



***This policy summary does not contain the full terms and conditions of your Executive Home Policy. This can be found in the policy document.***

### ***What happens if I take out cover and then change my mind?***

You have the right to cancel your policy for a period of 21 days from the date your policy begins or the date you receive your policy document if this happens later. You have a right by law to change your mind for 14 days but in our agreement with you, we have given you a further 7 days. 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 Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

### ***How long will I be covered for?***

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

### ***How do I make a claim?***

Full details of how to make a claim are given in your policy on page 5. In all cases you should telephone your professional adviser as soon as possible, or us on 0845 271 1300 with details of what has happened.

### ***Who is the insurer?***

**The Executive Home Policy is underwritten by Sterling Insurance Company Limited other than**

- **Family Legal Protection which is underwritten by DAS Legal Expenses Insurance Company Limited**
- **Road Rescue which is underwritten by Brit Insurance Limited**
- **Pet Insurance which is underwritten by Fortis Insurance Limited**

### ***What will I have cover for if I take out an Executive Home Insurance Policy?***

If selected this policy provides cover for: Contents, Fine Art and Antiques, Jewellery and Watches, Buildings and Pleasure Craft. Home Emergency cover is included. yellowtag™ and Family Legal Protection are included if Contents are selected as are Road Rescue and Pet Insurance unless you inform us that these covers are not required. Your policy schedule will show which sections are operative.

The key features for each section of the policy are as follows:

## Contents – Section 1

Covers your household goods, furnishings and personal effects all used for domestic purposes whilst in your home or anywhere in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks cover	Certain restrictions apply to: <ul style="list-style-type: none"> <li>· Homes left unoccupied for more than 60 days</li> <li>· Homes that are let</li> <li>· Pedal cycles and ride on mowers left in the open</li> <li>· Losses from unattended motor vehicles</li> <li>· Sports equipment whilst being used or in the open</li> </ul> Limits: <ul style="list-style-type: none"> <li>· £5,000 for losses from unattended motor vehicles</li> <li>· £3,000 for any lap top computer</li> <li>· £5,000 for a single item, pair or set of personal effects unless specified</li> <li>· £1,500 for any pedal cycle unless specified</li> </ul>	16 - 18  24
The following covers are included for up to:		
Damage caused by pets	£2,500	24
Alternative accommodation costs	20% of the sum insured	19
Business equipment	£15,000	16
Property of guests and staff	£5,000	16
Metered water or heating oil	£5,000	16
Your liability to others:		21 - 23
· As occupier or a private individual	£5,000,000	
· As a domestic employer	£10,000,000	
· As a tenant for damage to the buildings	20% of the sum insured	
Outdoor items and other contents in the open	£10,000 and £5,000 respectively	16 & 24
Personal money & credit cards	£2,500 and £25,000 respectively	16 & 19
Replacement locks and keys	the sum insured	16
Reinstatement of deeds and documents	£5,000	16
Student possessions	£7,500	24
Parent's possessions whilst in a care home	£7,500	16
Christmas, wedding and other gifts	£10,000	16
New purchases	20% of the sum insured	16
In transit by professional removers	the sum insured	18
In temporary storage	15% of the sum insured	18 & 24
Reinstatement of data	£5,000	16
Fatal injury or acquired disability	£25,000	19
Hire of replacement golf clubs overseas	£250	19
Achieving a hole-in one in golf	£500	19
Identity theft	£25,000	19 - 20
Reward leading to a conviction	£10,000	21
Stalking & trauma covers	£20,000 with various inner limits	21

## Fine Art and Antiques, Jewellery and Watches - Section 2

Covers your fine art and antiques, jewellery and watches whilst in your home or anywhere in the world. The sums insured under this section are not index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks cover for your items of special interest and value	Certain restrictions apply to: <ul style="list-style-type: none"> <li>· Homes left unoccupied for more than 60 days</li> <li>· Homes that are let</li> <li>· Losses from unattended motor vehicles</li> </ul>	25 - 27
	Limits: <ul style="list-style-type: none"> <li>· Fine art and antiques - £15,000 for a single item, pair or set unless specified</li> <li>· Jewellery and watches - £5,000 for a single item, pair or set unless specified</li> <li>· £10,000 for losses from unattended motor vehicles</li> </ul>	27
The following covers are included	for up to:	
Damage caused by pets	£2,500	27
Depreciation in value after a partial loss	the sum insured	27
New purchases	20% of the sum insured	25
Property in baggage or in transit outside your control	£1,000	27
Increase in value of paintings after the death of the artist	£50,000	25
In transit by professional removers	the sum insured	26
In temporary storage	15% of sum insured	26 & 27

