



# SUMMARY OF COVER

## PEN SOLUTIONS HOME INSURANCE





## HOME INSURANCE SUMMARY OF COVER

This document is only a summary of YOUR policy and other key information about the insurance cover that YOU should read. It does not contain full details of the terms and conditions of the policy which can be found in the policy wording. Please read the policy wording carefully and keep it for future reference.

This summary of cover outlines the benefits, features and any significant or unusual exclusions or limitations applicable to YOUR insurance policy. YOUR SCHEDULE will show clearly what section(s) YOU have selected.

If YOU have any questions about this summary of cover, the policy wording or the insurance cover generally, please contact YOUR insurance advisor.

### Who Is The Insurer?

This policy has been produced by Pen Underwriting Limited a Managing General Agent of the INSURER(S) listed on YOUR SCHEDULE. The INSURER(S) have delegated authority to Pen Underwriting Limited to underwrite insurance and handle claims for YOU on their behalf.

### What Is The Pen Underwriting Solutions HOME Insurance Policy?

It is a flexible policy enabling YOU to decide which section(s) of cover to include or exclude. BUILDINGS and or CONTENTS cover must be selected. Depending on the occupancy of the HOME other available section(s) of cover include: ACCIDENTAL DAMAGE to BUILDINGS, ACCIDENTAL DAMAGE to CONTENTS, PERSONAL POSSESSIONS and PEDAL CYCLE(S).

### How Long Does My HOME Insurance Cover Me For?

YOUR policy is a 12 month contract and the PERIOD OF INSURANCE is shown on YOUR SCHEDULE.

### Cancellation

YOU have a statutory right to cancel YOUR policy within 14 days (cooling off period) from the day of purchase or renewal or from the day YOU receive YOUR SCHEDULE and the statement of facts, whichever is the later.

If YOU decide that YOU do not wish to accept the policy, please contact YOUR insurance advisor. Subject to no claims being made or notified, WE will refund the full premium. The policy will be cancelled from inception.

If YOU do not exercise YOUR right to cancel within the cooling off period, YOUR policy will remain in force and all premiums will be payable in accordance with the terms of the policy.

If YOU wish to cancel YOUR policy outside of the 14 day cooling off period, please contact YOUR insurance advisor and refer to the policy conditions section of the policy wording.

WE (or any agent WE appoint and who acts with OUR specific authority) may cancel this policy by sending YOU 14 day's notice by recorded delivery to YOUR last known address. YOU may be entitled to a refund of the premium paid, subject to a proportional deduction for the time that YOU have been covered and subject to no claims being made or notified during the PERIOD OF INSURANCE.

## Adequacy Of Cover

To ensure that adequate protection is maintained YOU will need to periodically review the level of cover and SUM(S) INSURED stated in YOUR SCHEDULE.

For BUILDINGS the SUM(S) INSURED must represent the full cost of rebuilding the HOME including any extra costs that may be involved such as demolition, site clearance, architect's and surveyor's fees and any additional costs in meeting local authority requirements.

For CONTENTS, VALUABLES, PERSONAL POSSESSIONS and PEDAL CYCLE(S), the SUM(S) INSURED must represent the full cost of replacing all YOUR possessions as new, other than clothing and linen where WE may make a deduction for wear and tear and the resultant loss in value.

## Policy Definitions

Certain words or phrases have specific meanings which will be printed in capitals e.g HOME, please refer to the policy wording for the full definition of these meanings.

## Information And Changes WE Need To Know About

YOU must take care to provide complete and accurate answers to the questions WE ask when YOU take out, make changes to or renew YOUR policy. Full details of information to be disclosed are shown within the policy wording.

When WE are notified of a change, WE will tell YOUR insurance advisor if this affects YOUR policy. For example whether WE are able to accept the change and continue with the policy, whether the change will result in revised ENDORSEMENT(S), EXCESS and/or a premium being applied.

If the information provided by YOU is not complete and accurate:

- WE may cancel YOUR policy and refuse to pay any claim
- WE may not pay any claim in full
- WE may revise the premium and/or change any EXCESS
- the extent of the cover may be affected

## Useful Telephone Numbers And How To Make A Claim

Please refer to YOUR SCHEDULE for the telephone number YOU need to call if YOU need to report a claim. When calling please have YOUR policy number to hand, this is shown on YOUR SCHEDULE.

YOUR SCHEDULE also details the name of YOUR insurance advisor.

Please note all calls may be recorded for training and monitoring purposes and are charged at the national standard rate.

