

Home Value

Household insurance

This is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy provided by Policy Expert Home Value. This summary does not form part of the contract between you and us and does not contain the full terms and conditions of the contract. Full terms and conditions are set out in the Policy Expert Home Value policy booklet that we will give you when you take out your policy or at any time if you ask us for a copy. You will also receive a policy schedule showing the details of your policy and the cover or covers you have selected. Together, the policy booklet and most recent schedule that we have issued to you form your insurance contract. It is important that you read both the documents carefully when you receive them.

Policy Expert Home Value is a trading name of QMetric Group Ltd, who are authorised and regulated by the Financial Conduct Authority.

We, Policy Expert Home Value, have arranged this insurance with Elite Insurance Company Limited.

Type of insurance: Household insurance for private homes

Period of cover: 12 months

Main benefits of the policy

Features and benefits of the policy	Standard policy limits	Where to find information in your policy booklet
Section 1 - Buildings		
Buildings sum insured - covers the structure of your buildings against loss or damage directly caused by covers 1-13	Up to the buildings sum insured shown on your policy schedule	Section 1 - Buildings
Trace and access - to find the source of damage to your home caused by water or oil leaks	Up to £10,000	Section 1 - Buildings cover number 4
Accidental damage to fixed glass, including double glazing, ceramic hobs, fixed sanitary fittings (for example, baths, sinks and toilets), solar panels and mains services	Up to your buildings sum insured	Section 1 - Buildings cover numbers 12 and 13
Alternative accommodation if your home has become unfit for living in following damage covered under the Buildings section	Up to £100,000	Section 1 - Buildings cover number 15
Replacing locks and keys	Up to £500	Section 1 - Buildings cover number 18
Property owner's liability	Up to £2,000,000	Section 1 - Buildings cover number 19

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Main benefits of the policy

Features and benefits of the policy	Standard policy limits	Where to find information in your policy booklet
Section 2 - Contents		
Contents sum insured - covers loss or damage to your contents while they are in your property if the loss or damage is directly caused by covers 1-11	Up to the contents sum insured shown on your policy schedule	Section 2 - Contents
Valuables inside your home	Up to £2,000 for any one item, with a maximum of £10,000 in total, unless you have chosen a higher limit, which will be shown on your schedule	Section 2 - Contents
Business equipment	Up to £1,000	Section 2 - Contents
Contents (including pedal cycles) in outbuildings within the boundaries of your property (all covers apart from theft)	Up to £1,000	Section 2 - Contents
Pedal cycles in your home, in outbuildings or in the open within the boundaries of your property	Up to £1,000 for any one loss, unless you have chosen a higher limit, which will be shown on your schedule	Section 2 - Contents
Gadgets (for example, mobile phones, tablets, laptops)	Up to £2,000 for any one loss, unless you have chosen a higher limit, which will be shown on your schedule	Section 2 - Contents
Theft of contents (including pedal cycles) from a locked outbuilding within the boundaries of your property	Up to £1,000	Section 2 - Contents cover number 5
Alternative accommodation if your home has become unfit for living in following damage covered under the Contents section	Up to £10,000	Section 2 - Contents cover number 13
Freezer contents	Up to £500	Section 2 - Contents cover number 14
Money	Up to £250	Section 2 - Contents cover number 15
Credit cards	Up to £1,000	Section 2 - Contents cover number 15

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Main benefits of the policy

Features and benefits of the policy	Standard policy limits	Where to find information in your policy booklet
Section 2 - Contents		
Visitors' personal belongings	Up to £1,000	Section 2 - Contents cover number 18
Automatic increase in contents sum insured for weddings, birthdays and religious festivals to cover gifts bought or received for that occasion	Up to 10% of the contents sum insured shown on your policy schedule	Section 2 - Contents cover number 19
Replacing locks and keys	Up to £500	Section 2 - Contents cover number 20
Personal liability and your liability as occupier of the home	Up to £2,000,000	Section 2 - Contents cover number 21
Student belongings (not including loss of mobile phone, money or credit cards)	Up to £1,000 for any one item, up to a maximum loss of £2,000	Section 2 - Contents cover number 24

