

Policy Schedule

Words appearing in **bold text** have specific meanings. You can find these meanings in the “Definitions” section of your Policy Booklet.

This **Schedule** shows what **You** are insured for and is based on the **Important Information** provided by **You**, which **The insurer** uses to determine whether or not to offer **You** a policy, the policy terms and conditions and **Your** premium. Please read it carefully to check the cover being offered and the maximum cover limits adequately meet **Your** requirements. If **You** need to change **Your** cover or the **Maximum claims limits** are not acceptable for **Your** requirements, please call **Us** immediately on 03333 11 11 10 to let **Us** know, otherwise any claim may be rejected or not fully paid.

General Details

Policy Number	INI00018358
Requested Period of Insurance	From: 20/06/2020 To: 19/06/2021
Reason for Issue	New Business
Proposer(s)	Mr Nigel Lancaster Mrs Catherine Lancaster
Insured Address	11 Horseguards Drive Maidenhead Berkshire SL6 1XL

Interested Parties

Statement of Demands and Needs

The property to be insured is 11 Horseguards Drive and **You** require cover for **Your Buildings**. **Your** full cover requirements are outlined within this policy **Schedule**, which should be read in conjunction with **Your Statement of Fact** document and Policy Booklet.

This **Home** insurance is designed to meet the requirements and needs of those who wish to protect against loss or damage to the structure of their **Home**.

Buildings Cover

Buildings: Policy Section 1

The **Buildings** of **Your Home** will be protected, subject to any **Endorsements** to the contrary, in the following way.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Buildings Cover	£1,000,000	£150	£500	£650
<i>Limits within your Buildings Cover</i>				
Rebuild Cost of Each Outbuilding	£40,000	£150	£500	£650
Subsidence	£1,000,000	£1,000	£500	£1,500
Escape of Water	£1,000,000	£500	£500	£1,000
Professional Fees and Debris Clearance	£1,000,000	£150	£500	£650
Alternative Accommodation and/or Loss of Rent	£50,000	£150	£500	£650
Replacement Locks and Keys	£1,000	£150	£500	£650
Trace and Access	£5,000	£150	£500	£650

Buildings- Optional Extra Cover: Policy Section 1a

Your additional **Accidental** Damage, subject to any **Endorsements** to the contrary.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Additional Accidental Damage to Buildings	Not Requested	N/A	N/A	N/A

Contents Cover

Contents: Policy Section 2

The **Contents** of **Your Home** will be protected, subject to any **Endorsements** to the contrary, in the following way.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Contents Cover	Not Requested	N/A	N/A	N/A
<i>Limits within your Contents Cover</i>				
High Risk Property within Contents (Maximum claim limit)	Not Requested	N/A	N/A	N/A
High Risk Property within Contents (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Business Equipment (Maximum claim limit)	Not Requested	N/A	N/A	N/A
Business Equipment (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money in the Home	Not Requested	N/A	N/A	N/A
Deeds and Documents	Not Requested	N/A	N/A	N/A
Property in the Open (Maximum claim limit)	Not Requested	N/A	N/A	N/A
Property in the Open (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Hot tubs, Jacuzzis and Spas	Not Requested	N/A	N/A	N/A
Contents in any Outbuilding (secured)	Not Requested	N/A	N/A	N/A
Contents in any Unsecured Outbuilding	Not Requested	N/A	N/A	N/A
Subsidence	Not Requested	N/A	N/A	N/A
Escape of Water	Not Requested	N/A	N/A	N/A
Accidental Loss of Metered Water or of Oil	Not Requested	N/A	N/A	N/A
Damage to Food in any Refrigerator or Deep Freezer	Not Requested	N/A	N/A	N/A
Alternative Accommodation and Tenant's Rent Liability	Not Requested	N/A	N/A	N/A
Replacement Locks and Keys	Not Requested	N/A	N/A	N/A
Death Benefit	Not Requested	N/A	N/A	N/A
Damage as a Tenant	Not Requested	N/A	N/A	N/A
Special Events	Not Requested	N/A	N/A	N/A
Contents at University (Maximum claim limit)	Not Requested	N/A	N/A	N/A
Contents at University (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Guest Contents	Not Requested	N/A	N/A	N/A
Shopping in Transit	Not Requested	N/A	N/A	N/A
Medical Equipment on Loan	Not Requested	N/A	N/A	N/A
Jury Service	Not Requested	N/A	N/A	N/A
Electronic Data	Not Requested	N/A	N/A	N/A

