



OAK
PART OF THE RSA GROUP

PRIVATE CLIENT
HOME INSURANCE

POLICY
SUMMARY

keyfacts®

The Home Insurance policy is underwritten by Oak Underwriting plc on behalf of Royal & Sun Alliance Insurance plc except for the Home Emergency, Legal Protection and Home Cyber covers which are underwritten by DAS Legal Expenses Insurance Company Ltd. It is an annual contract and may be renewed each year, subject to the terms and conditions then applicable.

You can select buildings, contents and valuables insurance. Home Emergency Service and Legal Protection covers are automatically included, with Lifestyle & Leisure included when Contents insurance is selected. Cyber Assistance cover is automatically included, with Cyber Crime and Cyber Legal Defence being optional cover that can be requested. Full details of what you have chosen are shown in both your quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these benefits and all the terms and conditions that apply you should read the policy wording, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see 'Cancellation by you' for more information.

This policy is designed for private individuals who own or occupy high value homes to insure the home and its contents it is not intended to cover the requirements of a commercial business enterprise and you should discuss such requirements with your insurance intermediary.

BUILDINGS INSURANCE

If you select Buildings insurance, please ensure that you provide details of the full replacement cost of all buildings and outbuildings at the home which are to be insured, the following will automatically be included:

FEATURES AND BENEFITS

Damage to your home

Covers the buildings of your home and outbuildings, including driveways, footpaths, boundary and garden walls, fences, hedges and gates, for damage by fire, flood, storm, subsidence and other causes.

Alternative accommodation

Covers the additional costs of comparable alternative accommodation for you, your family and pets following insured damage to the home for up to 5 years.

Tracing leaks

Covers the cost of tracing the source of an escape of water, gas or oil from your heating or water installation, including underground service pipes at the home.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover for damage by storm, wind, weight of snow or flood to gates, hedges, fences, trellises, docks, wharves and piers unless your home is damaged at the same time by the same cause. We will however pay for loss or damage caused by or resulting from falling trees, telegraph poles and lampposts to gates, hedges, fences, trellises, docks, wharves and piers.
- No cover for damage to swimming pools, swimming ponds, ornamental ponds, fountains, hard tennis courts, terraces, patios, driveways, footpaths, boundary and garden walls, bridges, gates, fences, septic tanks and fixed domestic heating fuel tanks caused by subsidence unless there is damage to the home at the same time and by the same cause.
- No cover for damage by pets in excess of £7,500 any one incident and £15,000 in all in any one period of insurance.
- No cover for damage arising from building works in excess of £100,000 or involving structural alteration.
- No cover for general maintenance, wear and tear, defective design or workmanship, gradually operating causes.
- No cover for costs recoverable elsewhere.
- Cover is limited to the buildings sum insured.

BUILDINGS INSURANCE (continued)

FEATURES AND BENEFITS

Garden re-landscaping

Up to 10% of the buildings sum insured for the re-landscaping of the gardens at your home following damage to insured buildings by fire, lightning, theft, impact by vehicles, vandalism, falling trees or the emergency services.

Trespass protection

Covers restoration of the land at your home to the same condition following any unlawful trespassing, including the removal of any items left behind by the trespassers.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover for trees, plants or shrubs limited to £2,500 per specimen.
- Costs incurred when there is no damage to insured buildings.

- Cover is limited to £50,000 in any one period of insurance.
- No cover unless, upon discovery of the trespass, the police authority are notified.

- The amount you are required to pay to each claim as shown in your schedule.
- Excludes the first £1,000 (excess), or other amount shown in your schedule, of any claim for subsidence, heave or landslip.

CONTENTS INSURANCE

If you select Contents insurance, please include the full replacement cost of all contents, split individually between each home to be insured, the following will automatically be included, unless shown otherwise in the schedule:

FEATURES AND BENEFITS

Damage to contents

Loss or damage to the contents of the insured home(s) anywhere in the world.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Some specific causes of damage are excluded.
- Inner policy limits apply to the following:
 - Jewellery and watches £5,000
 - Guns £5,000
 - Business contents £20,000
 - Hand/wind propelled watercraft £10,000 per craft
 - Trailers/non-motorised horseboxes £10,000 per trailer
 - Quad bikes/miniature vehicles £10,000 per machine
 - Incidental farming property £10,000
 - Items other than jewellery and watches – made of precious metals or precious stones including gold silver platinum, pewter or plate £10,000

More specific cover for Fine art and antiques, jewellery, watches and guns is available under the Valuables section of the policy.

