios, tennis courts, outdoor swimming pools, drives, footpaths, walls, hedges, gates, fences, drains, septic tanks, pipes, cables and oil tanks unless your home is damaged at the same time and by the same cause. Section B 2. f).



Please see the policy document for full Buildings and Accidental Damage to Buildings cover exclusions and restrictions (Sections B and C) (Liability Section D).

7. Contents Cover

The undernoted insured events are covered where Contents cover is selected:

- Fire, smoke, explosion, lightning or earthquake
- Riot, civil commotion, labour or political disturbance or strike
- Malicious damage or vandalism
- Theft or attempted theft
- Storm or flood
- Impact or collision
- Subsidence or heave
- Escape of water or oil

Also covered:

- Electronic Data Downloads up to £1,500
- Plants & shrubs in the garden up to £1,500
- Occupiers Liability - £2,000,000
- Alternative accommodation - including pets
- Theft from outbuildings or garages within the boundaries of your home for up to £2,500
- Business Equipment if you work from home
- Increased sum insured by £3,500 for wedding gifts and £1,500 for religious festivals, for a temporary period
- Visitors personal possessions up to £500
- Loss of metered oil up to £1,500 and water up to £2,000
- Fatal accident cover as a direct result of a criminal assault or fire in your home up to £5,000 per person
- Replacement of door locks
- Contents in the open within the grounds of your home up to £500.

Accidental Damage for Contents cover is available at an additional cost:

- Extends the cover under your Contents to include Accidental Damage



The main policy exclusions for Contents cover:

- This policy is subject to an excess, which is the amount you must pay in the event of a claim under the contents section of the policy. Section E.
- For all claims in respect of Escape of Water or Oil you must pay an excess of £250 or the policy excess shown on your certificate of insurance (whichever is the greater). Section E 2. g).
- The standard excess for all other claims is £100, however, please refer to your certificate of insurance for the excess you have chosen.
- Loss or damage by some events which occurs after the insured property has been unoccupied for more than 60 days. Section E 2. c) and h), Section E 3. a), e), f), g), h) and i) and Section F 1. a).
- When your home is left without any occupants or when the occupants retire at night you must lock your doors and windows as set out in the policy or we may turn down a claim for theft or attempted theft, malicious damage or vandalism. Section E 2. c) and h).
- The most you can claim for any individual item is £5,000 unless the item is specified on your certificate. Section E 1. a).
- Unless specified on your certificate a valuables cover limit of £2,000 applies to any individual item. A total limit of £15,000 applies to all items of jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins. We will require a receipt or valuation for these items in the event of a claim. Section E 1. a) and Section F 1. a).
- Occupiers Liability cover is restricted to accidents which happen in and around your home and there is no cover for accidents that happen away from your home. Section G 1. a).
- The cover for contents in the open within the grounds of your home does not include pedal cycles nor items left in a motor vehicle or caravan. Section E 5. b).



Please see the policy document for full Contents and Accidental Damage to Contents cover exclusions and restrictions (Sections E and F) (Liability Section G).

8. Personal Possessions Cover is available at an additional cost

Personal Possessions provides cover for accidental damage or loss, within or outside of the home for:

- Articles of personal use normally worn or carried including gold and silver articles and jewellery, mobile phones and keys
- Furs, other clothing and baggage
- Timekeeping, photographic equipment, binoculars and telescopes
- Sports equipment
- Guns
- Pedal cycles
- Money and Credit Cards



The main policy exclusions for Personal Possessions Cover:

- This policy is subject to an excess, which is the amount you must pay in the event of a claim under the personal possessions section of the policy. Section H.
- The maximum sum insured for Personal Possessions cover is £10,000 for Standard cover and £15,000 for Extra cover. This limit includes both specified and unspecified items and cannot be increased.
- You must pay the policy excess shown on your certificate of insurance.
- A cover limit of £1,500 applies for any individual



- item of jewellery, gold and silver articles unless specified on your certificate. Section H 1. a).
- Contact or corneal lenses. Section H 1. c).
- Dentures. Section H 1. a).
- Musical instruments. Section H 1. a).
- Theft of an unattended pedal cycle from a public place that has not been securely locked to fixed property. Section H 1. g).
- Theft of an unattended pedal cycle which has been left overnight in a public place. Section H 1. g).
- The most you can claim for mobile phones is £250. Section H 1. a).
- The most you can claim for pedal cycles is £500. Section H 1. g).
- The most you can claim for money is £250. Section H 3. a).
- The most you can claim for credit cards is £500. Section H 3. a).
- When your home is left without any occupants or when the occupants retire at night you must lock your doors and windows as set out in the policy or we may turn down a claim for theft or attempted theft, malicious damage or vandalism. Section H 2. a).



Please see the policy document for full Personal Possessions cover exclusions and restrictions (Section H).