Contents -Optional Extra Cover: Policy Section 2a

Your additional **Accidental** Damage, subject to any **Endorsements** to the contrary.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Additional Accidental Damage to Contents	Not Requested	N/A	N/A	N/A
High Risk Property within Contents (Maximum claim limit)	Not Requested	N/A	N/A	N/A
High Risk Property within Contents (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Business Equipment (Maximum claim limit)	Not Requested	N/A	N/A	N/A
Business Equipment (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money in the Home	Not Requested	N/A	N/A	N/A
Accidental Loss of or Damage to a Brittle Item	Not Requested	N/A	N/A	N/A
Property in the Open (Maximum claim limit)	Not Requested	N/A	N/A	N/A
Property in the Open (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Hot Tubs, Jacuzzis and Spas	Not Requested	N/A	N/A	N/A

Contents - Optional Extra Cover: Policy Section 2b

Your **Personal belongings** Cover, subject to any **Endorsements** to the contrary.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Personal Belongings	Not Requested	N/A	N/A	N/A
Personal Belongings (Single item, pair or set)	Not Requested	N/A	N/A	N/A
Money and Credit Cards	Not Requested	N/A	N/A	N/A
Theft from Unattended Motor Vehicle	Not Requested	N/A	N/A	N/A

Contents – Optional Extra Cover: Policy Section 2c

Your **High-risk property** and Specified **Contents** Cover, subject to any **Endorsements** to the contrary.

Your High-risk property items covered in the Home only	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Not Requested				
Your High-risk property items covered in and away from the Home	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Not Requested				

Contents – Optional Extra Cover: Policy Section 2d

Your Pedal Cycles Cover, subject to any **Endorsements** to the contrary.

Your Pedal Cycles	Geographical Limits	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Not Requested					

Liability Cover

Liability Cover: Policy Section 3

Your Liability Cover, subject to any **Endorsements** to the contrary.

Your Cover	Maximum Claims Limits	Standard Excess	Voluntary Excess	Total Excess
Occupiers and Personal Liability	Not Requested	N/A	N/A	N/A
Property Owners Liability	£2,000,000	N/A	N/A	N/A
Defective Premises Indemnity	£2,000,000	N/A	N/A	N/A
Unpaid Damages	Not Requested	N/A	N/A	N/A
Liability for Domestic Employees	Not Requested	N/A	N/A	N/A
Tenant's Liability	Not Requested	N/A	N/A	N/A

Additional Extra Cover

Family Legal Protection: Policy Section 4

Your Family Legal Protection	Maximum Claims Limits	Excess	Insurer
Family Legal Protection	£25,000	£0	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.

Home Emergency Cover: Policy Section 5

Your Home Emergency Cover	Maximum Claims Limits	Excess	Insurer
Home Emergency	£200 (per callout) £600 (per Period of insurance)	£0	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.

Endorsements

The following **Endorsements** apply to this policy

HOI-004 Flood Exclusion Clause
Under Section 1 (Buildings) & Section 2 (Contents), whichever Section(s) is/are shown as being operative on the Schedule The insurer will not pay for any loss or damage caused by Peril 5, Flood or Flood arising from storm.

Your Policy Underwriters

Cover Section	Insurer Name	Contact Details for Claims Complaints		
		Insurer Address	Insurer Email	Insurer Telephone Number
Buildings & Liability Insurance	<p>This policy is administered by Prestige Underwriting Services Limited on behalf of Fairmead Insurance Limited.</p> <p>Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307105. Registered in Northern Ireland under Company Registration Number NI031853. Registered Office: 10 Governors Place, Carrickfergus, County Antrim, BT38 7BN.</p> <p>Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.</p>	<p>The Complaints Manager 10 Governors Place Carrickfergus Northern Ireland BT38 7BN</p>	<p>complaints@prestigeunderwriting.co.uk</p>	<p>08000 327327</p>
Family Legal Protection	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.	<p>Arc Legal Assistance LTD PO BOX 8921 Colchester CO4 5YD</p>	<p>customerservice@arclegal.co.uk</p>	<p>0344 770 9000</p>
Home Emergency	AmTrust Europe Limited, on whose behalf Arc Legal Assistance Ltd are appointed to manage the policy.	<p>Arc Legal Assistance LTD PO BOX 8921 Colchester CO4 5YD</p>	<p>hecomplaints@arclegal.co.uk</p>	<p>01332 818139</p>

Need to Make a Claim?

Cover Section	Claims Handler	Contact details for claims purposes		
		Claims Address	Claims Email Address	Claims Telephone Number
Buildings & Liability Insurance	Prestige Underwriting Services Limited	10 North Derby Street Belfast BT15 3HL	HouseholdClaims@prestigeunderwriting.co.uk	08000 327 327
Family Legal Protection	Arc Legal Assistance LTD	PO BOX 8921 Colchester CO4 5YD	N/A - New claims needs to be notified by telephone	0344 770 1040
Home Emergency	CET (UK) Ltd	3 Boundary Court, Willow Farm Business Park, Castle Donnington, Leicestershire, DE74 2UD	N/A - New claims need to be notified by telephone	0333 999 3554

Your Premium

The annual premium you are paying for your home insurance is £225.48 including Insurance Premium Tax at £24.16.