- Money £7,500 worldwide or up to £10,000 if kept in a locked safe at your home.
- No cover for damage by pets in excess of £7,500 any one incident and £15,000 in all in any one period of insurance.
- No cover for damage arising from building works in excess of £100,000 or involving structural alteration.
- No cover for contents in other homes acquired or occupied not shown in the schedule or notified within 60 days of first occupation by you.

CONTENTS INSURANCE (continued)

FEATURES AND BENEFITS

Replacement as new

We will repair or replace as though they were new. This applies to all items, including carpets, clothing and bed linen.

Spoilage of food

Loss or damage including when caused by the accidental failure of your refrigerators and/or freezers.

Loss of metered water and leakage of oil

Loss from any domestic fixed water or heating installation.

Contents of guests and non-resident domestic employees

Loss or damage whilst at your home.

Digital music, video and photographs

Up to £10,000 for the cost of replacing digital downloads following loss or damage.

Personal documents and title deeds

Up to £50,000 for the cost of replacing or restoring your personal documents, computer records and title deeds following damage.

Business documents

Up to £10,000 for the cost of replacing or restoring your business documents and computer records following damage.

New acquisitions

Up to 25% of the sum insured for newly acquired items provided you tell us within 60 days of acquisition.

Student's possessions

Covers loss or damage whilst at boarding school, college, university or any other student accommodation, including transit there and back.

Special alterations to the home

Up to £25,000 towards the cost of essential alterations to or adaptations of the home necessitated by a physical injury to you, including your domestic employees.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited to the contents sum insured.
- Cover is limited to the contents sum insured.
- Cover is limited to the contents sum insured.
- No cover whilst the house is unoccupied or unfurnished.
- Cover is limited to the contents sum insured.
- No cover for their money, credit cards, jewellery, watches and guns.
- No cover for illegal material.
- No cover for the cost of replacing or restoring any bespoke computer operating system or software.
- No cover for the cost of replacing or restoring any bespoke computer operating system or software.
- Cover is limited to the contents sum insured.
- No cover for their money or credit cards.
- No cover for domestic employees unless they were residing with you prior to their injury and will continue to reside with you following their injury.

VALUABLES INSURANCE

If you select Valuables insurance, the following will automatically be included:

FEATURES AND BENEFITS

Damage to valuables

Loss or damage to your valuables anywhere in the world. This includes Fine Art & Antiques, Jewellery, Watches and guns.

Death of an artist

Following a covered loss, we will pay up to 200% of an individually listed items sum insured following the death of the artist during the period of insurance.

Defective title

We will pay up to £25,000 of an individually listed item if you are required by law to return an item to its rightful owner because it has been proven that you do not have good title to it.

New acquisitions

Up to 25% of the sum insured for newly acquired items provided you tell us within 60 days of acquisition.

Excess

The first amount of each claim that you must pay as shown in your schedule (certain covers are not subject to excess).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- You must tell us if any item of Fine Art & Antiques is valued at more than £35,000. For Jewellery, Watches and guns, you must tell us if any item is valued at more than £15,000.
- No cover for jewellery and watches kept in the bank/safe deposit when temporarily removed if not insured when in the bank/safe deposit with us.
- No cover for damage by pets in excess of £7,500 any one incident or £15,000 in any one period of insurance.

- Cover is limited to £100,000 in any one period of insurance.
- You must have a professional valuation less than 3 years old.
- Any loss after the initial twelve months following the death of the artist.

- no cover for items which have been gifted or inherited to you

- The amount you are required to pay for each claim in respect of Jewellery, Watches and Guns as shown in your schedule.