Additional cover - These covers only apply if shown on your policy schedule

Optional cover features and benefits	Optional cover policy limits	Where to find information in your policy booklet
Additional accidental damage to buildings or contents	Up to the buildings sum insured or contents sum insured shown on your policy schedule	Section 1 - Buildings - optional cover number 14 Section 2 - Contents - optional cover number 12
Personal possessions away from your property (anywhere within the United Kingdom and also for up to 30 days anywhere in the world)	Items you have specified (that are individually worth £2,001 or more), up to the amount shown on your policy schedule. The following limit applies: <ul style="list-style-type: none"> Loss from an unattended vehicle - £1,000 	Section 2 - Contents - optional covers for your contents, option A

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Additional cover - These covers only apply if shown on your policy schedule

Optional cover features and benefits	Optional cover policy limits	Where to find information in your policy booklet
Personal possessions away from your property (anywhere within the United Kingdom and also for up to 30 days anywhere in the world)	<p>Items worth up to £2,000 that are not specified in the policy are covered within the total limit you have selected, as shown on your policy schedule. The following limits apply:</p> <ul style="list-style-type: none"> • Money - £250 • Credit cards - £1,000 • Gadgets - up to £2,000 for any one loss • Loss from an unattended vehicle - £1,000 • All other items - £2,000 	Section 2 - Contents - optional covers for your contents, option A
Pedal cycles anywhere within the United Kingdom and also for up to 30 days anywhere in the world	<p>Up to the amount shown on your policy schedule. The following limit applies:</p> <ul style="list-style-type: none"> • Loss from an unattended vehicle - £1,000 	Section 2 - Contents - optional covers for your contents, option B

General conditions and exclusions

General conditions and exclusions	What is not covered	Where to find information in your policy booklet
General policy exclusions that apply to all sections	<p>Any deliberate act by you or your family</p> <p>Any loss or damage which happens before the start of your policy</p> <p>Loss or damage caused by;</p> <ul style="list-style-type: none"> • radioactive contamination • war • terrorism • any gradual or maintenance-related loss or damage (for example from wear and tear) • pollution <p>The excess you have chosen plus any excess we have quoted</p>	<p>General exclusions section</p> <p>Excesses are shown on your policy schedule</p>

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General conditions and exclusions

General conditions and exclusions	What is not insured	Where to find information in your policy booklet
Buildings	Loss or damage that happens when the building is unoccupied or unfurnished for more than 30 days	Section 1 - Buildings certain cover restrictions apply
	Loss or damage caused by theft or attempted theft where there is no violent and forced entry or exit	Section 1 - Buildings cover number 5
	The first £1,000 of any claim for subsidence and at least the first £500 of any claim for escape of water or oil	Section 1 - Buildings cover number 9 & your schedule
	Storm or flood damage to domestic fixed central-heating gas or oil tanks in the open, drives, patios, footpaths and terraces, gates, fences, hedges, wind turbines and hard tennis courts	Section 1 - Buildings cover numbers 2 and 3
	Water freezing in tanks and pipes is excluded when you leave your home for more than 14 days, unless you take precautions	Section 1 - Buildings cover number 4
Contents	Loss or damage that happens when the building is unoccupied or unfurnished for more than 30 days	Section 2 - Contents certain cover restrictions apply
	Loss or damage caused by theft or attempted theft where there is no violent and forced entry or exit	Section 2 - Contents see cover 5
	At least the first £500 of any claim for escape of water or oil	See your policy schedule
	Storm or flood damage to contents in the open	Section 2 - Contents cover numbers 2 and 3
	Loss or damage caused by theft, attempted theft, malicious damage or vandalism by any person who is lawfully in your home	Section 2 - Contents cover numbers 5 and 8
Accidental damage extensions	At least the first £250 of any claim for accidental damage	Section 1 - Buildings - optional cover number 14 Section 2 - Contents - optional cover number 12
	Loss or damage caused by pets, including chewing, scratching, tearing or fouling	
	Loss or damage caused by vermin, insects, parasites, woodworm, fungus, wet rot or dry rot	
	Loss or damage caused by mechanical or electrical breakdown or failure	

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General conditions and exclusions