9. Home Emergency Cover is available at an additional cost
Home Emergency provides assistance for a sudden and unexpected event which needs immediate attention to:

- Make the home safe or secure
- Avoid damage or more damage to the home
- Make your home fit to live in
- Restore electricity, gas or water services to your home after failure of the domestic supply which is not otherwise excluded by this section of the policy

Costs:

- Up to £500 (including VAT) for call-out charges, labour costs and any parts or materials.
- Up to £100 (including VAT) for overnight hotel accommodation if the property becomes uninhabitable and remains so overnight, including transport to the hotel.



The main policy exclusions for Home Emergency Cover:

- Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modifications which does not comply with recognised industry standards. Section I 1. a).
- Any claim if your home is unoccupied for more than 60 consecutive days. Section I 1. a).
- External water supply pipes. Section I 1. a).
- Any claim because your heating boiler fails and it is over 15 years old. Section I 1. a).
- The cost of replacement parts due to natural wear and tear. Section I 1. a).
- Pre-incurred costs, before the acceptance of a claim. Section I 1. a).



Please see the policy document for full Home Emergency cover exclusions and restrictions (Section I).

10. Legal Expenses cover is available at an additional cost

This policy covers legal and professional fees, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings (or, where appropriate, defending civil or criminal proceedings) in respect of any of the following insured incidents:

- Disputes arising from your contract of employment entered into by you, for your work as an employee, or for prospective employment
- Physical damage to personal property owned by you or for which you are responsible
- The purchase, hire, leasing or sale of personal or private goods, or the provision of services for your private or personal use
- Problems arising from the sale or purchase of your home or second home
- Your death or personal injury
- Clinical negligence resulting in your death or personal injury
- An infringement of your legal rights arising from your ownership or occupation of your home or second home
- Nuisance or trespass causing damage to your home or second home
- Proceedings or appeals arising out of a full enquiry by HMRC into your personal tax affairs
- Defence costs relating to prosecutions or civil action for allegations that, as an employee, you have unlawfully discriminated against someone or breached s13 Data Protection Act 1998
- Refund of salary or wages lost whilst on jury service
- Defending a prosecution in the Magistrates (or equivalent local) Court for a non-arrestable road traffic offence



The main policy exclusions for Legal Expenses cover:

- Any illness or bodily injury which happens gradually or is not caused by a specific or sudden event. Section J 3.
- Subsidence, ground heave, landslip, mining or quarrying. Section J 4.
- Any building or land other than your principal home or second home. Section A(2)
- The settlement payable under an insurance policy. Section J 2.
- Your business, profession or trade. Section J 2.
- Disciplinary hearings and internal grievance procedures. Section J 1.
- Contract claims and claims for physical damage to your home or second home where the amount claimed is less than £100. Section J 2 & 4.
- Costs of coroners' inquests and fatal accident enquiries. Section J 3.
- Alleged failure to correctly diagnose any clinical or medical condition Section J 3.



Please see the policy document for full Legal Expenses cover exclusions and restrictions (see Section J).

11. Duration of the Insurance - Monthly Policy

This is a monthly contract. The policy is issued for an initial period of one month from the start date shown on your certificate and will automatically continue for a further month on payment of each monthly premium.

We have the right (which we may not use) to continue the policy and collect premiums including administration charges each month. We may vary the terms of the policy (including the premium) and the Administrator may vary the administration charges, providing you with 21 days notice to your last known address before doing so. The premium (including administration charges) and/or the terms or conditions of the policy will only be changed for the reasons listed in the terms and conditions of the policy. Refer to Section K.

12. Administration charge

The Administrator reserves the right to apply a monthly administration charge (subject to Insurance Premium Tax) to the policy.

13. Cancelling the policy

If, after examining the policy, you decide not to proceed, you have a statutory right to cancel for up to 14 days from the start date. However, we offer a 30 day cancellation period without charge. If you cancel your cover more than 30 days after the start date you may not be entitled to any refund of premiums. In order to determine if you are eligible for a refund, you can write to us at the following address:

Paymentshield Limited, Southport Business Park, Wight Moss Way, Southport, Merseyside PR8 4HQ.

We can cancel your cover with immediate effect, in the event that a premium remains unpaid 30 days after the date on which it is due to be paid. Any cancellation of this nature will be effective from the expiry of the last paid period of insurance.

We can cancel your cover for any of the reasons stated in your policy by giving you 30 days written notice. This will not affect your rights to receive claim benefits for any event that occurred before the cancellation date.

14. How to cancel the policy

To cancel your cover, you should contact the Paymentshield Customer Services team on **0345 6011 050**. Alternatively, you can write to Paymentshield in advance at the address shown on your certificate. Please note that if you cancel the policy and do not give us advance notice, then you may be liable for paying an additional premium.