LIFESTYLE & LEISURE

If you select Contents insurance, the following will automatically be included:

FEATURES AND BENEFITS

Cover for the following unforeseen incidents anywhere in the world:

Stalking threat

Covers costs for upgrading the home's security systems, temporary relocation, professional security guards or security consultants and psychiatric services.

Aggravated burglary

Covers costs for accidental death and dismemberment, upgrading the home's security systems, temporary relocation, removal expenses, professional security guards or security consultants, psychiatric services, medical expenses, loss of salary and reward.

Aggravated assault

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary and reward.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover as a result of an incident in a country or territory that the Foreign and Commonwealth Office have advised against all travel, or all but essential travel to that country or territory.

- Cover is limited to £30,000 in any one period of insurance.

- Cover is limited by various monetary values up to a maximum of £100,000 per incident.

- Cover is limited by various monetary values up to a maximum of £100,000 per incident.

LIFESTYLE & LEISURE (continued)

FEATURES AND BENEFITS

Car jacking

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary and reward.

Road rage

Covers costs for psychiatric and medical expenses.

Air rage

Covers costs for psychiatric and medical expenses.

Hijacking

Covers costs for accidental death and dismemberment, psychiatric services, medical expenses and reasonable rest and recuperation expenses.

Kidnap

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary, reasonable rest and recuperation expenses and reward.

Child abduction

Covers costs for accidental death and dismemberment, upgrading the home's security systems, psychiatric services, medical expenses, loss of salary, reasonable rest and recuperation expenses and reward.

Fatal injury

Compensation should you suffer an injury as a result of fire in your home from which you subsequently die within 12 months.

Boarding kennel/cattery fees

In the event that you are hospitalised for more than 48 hours.

Advertising and reward expenses

Covers costs to advertise the loss/theft of your pet cat or dog.

Sponsorship cover

Up to £500 per event to your chosen charity if you are unable to partake in a related sponsored event due to accidental physical injury.

Sports club membership fees

Covers costs following your disability to use the facilities at your sports club due to physical injury.

Golfer's extension

Covers hole-in-one expenses, third party damage irrespective of liability, personal accident, dental fees, replacement equipment hire and pre-paid fees.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited to £10,000 in any one period of insurance.
- Cover is limited to £10,000 in any one period of insurance.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited by various monetary values up to a maximum of £100,000 per incident.
- Cover is limited to £50,000 per person (£5,000 under 16).
- No cover for resident domestic employees.
- Cover is limited to £1,000 per incident.
- Cover is limited to £1,000 per incident.
- Cover is limited to £1,000 in any one period of insurance.
- No cover for pre-existing conditions.
- Cover is limited to £1,500.
- No cover for the first £100 or 21 days of disablement.
- Cover is limited by various monetary values.
- No cover unless score card authenticated by the club secretary.

LIFESTYLE & LEISURE (continued)

FEATURES AND BENEFITS

Credit cards

Covers up to £50,000 for the unauthorised or fraudulent use of your personal credit cards. Please note in most cases your card provider charges you up to a maximum of £50 for each and every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover for fraudulent use by any person related to you or where the terms and conditions of use have been breached.

LIABILITIES

The following benefit is automatically included in your policy.

FEATURES AND BENEFITS

Property owners liability

Up to £10,000,000 which you have to pay as compensation for any accidents that result in bodily injury to or illness of any person or damage to property arising from your ownership of the home.

Newly acquired land

Up to £1,000,000 which you have to pay as compensation for any accidents that result in bodily injury to or illness of any person or damage to property arising from your ownership of newly acquired land provided you tell us within 60 days of acquisition.

Public and personal liability

Up to £10,000,000 for your legal liability for damages which you have to pay as compensation for any accident anywhere in the world that results in bodily injury to or illness of any person or damage to property.

Domestic employer's liability

Up to £10,000,000 for your legal liability for damages which you have to pay as compensation for any accident that results in bodily injury to or illness of any domestic employee arising solely from private domestic duties.

Tenant's liability

Up to £2,000,000 for your legal liability for damages which you have to pay as compensation arising from your tenancy of the home following damage to the buildings.

