

POLICY SUMMARY

MORE TH>N Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select Contents in your Home, Buildings, MORE TH>N Legal Services and Home Emergency cover and you may also add further benefits to suit your needs. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, 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 "Your Right to Cancel the Policy" for more information.

Table 1 CONTENTS INSURANCE

If you select **Contents in your Home Insurance**, the following will automatically be included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
NEW FOR OLD		
Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> > If the sum insured is less than the full replacement value, your claim may be reduced. > Cover is limited to £7,500 for all Jewellery, Watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish. > For escape of water claims you must pay the first £250. 	Contents in your Home
STANDARD ACCIDENTAL DAMAGE		
Covers accidental damage to television, satellite, video, audio and computer equipment, and breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.	Some specific causes of damage may be excluded.	Contents in your Home
TREES, PLANTS, HEDGES AND SHRUBS		
Fire, theft, riot and vandalism cover for the plants in your garden.	Cover is limited to £2,000.	Contents in your Home
RELIGIOUS FESTIVAL INCREASE AND WEDDING AND BIRTHDAY GIFTS		
The Contents in your Home sum insured is increased by £7,500 for one month before and after the Religious Festival, Wedding day or Birthday.		Contents in your Home
DECLARED ITEMS		
Any of your possessions such as your television, jewellery or computers which are over £1,500 in value must be declared and listed individually on your policy schedule.	You must tell us if any item you own is worth more than £1,500, other than carpets, curtains and furniture.	Contents in your Home

Table 1 CONTENTS INSURANCE (cont.)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
FREEZER FOOD		
Loss or damage to food in your freezer caused by a rise or fall in temperature.		Contents in your Home
BUSINESS EQUIPMENT AT HOME		
Covers your computer, fax machine, printer or any other office equipment.		Contents in your Home

Table 2 ADDITIONAL CONTENTS INSURANCE COVER

You may choose to add the following cover to your Contents in your Home Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
FULL ACCIDENTAL DAMAGE AND LOSS		
Over and above our standard cover, this option provides extra protection against damage caused by accidents e.g. like knocking over a vase.	<ul style="list-style-type: none"> > See Standard Accidental Damage Cover above. > Excludes loss or damage to clothing. > Cover is limited to £7,500 for all Jewellery, Watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish. 	Contents extended to include Accidental Damage and Loss
CONTENTS OUTSIDE YOUR HOME		
<p>Covers your possessions against accidental damage or loss while away from your home in the British Isles and up to 60 days worldwide.</p> <p>You must declare items (other than carpets, curtains and furniture) that are worth more than £1,500 each and these items must be listed individually on your policy schedule.</p> <p>Money and Credit Cards: Covers loss of money in the British Isles and up to 60 days worldwide and loss resulting from a credit card being lost or stolen and then used fraudulently.</p>	<ul style="list-style-type: none"> > Excludes money and bicycles. > A limit of £1,500 applies to thefts from unattended motor vehicles. > Cover is limited to £7,500 for all Jewellery, Watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish. <p>Claims are limited to:</p> <ul style="list-style-type: none"> > up to £500 for money. > up to £500 for credit cards. 	Contents Outside your Home, Money and Credit Cards
BICYCLES OUTSIDE YOUR HOME		
<p>Covers loss of or damage to any bicycle belonging to your family while away from your home in the British Isles and up to 60 days worldwide.</p> <p>You must declare any bicycle that is worth more than £1,500 and this must be listed individually on your policy schedule.</p>	Cover is limited to £5,000.	Bicycles Outside your Home

Table 3 BUILDINGS INSURANCE

If you select **Buildings Insurance**, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
STRUCTURE DAMAGE		
Covers the buildings of your home and any other permanent structures on your land such as its garages and outbuildings, drives, walls, fences, hedges and gates against damage by fire, flood, storm, subsidence and other similar causes.	<ul style="list-style-type: none"> > Damage caused to fences, hedges or gates by storm or flood is excluded. > For subsidence claims, you must pay the first £1,000. > Damage caused by structures bedding down or settlement of newly made up ground. > Damage caused by sulphate reacting with any materials from which your home is built. > For escape of water claims you must pay the first £250. 	Buildings
STANDARD ACCIDENTAL DAMAGE		
Covers the accidental breakage of windows, ceramic hobs, bathroom suites, drains and pipes and accidental damage to cables and underground tanks.	Some specific causes of damage may be excluded.	Buildings

