



Lifestyle – Policy Summary

The insurance cover for sections A-D is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The insurance cover for section E – Family Plus Legal Protection is administered by DAS Legal Expenses Insurance Company Ltd at DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

The insurance cover for section F – Home Emergency is provided by Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

The Lifestyle Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the MMA Lifestyle Insurance product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description
SECTION A: BUILDINGS
Standard Buildings cover
Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip
Cover up to the buildings sum insured as shown in the policy schedule
Cables, Pipes, Tanks
Accidental damage for which you are legally responsible
Trace and Access
Costs you incur in locating the source of the damage caused by escape of water or oil up to £5,000
Temporary accommodation and Loss of Rent
Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section
Up to 20% of the sum insured
Property Owners Liability
Legal liability as owner but not occupier of the buildings
Legal liability under Defective Premises Act
Up to £2,000,000 plus costs
Accidental damage (optional cover)
Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule
SECTION B: CONTENTS
Standard Contents cover
Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip
Cover up to the contents sum insured as shown in the policy schedule
Business Equipment
Up to £10,000
Loss of Oil and Metered Water
Up to £5,000
Temporary accommodation
Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section
Up to 20% of the sum insured
Garden Cover
Up to £2,500
Visitor Cover
Up to £1,500
Freezer Contents
Up to £10,000
Students Cover
Up to £5,000

Significant features and benefits of the policy

continued

Description

SECTION B: CONTENTS (continued)

Removal of Nests

Up to £2,000

Removing Squatters

Up to £5,000

Fatal Accident

£5,000 if you or your spouse die within 30 days as a direct result of an injury caused by fire or an assault by thieves in the home

Occupiers and Personal liability

Legal liability as occupier of the home and as a private individual for injury caused to a third party or damage to their property

Up to £2,000,000

Employers liability

Legal liability for bodily injury caused to domestic employees during the course of their work

Up to £10,000,000

Accidental damage (optional cover)

Accidental damage to the contents up to the contents sum insured as shown on the policy schedule

SECTION C: PERSONAL POSSESSIONS COVER (optional cover)

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance

Up to the sum insured shown in the policy schedule

Up to £2,499 any one unspecified item

SECTION D: PEDAL CYCLES COVER (optional cover)

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

SECTION E: FAMILY PLUS LEGAL PROTECTION COVER (optional cover)

Legal costs and expenses up to £50,000 to enable you to pursue legal proceedings for employment disputes, contract disputes, bodily injury claims, property protection, tax protection, jury service and legal defence

SECTION F: HOME EMERGENCY COVER (provided at no charge when you take out buildings and/or contents cover)

Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p>SECTION A: BUILDINGS</p> <p>Standard Buildings cover</p> <p>Compulsory excess is £100 except for escape of water where the excess is £250 and Subsidence, Landslip and Heave where the excess is £1,000 and Property Owners Liability where no excess applies</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Loss or damage caused by escape of water or oil, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p> <p>Cables, Pipes, Tanks</p> <p>Damage caused to pitch fibre drains by any inherent defect of the fabric of the drains</p> <p>Property Owners Liability</p> <p>Property owners liability arising from the occupation of the buildings or to any business use of the building</p>	<p>SECTION A</p> <p>Pages 10–13</p> <p>Page 10–11</p> <p>Page 11</p> <p>Page 12</p>
<p>SECTION B: CONTENTS</p> <p>Standard Contents cover</p> <p>Compulsory excess is £100 except for escape of water where the excess is £250 and Tenants Liability or Occupiers and Personal Liability where no excess applies</p> <p>Additional excesses may apply – please refer to the policy schedule</p> <p>Any amount exceeding £2,500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home</p> <p>Malicious acts, theft or attempted theft caused by you, your family or tenants</p> <p>Malicious damage or theft cover in excess of £20,000 from outbuildings and garages</p> <p>Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished</p> <p>Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home</p> <p>Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished</p> <p>Loss of Oil and Metered Water while the home is unoccupied or unfurnished</p> <p>High Risk Items Limit</p> <p>Total limit is 20% of the sum insured</p> <p>Single article limit is up to 10% of the sum insured up to a maximum £10,000</p> <p>Works of Art</p> <p>Total limit is 20% of the sum insured</p> <p>Single article limit is up to £7,500</p> <p>Occupiers and Personal liability</p> <p>Legal liability arising from</p> <ul style="list-style-type: none"> – Bodily injury to you or a family member – Damage to property owned or the ownership of any land or building – Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment 	<p>SECTION B</p> <p>Pages 14–20</p> <p>Page 14</p> <p>Page 14</p> <p>Page 14</p> <p>Page 14</p> <p>Page 15</p> <p>Page 15</p> <p>Pages 4–5</p> <p>Pages 4–5</p> <p>Page 19</p>