Unrecovered damages

Up to £5,000,000 if, within 3 months, you have not received the full amount of damages and taxed costs awarded to you by a court in the United Kingdom for bodily injury, illness or property damage

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- No cover for pollution or contamination of air, water or soil which you cannot prove was caused by a sudden, identifiable, unintended and unexpected accident.
- No cover for any trade, business or professional activity.
- No cover for land acquired for property development, farming activities or any trade, business or professional activity.
- No cover for land outside of the United Kingdom.
- No cover for any trade, business or professional activity except for voluntary work, bed and breakfast accommodation and incidental farming activities.
- No cover for mechanically or electrically propelled vehicles other than domestic garden equipment and golf buggies.
- Cover is limited to £2,000,000 for incidents involving Quad Bikes and Motorised Toy/Miniature Vehicles (including motorcycles with an engine capacity of 50cc or less).
- No cover for any commercial business enterprises.
- No cover whilst the buildings are unoccupied.
- No cover for the routine cost of maintenance and normal redecoration.

The Home Insurance is underwritten by Oak Underwriting plc on behalf of Royal & Sun Alliance Insurance plc except for the Home Emergency Service, Legal Protection and Cyber Insurance sections, which are underwritten by DAS Legal Expenses Insurance Company Limited.

HOME EMERGENCY SERVICE

The following benefit is automatically included in your policy and designed to provide help as soon as possible after a domestic emergency, as listed in the features and benefits below. Cover is provided in respect of your principal private residence and a second, weekend and/or holiday home used or lived in by you. In the event of an emergency, our contractors will necessitate corrective action to prevent further damage to your home, make your home secure or relieve you of unreasonable discomfort:

FEATURES AND BENEFITS

Home Emergency Service

Covers emergency assistance for the following incidents:

Roof damage

Damage to your roof has caused or is likely to cause internal damage to your home.

Plumbing and drainage

Your drains or plumbing system suddenly becomes damaged, blocked, broken or suffers a leak.

Main heating system

Your main heating system fails.

Domestic power supply

Your gas or electricity supply fails.

Toilet unit

Your toilet bowl or cistern is damaged by something falling on or hitting it, or it stops working, and you have no other working toilet.

Home security

Your home becomes insecure because external doors, windows or locks are damaged or stop working.

Lost keys

The only available set of keys to your home are lost, stolen or damaged and unusable and you cannot replace them, or cannot gain normal access.

Vermin

The sudden infestation of vermin in your home, which could include wasps' and/or hornets' nests, rats, mice, or grey squirrels.

Hotel accommodation

The room-only cost of one night's accommodation for you if your home remains uninhabitable following an emergency.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Cover is limited up to £1,000. This limit covers the total cost of the call-out charge, parts and labour (including VAT).
- Rainwater drains and soakaways.
- Problems with septic tanks, cesspits or fuel tanks.
- Excludes boilers in your home that have a combined output of more than 70Kw/hr.
- Failure of the mains supply.
- Failure to provide enough gas, electricity or other fuel.
- Cover does not apply if there is at least one functioning toilet in the home.
- Damage caused by vermin outside the main dwelling of your home is not covered.
- The most we will pay is £150 (including VAT) per person subject to a maximum total of £400 (including VAT).

HOME EMERGENCY SERVICE (continued)

FEATURES AND BENEFITS

The Home Emergency Service is underwritten by DAS Legal Expenses Insurance Company Limited

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- This section only covers homes which are situated in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.
- We will make every effort to provide the service at all times, but we will not be responsible for any liability arising from our inability to provide assistance as a result of circumstances beyond our reasonable control.
- This section is governed by the law that applies in the part of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man where you normally live.

We cannot accept claims:

- If your home is left unoccupied for 60 or more consecutive days.
- If you are out or nobody aged 18 or over is at home when our approved contractor arrives at an agreed time to help.
- For costs incurred before we have accepted a claim.
- For normal day-to-day home maintenance that you should carry out or pay for (such as servicing of heating and hot-water systems).
- For emergencies at a residence other than your main home or if you rent or let the property, other than where you have consented to your home being used as holiday accommodation.
- For the cost of, or any contribution towards the cost of, replacing a heating or domestic appliance if it cannot be repaired or is beyond economic repair, or repair costs which exceed the limit on what we will pay.
- If you have failed to carry out work or repairs that you have previously been advised to undertake to avoid an insured incident occurring or recurring.
- For parts or labour if the equipment or facility is under guarantee or warranty.
- Arising from faulty installation, repair or design.
- For shared areas or communal parts of a property (or for which you do not have sole responsibility), or shared fixtures, fittings, facilities or services outside the legal boundary of your home.