## Buildings – Section 3

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, wind turbines, fixed service tanks and underground services. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks cover	Certain restrictions apply to: <ul style="list-style-type: none"> <li>· Homes left unoccupied for more than 60 days</li> <li>· Homes that are let</li> <li>· Hedges, gates, fences, swimming pool covers and accessories</li> </ul>	28 - 29
The following covers are included	for up to:	
Damage caused by pets	£1,000	32
Alternative accommodation costs	3 years	30
Fixtures and fittings temporarily removed	10% of the sum insured	30
Forced evacuation	30 days	30
Your liability as property owner	£5,000,000	30 - 31
Reinstatement of gardens	£25,000	28 & 32
Trace and access	£10,000 for claims occurring outside the home	28 & 32

## Home Emergency cover - Section 4

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Contractors call-out and other charges for emergency assistance following the failure of: <ul style="list-style-type: none"> <li>· Plumbing or drainage system</li> <li>· Electricity supply</li> <li>· Cooking system</li> <li>· Locks on external doors or if you have only set of keys to your home</li> <li>· The primary heating system</li> </ul> Or for vermin inside your home	This does not cover: <ul style="list-style-type: none"> <li>· Normal maintenance</li> <li>· Incidents occurring after your home has been left unoccupied for 60 days</li> <li>· Cost of parts that are under guarantee</li> <li>· Claims relating to the interruption, failure or disconnection gas, electricity or water supply</li> <li>· Damage to garages, outbuildings, cess pits, septic tanks or boundary walls, hedges, fences or gates</li> <li>· Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTU's</li> </ul> Up to £500	33 - 34

### Pleasure Craft – Section 5

Provides cover for any sailing boat, catamaran, power boat, dinghy, sailboard, surfboard, rowing boat or canoe up to £10,000 and its associated gear and equipment.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Accidental loss or damage occurring within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands including their coastal waters for up to 12 miles	This does not cover: <ul style="list-style-type: none"> <li>· Craft more than 6 metres long; capable of more than 17 knots; with more than a 25hp engine; or more than 20 years old</li> <li>· Theft of outboard motors not properly secured or stored; of outboard motors, gear and equipment where theft doesn't involve forcible and violent means; or of trailers that are not secured with an anti-theft device</li> <li>· Motor powered craft whilst in any race or test</li> <li>· Canoes whilst being used for slalom events or in white water</li> <li>· Loss or damage to oars or paddles in use; jet skis; moorings; protective sail covers split by the wind; any inflatable, canoe, sailboard or surfboard not removed from the water when not in use</li> </ul>	35 - 36
Your liability to others arising from the ownership, use or possession of the craft	This does not cover liability incurred whilst: <ul style="list-style-type: none"> <li>· Jet skiing, water skiing, parascending or other similar activities whilst being towed</li> <li>· Engaged in scuba diving from the craft</li> </ul>	36 - 37
Includes liability cover for any other competent person in charge of the craft with your permission	Up to £1,000,000	35

### yellowtag™ – Section 6

Provided that Contents are insured under Section 1, you will automatically receive a yellowtag™ pack with your policy. This is a unique and innovative tagging system that will identify your personal property if lost and will immediately notify you if found via your email and mobile phone.

### Family Legal Protection – Section 7

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Legal costs incurred in: Pursuing and defending your rights in respect of: <ul style="list-style-type: none"> <li>• employment disputes</li> <li>• contract disputes</li> </ul> Pursuing <ul style="list-style-type: none"> <li>• claims for death or injury</li> <li>• your legal rights following damage to your home or personal possessions</li> </ul> Defending your rights following <ul style="list-style-type: none"> <li>• an investigation by HM Revenue and Customs</li> <li>• prosecution for using or driving a motor vehicle</li> </ul>	<ul style="list-style-type: none"> <li>· fines, penalties and damages</li> <li>· where it is likely that you will not recover damages or make a successful defence of your claim</li> <li>· costs incurred before written acceptance of your claim by DAS</li> <li>· unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose an appointed representative to help you</li> </ul>	40 - 44
	Up to £100,000 in total	40