15. Making a claim

The Buildings and Contents claims will be administered by Royal & Sun Alliance Insurance plc. The Home Emergency claims will be administered by DAS Legal Expenses Insurance Company Limited. The Legal Expenses claims will be administered by ULR Additions.

Should you need to claim under any section of the policy, please call the Claims Helpline on 0345 6011 060.

 Your No Claims Discount is reduced from the next monthly premium following a Buildings or Contents claim being made.

 Please see the policy document for full details of how to claim, and to confirm which Underwriter deals with the claimed event (Sections Q & W).

16. Complaints

Sales

Should you be unhappy with any aspect of the sale of this policy or have cause for complaint you should initially contact the person who arranged the cover for you.

Administration

Paymentshield handles complaints regarding general administration on our behalf.

Should you be unhappy with the general administration of the policy, Home Emergency or Legal Expenses cover or have cause for complaint you should contact the Paymentshield Customer Services Team by telephone or in writing by letter or email to:

The address is: Paymentshield Limited
PO Box 229
Southport
PR9 9WU

Customer Services Helpline: 0345 6011 050

Email: enquiries@paymentshield.co.uk

Claims

For Sections B - H Buildings and Contents Cover

Should you be unhappy about claims handling on the policy for Buildings and Contents cover you should contact the Claims Team by telephone or in writing.

Write: Paymentshield Claims Team
RSA
Claims Department
PO Box 21561
Stirling
FK7 1AA

Telephone: 0345 026 1132

For Sections I - Home Emergency

Should you be unhappy about claims handling on the policy for Home Emergency cover you should contact the Customer Relations Department.

Customer Relations can be contacted at:

Write: Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Telephone: 0117 934 0066

Email: customerrelations@das.co.uk

For Section J - Legal Expenses

Should you be unhappy about claims handling on the policy for Legal Expenses cover you should contact:

Write: The Chief Executive Officer
ULR Additions
Kircam House
Whiffler Road
Norwich
NR3 2AL

Telephone: 01603 420 000

Fax: 01603 420 010

Email: qualityteam@ulr.co.uk

Please ensure the policy number is quoted in all correspondence to assist a quick and efficient response.

Financial Ombudsman Service

Should you still be dissatisfied with the final response you receive, or your complaint has not been resolved within 8 weeks, you have the right to ask the Financial Ombudsman Service (FOS) to review your case.

Write: The Financial Ombudsman Service
Exchange Tower, London
E14 9SR

Consumer Helpline 0800 023 4 567 (calls to this number are now free on mobile phones and landlines. Monday – Friday, 8am – 8pm, Saturday, 9am – 1pm)
0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers. Monday – Friday, 8am – 8pm, Saturday, 9am – 1pm)

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

If you contact any of the above organisations, this will not affect any right of legal action you may have under the policy.

17. Financial Services Compensation Scheme

Royal & Sun Alliance Insurance plc, DAS Legal Expenses Insurance Company Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any financial services firm goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the scheme is available from the FSCS:

Address: Financial Services Compensation Scheme
10th Floor Beaufort House,
15 St Botolph Street
London, EC3A 7QU

Telephone: 0800 678 1100 (Monday – Friday, 8.30am – 5.30pm)
020 7741 4100 (Monday – Friday, 8.30am – 5.30pm)

E-mail: enquiries@fscs.org.uk

Website: www.fscs.org.uk

18. Reviewing the policy

You should regularly review all insurance policies to ensure that you are adequately covered.

When reviewing your Home Insurance you should consider the following:

- If the buildings and contents sums insured are appropriate for your needs.
- If you have any high value items which may need to be specified under your Contents Insurance.
- The need for optional covers such as Personal Possessions and Accidental Damage cover.

Should you need to make any changes to your cover, you should contact the Paymentshield Customer Services team on 0345 6011 050.

Further information

1. The Law and language applicable to this contract

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom in which you live. Full details will be provided in the policy documentation.

The language used in this policy and any communications relating to it will be English.

2. Premiums

Any premiums or premium refunds held by the administrator will be held on behalf of the insurer.

3. The payment of premiums

The premium is payable monthly in advance by direct debit. We can change your premium by giving you 21 days notice in writing. The premium includes Insurance Premium Tax (IPT) at the current rate. If we are required by law to increase the level of IPT or to make any other charges, we will increase your premium from the date any such charges are implemented.

4. Policy document

A copy of the full policy document for Buildings & Contents insurance is available online at www.paymentshield.co.uk

Paymentshield Services Limited is an Appointed Representative of Paymentshield Ltd which is regulated by the Financial Conduct Authority (FCA) under registration number 312708, and registered in England and Wales at Paymentshield House, Southport Business Park, Wight Moss Way, Southport, PR8 4HQ.

You can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

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Revision Date: 26.10.16 Asset Code: PP00027