Please see the Home Emergency Section, General Exclusions, General Conditions and Claims Conditions of the Policy wording for full details.

LEGAL PROTECTION

The following benefit has been designed to assist high value home owners in relation to issues relating to their home, personal employment and private affairs. If you require specific/specialist legal expenses cover please contact your insurance intermediary.

The following Legal Protection benefits are automatically included in your policy:

FEATURES AND BENEFITS

Legal Protection

For the incidents and circumstances listed below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses, which include opponents' costs.

Employment disputes

We will pursue and defend legal rights in a dispute relating to your employment where you are an employee, worker or office holder.

We will pursue and defend legal rights in a dispute arising from a contract of employment between you and current, ex or prospective employees.

We will pursue current or ex domestic employees to recover possession of premises owned by you or are your responsibility.

Contract disputes

We will pursue and defend a claim for the sale or purchase of personal goods or your principal home, or the purchase of services.

We will pursue and defend a claim for renting your principal home as a tenant.

Personal injury

We will pursue claims for accidental death or bodily injury.

Clinical negligence

We will pursue claims where a single negligent medical act or procedure causes death or bodily injury.

Property protection

We will pursue claims following damage to your home or your personal possessions.

Cover extends to problems such as nuisance and trespass (provided you are responsible for the first £250 of any claim).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- There are reasonable prospects of success for the duration of the claim.
- External costs are limited to £100,000.
- If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them. The amount we will pay a law firm (where acting as the appointed representative) is currently £100 per hour. This amount may vary from time to time.
- Costs incurred before we have given our written acceptance of a claim.
- Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.
- Disciplinary hearings or internal grievance procedures.
- Settlement agreements while you are still employed.
- Disputes arising from a loan, mortgage, pension or investment.
- Construction work on land, designing, converting or extending any building where the contract value exceeds £100,000 (including VAT).
- Illness or bodily injury that happens gradually.
- Psychological injury or mental illness unless the condition follows a specific or sudden accident causing bodily injury.
- Alleged failure to correctly diagnose the condition.
- The amount in dispute must exceed £100.

LEGAL PROTECTION (continued)

FEATURES AND BENEFITS

Planning application refusal appeals

We will negotiate following the refusal of a Local Planning Authority to grant planning permission following your request for planning approval.

Tax protection

Representing your rights throughout a comprehensive investigation by HM Revenue & Customs of your self-assessment tax return.

Attendance expenses

Payment of salary or wages while you attend a court or tribunal as requested by your appointed representative, perform jury service or are carrying out activities set out in your action plan under identity theft cover.

Legal defence

Defence of criminal prosecutions and civil actions, including disciplinary hearings for unlawful discrimination or breaches of the Data Protection legislation arising from your work as an employee.

Defence of prosecutions connected with the use or driving of a motor vehicle.

Identity theft

You can access the identity theft support service through the identity theft helpline.

We will assign you a personal caseworker who will give you telephone advice and a personal action plan to help regain your identity. We will pay various communication and administrative costs necessary to reinstate your identity.

If legal action is necessary to reinstate your identity or defend any case brought against you by traders, we will pay the costs of a lawyer to represent you. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- We will not pay more than £5,000 for planning application appeals.
- Land which is not owned by you.
- Investigations where you are self-employed, a sole trader or in a business partnership.
- Any claim if you are unable to prove your loss.
- Payment of court orders.
- Parking offences.
- Fraud committed by any insured person under this section.
- Losses arising from your business activities.
- You must take reasonable action to prevent the misuse of your identity and must notify banks and building societies as soon as possible if you become aware of anyone trying to misuse your identity.

TELEPHONE HELPLINES

EuroLaw Legal advice service

Advice on personal legal problems under UK and EU Law. Available 24 hours a day, seven days a week.