### Road Rescue – Section 8

Provides cover for the recovery of a motor vehicle that suffers a breakdown when driven by you. This includes recovery services from home and most of Europe.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<ul style="list-style-type: none"> <li>- Roadside repairs</li> <li>- Recovery to local garage if roadside repair not possible</li> <li>- Additional transport or accommodation costs if local garage is not able to repair vehicle in 24 hours</li> <li>- Costs incurred if you cannot complete your journey due to illness, injury, assault or mugging</li> </ul>	This does not cover: <ul style="list-style-type: none"> <li>· Vehicle parts or any unauthorised charges</li> <li>· Failure to properly maintain the vehicle, carry a spare wheel or have a valid MoT certificate</li> <li>· Vehicles more than 3.5 tonnes; 17 feet long; 6 feet 3 inches wide; or 20 years old</li> <li>· Vehicles used for hire or reward</li> <li>· Running out of fuel</li> <li>· Breakdowns where the vehicle is not accessible or cannot be transported safely and legally including being stuck in mud, sand, snow or water</li> </ul>	45 - 49
	Up to £25,000	45

### Pet Insurance – Section 9

Covers up to three dog(s) and cat(s) or more if you nominate specific pets to be insured.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Veterinary fees	This does not cover: <ul style="list-style-type: none"> <li>· Dogs aged 9 years or more and cats aged 11 years or more</li> <li>· Any pre-existing conditions or illnesses</li> <li>· Any illness or condition occurring within the first 10 days of insurance</li> <li>· Preventative treatments and routine examinations</li> </ul>	50-52
	Up to £2,500	50
Death from illness or accident	Up to £500	50
Advertising and reward if your pet is lost or stolen	Up to £500	51
Theft and straying if not recovered after 60 days	Up to £500	51
Claims occurring within member countries of PETS Travel schemes (other than non-EU member countries)	Trips of more than 30 days outside the UK	50

## Excesses

### Section 1 - Contents

The standard excess is £100

### Section 2 - Fine Art and Antiques, Jewellery and Watches

The standard excess is £100

### Section 3 - Buildings

- The standard excess is £100
- Claims for damage to underground services are subject to an excess of £500
- Hard tennis courts and swimming pools damaged by storm, flood, falling trees and the like are subject to an excess of £500
- Claims for subsidence, heave and landslip are subject to an excess of £1,000

### Section 5 - Pleasure Craft

The standard excess is £100

### Section 7 - Family Legal Protection

Claims for nuisance or trespass are subject to an excess of £250

### Section 9 - Pet Insurance

Claims for veterinary fees are subject to an excess of £50

### There is no excess applicable to claims made under Section 4 - Home Emergency, or under Section 8 - Road Rescue

For claims over £10,000 we will not deduct an excess where this is less than £500.

### *How do I make a complaint?*

If you wish to make a complaint you should either write to or telephone the relevant company stated below for each section:

- Sections 1-5** The Customer Services Manager, Sterling Insurance Company Ltd, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX – Tel: 0845 271 1300.
- Section 7** The Chief Executive Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
- Section 8** The Complaints Manager, Capita Commercial Services Limited, Gilbert Court, Newcomen Way, The Business Park, Colchester CO4 9WN – Tel: 08705 234500.
- Section 9** For claims related complaints: The Claims Manager, Petwise, The 5th Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hants PO2 8QL – Tel: 0870 850 2306.
- Section 9** For complaints other than claims related: The Customer Services Manager, Sterling Insurance Company Ltd, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX – Tel: 0845 271 1300.

In all instances, if you remain dissatisfied, you also have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR – Tel: 0845 080 1800.

A copy of our complaints handling procedure is available on request.

### *Would I receive compensation if the insurer is unable to meet its liabilities?*

All of the insurers who provide insurance protection under Executive Home 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 the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN, telephone 0207 892 7300 or at [www.fscs.org.uk](http://www.fscs.org.uk)

## ***Is there any other important information that I should know?***

### **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.

### **Regular Review**

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

### **Endorsements**

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

### **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.

### **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.

### **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.

### **Information about Sterling Insurance Company Limited**

Sterling Insurance Company Limited 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 DAS Legal Expenses Insurance Company Limited**

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is: DAS House, Quayside, Temple Back, Bristol BS1 6HN. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202106.

### **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.

### **Information about Fortis Insurance Limited**

Fortis Insurance Limited underwrites general insurance business and is registered in England under number 354568. Its head and registered office is: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA. It is authorised and regulated by the Financial Services Authority and appears on the Financial Services Authority's register under number 202039.