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)</p> <p>The compulsory excess is £100</p> <p>Theft from unattended vehicles unless property concealed in a boot or glove compartment and any amount exceeding £1,000</p> <p>Loss or damage to sports equipment while in use</p> <p>Loss or damage to camping equipment</p> <p>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p>	<p>SECTION C Page 21</p>
<p>SECTION D: PEDAL CYCLES COVER (optional cover)</p> <p>The compulsory excess is £50</p> <p>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p>	<p>SECTION D Page 22</p>
<p>SECTION E: FAMILY PLUS LEGAL PROTECTION COVER (optional cover)</p> <p>Any claim relating solely to personal injury in an employment dispute</p> <p>A claim relating to your business, profession or trade, a contract involving a motor vehicle, the settlement payable under an insurance policy, a dispute arising from any loan, mortgage, pension, investment or borrowing</p> <p>Any bodily injury claim relating to illness or injury which happens gradually or is not caused by a specific or sudden accident</p> <p>Disputes you were aware of or should have been aware of when you applied for this cover</p> <p>Any costs incurred without our written consent</p> <p>Disputes between yourself and/or members of your family</p> <p>The first £250 of any claim for legal nuisance or trespass</p>	<p>SECTION E Pages 25–31</p>
<p>SECTION F: HOME EMERGENCY COVER (provided at no charge when you take out buildings and/or contents cover)</p> <p>Boiler or heating failures between May to August inclusive and boilers over 15 years old</p> <p>Replacement of cylinders, tanks, radiators and sanitary ware</p> <p>External water supply pipes</p> <p>Work undertaken by any person or organisation other than a tradesperson authorised in advance by Homeserve Claims Management Ltd to carry out repairs</p>	<p>SECTION F Pages 32–36</p>

How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A-D):

MMA Property Care Line

- Online claims notification at www.mma-insurance.com/claims assistance
- Dedicated telephone number – **0844 902 0789**
- Dedicated fax number – **0845 604 8628**
- In writing to – **MMA Property Care Line, PO Box 471, Cardiff CF10 3WJ**

Family Plus Legal Protection (Policy section E):

Telephone 0844 902 0769 to speak to DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Claims can also be emailed to newclaims@das.co.uk

Home Emergency (Policy section F):

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on 0844 902 0763

How to cancel your policy

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

If you exercise this right and the insurance cover has already commenced you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, plus an administration charge of £25.

To exercise your right to cancel, please contact your insurance broker/intermediary at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things do go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, depending on the section of your policy please contact us as noted below, quoting your policy or claim number.

For Buildings, Contents, Personal possessions and Pedal Cycles (Sections A-D) telephone MMA Insurance on 0844 902 1000, or write to Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA. You can also contact us via email via our website at www.mma-insurance.com.

For Family Plus Legal Protection (Section E) telephone 0117 934 0066 or write to DAS Legal Expenses Insurance Company Ltd, Customer Relations Department, DAS House, Quayside, Temple Back, Bristol, BS1 6NH or email customerrelations@das.co.uk.

For Home Emergency (Section F) write to the Customer Relations Department, Homeserve Claims Management Ltd, Fulwood Park, Caxton Road, Fulwood, Preston PR2 9NZ.

Full details of the MMA Internal Complaints procedure are detailed in our leaflet 'Complaints Procedure', which is available on request or may be downloaded via our website.

If you should remain dissatisfied once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR (website www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the section the opportunity to resolve your complaint before the FOS becomes involved.

Financial Services Compensation Scheme (FSCS)

MMA Insurance plc, Inter Partner Assistance SA and DAS Legal Expenses Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN www.fscs.org.uk.

www.mma-insurance.com

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