Advice about the law in countries outside of England and Wales is available 9am – 5pm, Monday to Friday, excluding public and banks holidays.

Tax advice service

Personal taxation advice under UK law. Available 9am – 5pm, Monday to Friday, excluding public and bank holidays.

Health and medical information service

Help and information on health and fitness. Available 9am – 5pm, Monday to Friday, excluding public and bank holidays.

LEGAL PROTECTION (continued)

FEATURES AND BENEFITS

Veterinary assistance service

We can help to find a vet to treat injured or sick pets.

Childcare assistance service

We can help to find childcare if a regular service child minder is unavailable or if you have to leave children at home unexpectedly.

Home assistance service

We can help to find domestic help if your circumstances change or existing help lets you down.

Counselling service

Our qualified counsellors provide support in dealing with worrying problems. Available 24 hours a day, seven days a week.

Identity theft service

Advice on protecting your identity. Available 8am – 8pm, seven days a week.

Countries covered

UK for most insured incidents.

Cover for contract disputes extends to EU member states and other specific European nations.

Cover for personal injury extends to anywhere in the world.

Law that applies

This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise the law of England and Wales applies.

The Legal Protection Section is underwritten by DAS Legal Expenses Insurance Company Limited.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Veterinary charges are your responsibility.
- You have to pay for the help provided.
- You have to pay for the help provided.
- No cover for costs using referral services.
- Need to be resident in the UK or Channel Islands.

Please see the Legal Protection Section, General Exclusions, General Conditions and Claims Conditions of the Policy wording for full details.

HOME CYBER INSURANCE

The following benefits have been designed to provide help in the event that you have become a victim of cyber crime, or to defend your legal rights in respect of cyber offences you have been accused of committing.

Cyber assistance cover is automatically included in your policy. For the other covers listed in this section, please check your policy schedule to confirm if these are operative:

FEATURES AND BENEFITS

Home Cyber Insurance

For the incidents and circumstances listed below we will resolve an insured cyber issue, either ourselves or through other experts that we will appoint anywhere in the world.

We will pay all reasonable and necessary costs and expenses we agree to for investigating, settling or defending a claim against you.

The following cover is automatically included in your policy:

Cyber assistance

We will assist you in investigating, reconfiguring and rectifying damage to your personal computing or electronic device.

We will assist with locating and removing a computer virus from your personal computing or electronic device.

We will hire a professional consultant to give advice on how to prevent your home systems from being hacked or infected

The following covers are only covered if shown as operative in your policy schedule:

Cyber crime

If input, destruction or modification of data from fraudulent activity in your home systems results in you losing money, goods, services, property and/or other financial benefits we will pay your financial loss.

We will pay your telephone service provider for payments you become liable for as the result of hacking.

We will provide cover for a ransom demanded by a third party in the event someone has disrupted your home systems with a computer virus or threatens to use your personal electronic data in a way which might harm your reputation.

Cyber legal defence

Defence if you are accused of failing to secure, or prevent unauthorised access to private data.

We will defend your legal rights if you unintentionally transmit, or fail to prevent your home systems transmitting virus or hacking software to a third party.

Defence if your online activities result in damage to a third parties reputation.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- The insured incident must be discovered during the period of insurance.
- The most we will pay for all claims during the policy period is £100,000.
- You will be responsible for paying the first £500 of each and every claim.

- The value of data to you, even if the data cannot be restored.

- You must not have received any benefit in return for a claim to be valid.

- Any threat that you are unable to demonstrate is not a hoax.
- Any threats which have not been reported to the police.

- Claims made against you which have not occurred during the period of insurance.

HOME CYBER INSURANCE (continued)

FEATURES AND BENEFITS

Compensation awards

If we have accepted a claim under the Cyber legal defence section, we will pay an order for compensation.

The Home Cyber Section is underwritten by DAS Legal Expenses Insurance Company Limited

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Any sum of money or settlement which has not been awarded by a court.