General conditions and exclusions	What is not insured	Where to find information in your policy booklet
<p>Personal possessions away from your property (anywhere within the United Kingdom and also for up to 30 days anywhere in the world)</p>	<p>Loss or damage caused by theft from unattended road vehicles unless the vehicle is securely locked and the items are out of sight</p> <p>Loss or damage to sports equipment while it is being used</p> <p>Loss or damage to musical instruments while they are being transported unless they are placed in a suitable protective container</p> <p>Loss or damage to pedal cycles</p>	<p>Section 2 - Contents - optional covers for your contents, option A</p>
<p>Pedal cycles anywhere within the United Kingdom and also for up to 30 days anywhere in the world</p>	<p>Loss or damage to pedal cycle tyres caused by cuts, bursts or punctures</p> <p>Theft unless the pedal cycle is:</p> <ul style="list-style-type: none"> i. securely locked to a solid object which cannot be moved, using a specifically designed bicycle lock; or ii. in a locked building at the time of the theft <p>Theft from unattended road vehicles unless the vehicle is securely locked and access to the pedal cycle was following forced and violent entry</p> <p>Loss or damage which happens while the pedal cycle is being used for racing, pacemaking, testing of any kind or taking part in trials or competitions</p>	<p>Section 2 - Contents - optional covers for your contents, option B</p>

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Household insurance information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your insurance. If the information you provide is not complete and accurate we may cancel your policy, refuse to pay any claim, pay only part of a claim, alter the extent of your cover or declare your policy void and treat it as though it never existed.

You must tell us of any changes to the answers you gave us or changes in your circumstances which happen before or during the period of insurance.

We strongly advise our customers to review their policy each year to make sure they have suitable cover in place.

Your right to cancel the policy

If you decide that, for any reason, this policy does not meet your insurance needs, please return it to us within 14 days of issue. As long as you have not made a claim, you will be entitled to a refund of any premium you have paid that relates to a period which you will no longer be covered for.

If you want to cancel your policy after 14 days, as long as you have not made a claim, you will be entitled to a refund of any premium you have paid that relates to a period which you will no longer be covered for, but you may have to pay a cancellation fee.

If you need to make a claim

Claims will be handled by Trinity Claims at the address shown in your policy booklet. If you want to make a claim under your Policy Expert Home Value policy you should call the Trinity Claims Helpline on 0330 0600 633 or write to Trinity Claims as soon as possible and within 30 days of the event. You must give Trinity Claims any information or help that

they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy booklet.

If you need to make a complaint

We aim to give you the best possible service but if you have any questions or concerns about this insurance or the way in which we have handled your claim, you should follow the complaints procedure set out below. Please quote your policy number whenever you contact us to help us provide a quick and efficient response.

Complaints procedure:

If your complaint is about the way the policy was sold to you, please contact the agent at:

Customer Relations

Policy Expert
402-420 Silbury Boulevard
Milton Keynes
MK9 2AF.
Phone: 0330 0600 601

If your complaint is about the way we have handled your claim, please contact:

Customer Services Manager

Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT.
Phone: 0330 0600 633

If your complaint is about your policy, please contact:

The Customer Relations Officer

QMetric Group Limited
32-38 Dukes Place
London
EC3A 7LP.
Email: customercare@qmetric.co.uk

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If we have provided you with our final response and you are still not satisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent body that can help you and us to reach an agreement on complaints which have already been through our complaints procedure.

Financial Ombudsman Service
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0300 123 9 123

You have six months from the date of our final response to refer your complaint to the FOS. Your legal rights are not affected if you choose to follow the complaints procedure above.

For more information about your legal rights, contact your local authority trading standards service or Citizens Advice.

Important note: the FOS can only consider your complaint if you have already given us the opportunity to deal with it.

Financial Services Compensation Scheme

Elite Insurance Company Limited 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 and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS or you can visit www.fscs.org.uk.

Protecting your personal information

When you apply for insurance cover or make a claim, you will be asked to provide personal information to Elite Insurance Company Limited or their agents and associated companies who provide services on their behalf. The information you provide will be held and used to manage your insurance policy, including providing the insurance and handling claims. For this reason, the information you provide may be passed to other interested third parties, for example other insurers, regulators, industry bodies, public authorities and credit-reference agencies.

Your personal information will be held securely, in line with the Data Protection Act 1998.

Regulatory information

We, Policy Expert Home Value, have arranged this insurance with Elite Insurance Company Limited. Registered in Gibraltar, number 91111.

Elite Insurance Company Ltd are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority.

Plain English Campaign's Crystal Mark does not apply to the above wording which has come direct from our regulator.

You can ask the Financial Conduct Authority for details about Elite Insurance Company's authorisation and regulation.



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Policy Expert Home Value and Policy Expert are trading names of QMetric Group Limited.

Registered office: 32-38 Dukes Place, London, EC3A 7LP.

Registered in England and Wales, company number: 07151701.

QMetric Group Limited is authorised and regulated by the Financial Conduct Authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

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