

Part F – Home emergency (optional extra)

Provides you with access to approved contractors, day or night, 365 days a year if a sudden unforeseen home emergency occurs such as damage to your roof, blocked drains, failure of your domestic power supply or the failure of your main heating system, which requires immediate corrective action to:

- prevent damage or further damage to your home; or
- make your home safe or secure; or
- alleviate unreasonable discomfort, risk or difficulty to any insured person.

We will pay, subject to an overall limit of £500 (inc VAT), for the call out charge and up to 2 hours labour plus up to £100 (inc VAT) for parts and materials.

Significant exclusions or limitations

- Any claim where you have left your home unoccupied for 60 consecutive days or more.
- Any costs incurred before an insured person has notified us of a home emergency.
- Any properties that you own that are not your main residence or that you rent or let.
- Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
- Any costs incurred where our approved contractors has attended but your home was unoccupied.

Part G – Pest (optional extra)

Provides you with access to approved contractors, day or night, 365 days a year to remove a wasps' and/or hornets' nest or an infestation of rats, mice or grey squirrels from your home that if not dealt with quickly may cause risk to your health and/or damage to your house or make the house uninhabitable. We will pay up to £150 (inc VAT) per claim for the call out charge and extermination and/or control of the pests.

Significant exclusions or limitations

- Any claim where you have left your house unoccupied for 60 consecutive days or more.
- Failure to follow recommendations made by the contractor on pest prevention and hygiene measures.

Duration

Your policy is valid from the date and time shown in your Schedule. The period of cover is also shown in your Schedule.

Cancellation

You have the right to cancel your policy within 14 days of receiving your policy documents. Please see the Policy Booklet for full details of your cancellation rights.

Contact numbers for claims

To tell us about any incident which may or may not give rise to a claim, please call:

For home insurance claims

0845 604 4215

For family legal protection claims, if you've chosen this cover

0845 604 4225

For home emergency claims, if you've chosen this cover

0845 604 4226

For pest claims, if you've chosen this cover

0845 604 4227

All lines are open 24 hours a day, 7 days a week.

Calls may be monitored and recorded for security and service quality.

Complaints procedure

In the event of a complaint, please call our Customer Service Department on 0845 604 4206. For further information see the complaints procedure section of the Policy Booklet. If your complaint cannot be resolved by our complaints procedure, you can ask the Financial Ombudsman Service to review your case.

The Financial Services Compensation Scheme

esure Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, you may be entitled to compensation from the scheme. Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. Further information about compensation scheme arrangements is available from the FSCS at 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN. Tel: 020 7892 7300 or www.fscs.org.uk

Sheilas' Wheels Home Insurance Policy Summary

keyfacts[®]



Please note this is a Policy Summary. Full details of the terms and conditions are in the Policy Booklet and Schedule.

keyfacts[®]

Sheilas' Wheels home insurance can cover your buildings and contents (both with optional accidental damage cover), personal possessions and specified items and offers optional family legal protection, home emergency and pest cover. The type and level of cover and the options you have chosen are shown in your Schedule. Most claims will be subject to an excess, which is the amount you have to pay towards the claim. Your Schedule shows the excesses applicable to you.

Sheilas' Wheels home insurance is underwritten by esure Insurance Limited. The family legal protection and home emergency covers are underwritten by DAS Legal Expenses Insurance Company Limited. Pest cover is underwritten by Brit Insurance Limited.

Standard features and benefits

Part A – Buildings

What is covered

Your house, the fixtures and fittings, sheds, summer houses, garages and greenhouses, which are all designed and only used for domestic purposes. Your buildings also includes swimming pools, hot tubs, hard tennis courts, terraces, patios, driveways, footpaths, walls, gates, hedges and fences all within the same site at the insured address shown in your Schedule.

Loss or damage to your buildings caused by (Section 1 Insurance for buildings)

Fire	Theft or attempted theft	Storm or flood
Escape of water	Subsidence	Malicious damage
Lightning	Earthquake	Explosion

Additional cover provided as standard (Sections 2 -11)

- Accidental breakage or damage of windows, fixed sanitary ware and ceramic hobs, which form part of a fitted unit.
- Cover for alternative accommodation if your house cannot be lived in as a direct result of loss or damage to your buildings.
- Loss or damage to the buildings should the fire, police or ambulance service have to force an entry because of an emergency.

Accidental damage (optional extra) (Section 1 Insurance for buildings)

This section is available for an additional charge for loss or damage to your buildings due to an accident. Please see the Policy Booklet for full terms and conditions.

Significant exclusions or limitations

- When your house is unfurnished or unoccupied for more than 60 consecutive days we will not provide cover for: theft or attempted theft, escape of water/oil, vandalism and acts of malicious people, accidental damage, accidental breakage or damage of windows, fixed sanitary ware and ceramic hobs which form part of a fitted unit.
- Loss or damage to gates, hedges or fences caused by storm or flood.
- Loss or damage caused by vermin, birds, insects or domestic pets.
- We will not pay for any extra cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article, of the same type, colour or design.
- General wear and tear to the property, fixtures and fittings and outbuildings.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of the taps being left on.
- Loss or damage while your home is not being lived in for more than five days at a time during the months of November to March inclusive unless you keep your home heated throughout and shut off the water supply at the mains.