We cannot accept claims:

- In respect of your business activities
- For circumstances which existed before you took out this section of cover.
- Relating to damage to any electrical power supply network or telecommunication network not owned and operated by you.
- Arising from any intentional act or omission by you.
- Arising from defamatory statements you make that are malicious and deliberate.
- Infringement of any patent.
- Relating to wear and tear.
- To do with court awards and fines

Please see the Home Cyber Insurance Section, General Exclusions, General Conditions and Claims Conditions of the Policy wording for full details.

GENERAL CONDITIONS AND EXCLUSIONS

The following apply to the policy as a whole regardless of the specific sections of cover you have selected. For full details of these and other exclusions and limits please refer to the policy document.

GENERAL CONDITIONS AND EXCLUSIONS

- No cover is provided for wear and tear, maintenance or anything that happens gradually.
- If you leave your home unoccupied for more than 60 consecutive days, some covers will be restricted and others will not apply.
- A number of specific causes of damage are excluded.

EXCESSES AND LIMITS

- Your policy will be subject to an excess, which is the amount you must pay in the event of a claim.
- All subsidence, heave or landslip claims are subject to a £1,000 excess, unless a higher excess applies.
- Excesses may vary by your choice and/or underwriting criteria.
- Also, certain claim limits may apply. These will both be shown in your policy documentation.

YOUR CONTRACT

Your policy will normally run for 12 months although the length of the contract may be altered upon request – your quotation or schedule will state the period on which the premium has been calculated. The policy is renewable on an annual basis.

MAKING A CLAIM – PROPERTY LOSS OR DAMAGE

Oak Underwriting will provide you with an understanding approach if you are unfortunate enough to suffer a loss or damage. Should you need to make a claim under your insurance policy you should contact your insurance intermediary or call us on **0333 456 7004** during business hours or; outside of normal business hours **0330 303 1830**.

Assistance is available no matter what time of day or night, 365 days of the year.

When calling to report a loss or damage, please provide: your name and address, contact telephone numbers, personal details to enable us to confirm your identity, your policy number (or information to enable us to identify this if not immediately to hand), the date of the incident that you are reporting, the cause of the loss or damage and details of the property which has been lost or damaged.

We aim to respond to you within 2 working days and where appropriate arrange for the damage to be inspected within 5 working days, explain what should happen and when including how your policy will operate and any action you may have to take, tell you how your claim is progressing, where possible correspond with you by a medium of your choice (telephone, email or letter post), reply to your letters, faxes and emails by close of business on the working day following receipt.

MAKING A CLAIM – HOME EMERGENCY SERVICE

If you have a home emergency and wish to claim, please call the DAS Home Emergency helpline on **0117 934 0541**.

Assistance is available no matter what time of day or night, 365 days of the year.

MAKING A CLAIM – LEGAL PROTECTION

To make a claim under this section, please telephone DAS as soon as possible on **0117 934 0541**. At this point, DAS will not be able to tell you whether you are covered by they will pass the information you have given to their claims handling teams and explain what to do next. Lines are open 24 hours a day, 365 days a year.

If you have a legal issue, please contact DAS before contacting a solicitor or accountant. Under no circumstances should you instruct your own solicitor or accountant as we will not pay their costs and it could stop your claim from being covered.

MAKING A CLAIM – HOME CYBER

If you have a cyber insurance claim please report your claim to either DAS or your insurance intermediary who arranged the insurance on your behalf on **0117 934 0530**.

It is of utmost importance that you meet all of the requirements and conditions under this section for your claim to be valid.

COMPLAINTS

We, at Oak Underwriting, are proud of our commitment to a first class service and will provide assistance to ensure your needs are handled as smoothly as possible. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

If your complaint relates to your policy or a claim being made under the policy, which your insurance intermediary has not been able to resolve for you, please contact us at the address shown below.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. In the event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Manager who will arrange for an investigation on behalf of our Managing Director. The contact details are as follows:

Post:

The Customer Relations Manager

Oak Underwriting Plc
Cromwell Park
Chipping Norton
Oxfordshire
OX7 5DF

E: customerservices@oak-underwriting.com

Once we have reviewed your complaint we will aim to issue our final decision, in writing, within 10 working days of the date we received your complaint. If we are unable to fully respond within this time we will update you, in writing, within 8 weeks of the date we received your complaint. If you are still unhappy after our review, or you have not received our offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. Please see below for details on how to contact them.