Table 4 ADDITIONAL BUILDINGS INSURANCE COVER

You may choose to add the following cover to your **Buildings Insurance**.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
FULL ACCIDENTAL DAMAGE		
Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.	See Standard Accidental Damage Cover above.	Buildings extended to include Accidental Damage

Table 5 MORE TH>N LEGAL SERVICES

This may be included when you select Buildings and/or Contents in your home Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
MORE TH>N LEGAL SERVICES		
<p>Gives you and your family up to £50,000 legal expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> > Personal injury > Consumer protection > Residential matters > Employment concerns > Tax related issues 	<ul style="list-style-type: none"> > Excludes some small claims and any without a reasonable chance of winning. > Excludes any pre-existing disputes and any starting within 90 days unless in connection with any contract starting after cover was taken out. 	See MORE TH>N Legal Services policy booklet

Table 6 HOME EMERGENCY COVER

You may choose to add the following cover when you select Buildings and/or Contents in your Home Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
HOME EMERGENCY COVER		
<p>We will pay up to £1,000 for certain home emergencies such as failure of the electricity supply, main heating system, repairs to the roof to make it watertight, plumbing or drainage system which if not dealt with immediately upon discovery will make the home unsafe or insecure, cause damage to the home or its contents, or result in the home losing its main source of heating, lighting or water (hot or cold).</p> <p>If we decide your boiler is beyond economical repair, we will pay up to £500 towards the cost of a new boiler.</p>	<ul style="list-style-type: none"> > Any incident not reported to us within 48 hours of discovery. > Any incident which occurs during the first 7 days following the start of your Home Emergency cover. > Repairs which are made by anyone other than the tradesman authorised by us. > Boilers over 15 years old or with an output of 60kW or more. > The cost of repairing the main heating system unless it has been annually serviced by a registered tradesman. > Damage caused when the home is lived in solely by anyone other than your family. > Damage if the home has not been lived in by your family for more than 60 days in a row. 	<p>See MORE THAN Home Emergency cover policy booklet</p>

Table 7 GENERAL CONDITIONS AND EXCLUSIONS

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

Features and Benefits	Policy Section
GENERAL CONDITIONS AND EXCLUSIONS	
<ul style="list-style-type: none"> > 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, let it to anyone or use your home or contents for trade, professional or business purposes, some covers will be restricted and some will not apply. 	<p>See Sections specified in Tables 1 to 4 and 6</p>
EXCESSES AND LIMITS	
<ul style="list-style-type: none"> > Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation. 	<p>See Sections specified in Tables 1 to 4 and 6</p>

IMPORTANT INFORMATION

YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation. If you cancel the policy after 14 days, we will charge a cancellation fee of up to £50, which accounts for our costs in providing the policy.

To cancel, please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

CLAIMS

Should you wish to claim under your Home Insurance policy, you should call the Claims Helpline on 0800 300 699 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

COMPLAINTS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially contact MORE TH>N at the address shown on your quotation or schedule, as appropriate. We will tell you what we will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Home Insurance policy, MORE TH>N Legal Services or Home Emergency cover sections of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

MORE TH>N HOME INSURANCE (includes Home Emergency cover)	MORE TH>N LEGAL SERVICES	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Manager MORE TH>N Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Customer Services Dept Legal Expenses Division FirstAssist Insurance Services Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

COMPENSATION



Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION

PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit or credit/debit card. Monthly instalments can only be paid by direct debit.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and 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 by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For payment by credit/debit card, you must submit a further payment if you wish to renew the policy, or you can renew online.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your Right to Cancel the Policy" above.

TERMINATION OF THE CONTRACT

You may cancel the contract by contacting us. If you cancel the policy, you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. 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 may refund premiums already paid for the remainder of the current period of insurance.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

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

RSA

MORE TH>N Home Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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