Part B – Contents

What is covered

Covers your household goods and high risk items while in your home.

Loss or damage to your contents caused by (Section 1 Insurance for contents)

Fire	Theft or attempted theft	Storm or flood	Smoke
Escape of water	Malicious damage	Lightning	

Additional cover provided as standard (Sections 2 – 20)

- Contents in your garden up to £2,500.
- Replacing and installing new locks and keys on external doors of your home if they are stolen up to £1,000.
- Accidental damage to mirrors, glass tops to furniture, fixed glass in furniture and ceramic hobs.
- Cover for alternative accommodation if your house cannot be lived in as a direct result of loss or damage to your building. The maximum we will pay is 20% of the contents sum insured.
- Loss or damage to visitors' personal effects up to £500.
- Loss of freezer contents up to £1,000.

Accidental damage (optional extra) (Section 1 Insurance for contents)

This section is available for an additional charge for loss or damage to your contents due to an accident. Please see the Policy Booklet for full terms and conditions.

Significant exclusions or limitations

- When your house is unfurnished or unoccupied for more than 60 consecutive days we will not provide cover for: theft or attempted theft, escape of water/oil, vandalism and acts of malicious people, accidental damage, contents in the open, home entertainment equipment.
- Loss or damage caused by vermin, birds, insects or domestic pets.
- Business Equipment - Property owned or used totally or partly for business purposes or connected with any employment (except property defined as office equipment).
- Valuables in the home limit - Any high risk item or household good(s) worth £1,500 or more. This does not include items of furniture. Any items worth £1,500 or more must be specified.
- Loss or damage to freezer contents if the freezer or refrigerator is more than 10 years old.
- We will not pay for any extra cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article, of the same type, colour or design.
- The sum insured should represent the full replacement value. If the sum insured is less than this, you may not be properly covered and we may reject or reduce any claim you make or your contract may be invalid and we may even treat you as being uninsured.
- Motor vehicles, caravans, trailers, boats and any parts and accessories, which are designed to be used with any of these. (Full details are in the Policy Booklet).
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of the taps being left on.
- Loss or damage while your home is not being lived in for more than five days at a time during the months of November to March inclusive unless you keep your home heated throughout and shut off the water supply at the mains.

Part C – Personal possessions cover away from the home (optional extra) Section 1

Covers you for accidental loss, damage and theft of your personal possessions that are normally worn or carried on your person while they are temporarily removed from your home anywhere in the United Kingdom and for up to 60 consecutive days anywhere in the rest of the world.

Additional cover provided as standard - Section 2

- Money and credit cards up to £750, which are lost and then used by an unauthorised person.
- Pedal cycles up to £500.

Part C - cont'd

Significant exclusions or limitations

- Covers you up to £1,500 for any one item, and any pedal cycle worth up to £500.
- Business Equipment - Property owned or used totally or partly for business purposes or connected with any employment (except property defined as office equipment).
- Loss or damage to pedal cycle tyres or accessories unless the pedal cycle is lost or damaged at the same time.
- Loss or damage to any pedal cycle, which is left unattended away from the home, unless locked to a fixed object.
- Theft or attempted theft from a road vehicle, unless the item(s) was contained in a locked boot, concealed luggage compartment or glove compartment of a locked vehicle, which was broken into by using force and violence.
- We will not pay for any extra cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article, of the same type, colour or design.
- The sum insured should represent the full replacement value. If the sum insured is less than this, you may not be properly covered and we may reject or reduce any claim you make or your contract may be invalid and we may even treat you as being uninsured.

Part D – Specified Items (optional extra) Section 1

Covers you for accidental loss, damage and theft of your specified items while they are in your home and temporarily removed from your home anywhere in the United Kingdom and for up to 60 consecutive days anywhere in the rest of the world.

Any household goods and high risk items other than furniture worth £1,500 or more must be specified under this section, as must any pedal cycle worth £500 or more.

Significant exclusions or limitations

- Loss or damage excluded or more specifically insured in Parts B or C of this policy.

Part E – Family legal protection (optional extra)

- Up to £50,000 of cover for legal assistance in a wide range of disputes including:
 - Employment
 - Contract
 - Bodily injury
 - Property protection
 - Tax protection
 - Legal defence
- Health and medical information service
- We also have a confidential counselling helpline on matters such as relationship difficulties, bereavement and post-traumatic counselling. To contact the counselling service please call 0845 604 4229.

Significant exclusions or limitations

- A contract dispute arising from any loan, mortgage, pension, investment or borrowing.
- Any claim in relation to an illness or bodily injury, which happens gradually or is not caused by a specific or sudden accident.
- The first £250 of any claim for legal nuisance or trespass under property protection.