In respect of the Home Emergency Service, Legal Protection or Home Cyber section, we always aim to give you a high quality service. If you think DAS have let you down, please contact DAS Legal Expenses Insurance by:

T: **0344 893 9013**
E: **customerrelations@das.co.uk**

or writing to the **Customer Relations Department** at:

DAS Legal Expenses Insurance Company Limited

DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

or completing our online complaint form at **www.das.co.uk/about-das/complaints**.

Further details of our internal complaint-handling procedures are available on request. If you are not happy with the complaint outcome or if we've been unable to respond to your complaint within 8 weeks, you can ask the Financial Ombudsman Service for a free and independent review of your complaint. Please see below for details on how to contact them.

The Financial Ombudsman's role is to assess our handling of a claim in light of the section terms. It is not to assess the quality of legal advice. If you are unhappy with the service provided by an appointed representative the relevant complaint-handling procedure is available on request.

FINANCIAL OMBUDSMAN SERVICE

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. Using this service does not affect your right to take legal action, however the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

You can contact them by post, telephone or e-mail:

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

T: **0800 023 4567** – calls to this number are free on mobile phones and landlines
0300 123 9123 – calls to this number cost no more than calls to 01 and 02 numbers
E: **complaint.info@financial-ombudsman.org.uk**

Further information is available on their website: **www.financial-ombudsman.org.uk**.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event that we are unable to meet our obligations to you following a claim, you may be entitled to compensation. Further information is available from the FSCS at **www.fscs.org.uk** or on **0800 678 1100**.

PREMIUMS AND PAYMENTS

Premiums are shown with and without Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by a credit agreement (no service charge) by direct debit or in full by cheque to your insurance intermediary.

RENEWING YOUR POLICY

At least 21 days prior to each policy renewal date we will tell you, via your insurance intermediary, the premium and terms and conditions that will apply for the following period of insurance. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payment by cheque, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Cancellation by You'.

CANCELLATION BY YOU

If you find that your insurance policy does not meet your requirements, please return it to us or your insurance intermediary within 14 days of receiving it. On receipt, we will refund your premium in full provided you have not had a claim.

If you wish to cancel your policy after the first 14 days please write to us at the address or call the number shown on your schedule. You may be entitled to a return of premium provided that no claim has been made during the period of insurance.

CANCELLATION BY US

We may cancel the policy where we have identified grounds including but not limited to:

- i. changes in the information on which the insurance was based
- ii. failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim
- iii. the use or threat of violence or aggressive behaviour against our staff, contractors or property
- iv. the use of foul or abusive language.

We will write to you at your last known address, by recorded delivery, providing 14 days notice that your policy will cancel.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current period of insurance.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Unless some other law is agreed in writing, this policy is governed by English law or the law of where your home is within the United Kingdom. If there is a dispute, it will be dealt with in the courts of England or of the country within the United Kingdom in which your home is situated.

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

FINANCIAL SANCTIONS

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or any other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address.

COMPANY REGISTRATION AND REGULATION

Oak Underwriting Plc, a member of the Royal & Sun Alliance Group of Companies, is registered in England and Wales under company number 03899586 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Royal & Sun Alliance Insurance plc is registered in England and Wales under company number 93792 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

DAS Legal Expenses Insurance Company Limited. Head and registered office: DAS House Quay Side Temple Back Bristol BS1 6NH.

T: **0117 934 2000**

F: **0117 934 2109**

www.das.co.uk

Registered in England and Wales Company Number 103274.

DAS Law Limited. Head and registered office: North Quay Temple Back Bristol BS1 6FL. Registered in England and Wales Company number 5417859.

www.daslaw.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

All of the companies listed above are authorised and regulated by the Financial Conduct Authority and this can be checked by visiting the FCA website at **www.fca.org.uk/firms/financial-services-register**.

OAK UNDERWRITING PLC

PART OF THE RSA GROUP

Cromwell Park Chipping Norton Oxfordshire OX7 5DF
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