## SECTION 1: BUILDINGS

For full details of the cover provided and the exclusions, please refer to the policy wording

Core Cover	Significant or Unusual Exclusions or Limitations
<p>Cover for the BUILDINGS, garages and any outbuildings used for domestic purposes at the address shown in YOUR SCHEDULE. Core cover includes but is not limited to;</p> <ol style="list-style-type: none"> <li>1. Fire, smoke damage, lightning, explosion or earthquake</li> <li>2. Aircraft and other flying devices or items dropped from them</li> <li>3. STORM, flood or weight of snow</li> <li>4. Escape of water from or frost damage to fixed water tanks, apparatus or pipes</li> <li>5. Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and/or water</li> <li>6. Theft or attempted theft</li> <li>7. Collision by any vehicle or animal</li> <li>8. Riot, civil unrest, strikes or political disturbances</li> <li>9. Malicious acts</li> <li>10. SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP of the land that the BUILDINGS stands on</li> <li>11. Falling trees, telegraph poles or lamp poles</li> </ol> <p>Please refer to the policy wording for full details of the cover provided</p>	<ul style="list-style-type: none"> <li>• The EXCESS (the amount YOU will have to pay towards each section of a claim) please refer to the EXCESS and ENDORSEMENT(S) on YOUR SCHEDULE</li> <li>• Restricted cover when the HOME is UNOCCUPIED for more than 60 consecutive days</li> <li>• Escape of water caused by a failure or lack of grout and or sealant, loss or damage due to the failure of fish tanks or caused by taps being left on or sinks and or baths overflowing or when the HOME is UNOCCUPIED</li> <li>• SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP caused by coastal erosion, riverbed erosion or while the HOME is undergoing any structural repairs, alterations or extensions</li> <li>• Loss or damage to gates and fences by STORM, flood, weight of snow or falling trees, telegraph poles or lamp posts</li> <li>• Loss or damage to pitch fibre pipes</li> <li>• Property owner's liability is excluded if the HOME is used for any business, trade, profession or employment other than for clerical business use</li> </ul> <p>Exclusions and limitations are shown in the BUILDINGS section of the policy wording</p>
<p><b>Optional Extra: (depending on occupancy status)</b></p>	
<ul style="list-style-type: none"> <li>• ACCIDENTAL DAMAGE to the BUILDINGS</li> </ul>	

## SECTION 2: CONTENTS

For full details of the cover provided and the exclusions, please refer to the policy wording

Core Cover	Significant or Unusual Exclusions or Limitations
<p>Cover for household goods within the HOME including VALUABLES (which are YOUR property or which YOU are legally responsible for), domestic employee liability, occupiers and personal liability. Core cover includes but not limited to;</p> <ol style="list-style-type: none"> <li>1. Fire, smoke damage, lightning, explosion or earthquake</li> <li>2. Aircraft and other flying devices or items dropped from them</li> <li>3. STORM, flood or weight of snow</li> <li>4. Escape of water from or frost damage to fixed water tanks, apparatus or pipes</li> <li>5. Escape of oil from a fixed domestic oil fired heating installation and the associated cost of decontaminating polluted land and/or water</li> <li>6. Theft or attempted theft</li> <li>7. Collision by any vehicle or animal</li> <li>8. Riot, civil unrest, strikes or political disturbances</li> <li>9. Malicious acts</li> <li>10. SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP of the land that the BUILDINGS stands on</li> <li>11. Falling trees, telegraph poles or lamp poles</li> </ol> <p>Please refer to the policy wording for full details of the cover provided</p>	<ul style="list-style-type: none"> <li>• The EXCESS (the amount YOU will have to pay towards each section of a claim) please refer to the EXCESS and ENDORSEMENT(S) on YOUR SCHEDULE</li> <li>• Restricted cover when the HOME is UNOCCUPIED for more than 60 consecutive days</li> <li>• The maximum WE will pay for VALUABLES is:               <ul style="list-style-type: none"> <li>1 or 2 BEDROOM(S) - £10,000</li> <li>3 BEDROOM(S) - £12,500</li> <li>4 BEDROOM(S) - £15,000</li> <li>5 BEDROOM(S) - £17,500</li> </ul> </li> <li>• Any VALUABLES(S) £2,000 or greater must be specified on YOUR SCHEDULE. These item(s) are not in addition to the CONTENTS SUM(S) INSURED.</li> <li>• the maximum WE will pay for theft or attempted theft of CONTENTS in a domestic outbuilding including a garage is £5,000 per claim</li> <li>• the maximum WE will pay for theft or attempted theft of CONTENTS in the open within the boundary of the HOME is £1,000 per claim</li> <li>• Theft or attempted theft to VALUABLES in a domestic outbuilding or a garage is excluded</li> <li>• there is no cover for drones</li> <li>• personal liability for PEDAL CYCLE(S) is excluded if battery assisted and capable of speeds exceeding 15.5 miles per hour and if the battery assisted PEDAL CYCLE(S) is ridden by anyone under the age of 14 years</li> <li>• Occupier's liability is excluded if the HOME is used for any business, trade, profession or employment other than for clerical business use</li> </ul> <p>Exclusions and limitations are shown in the CONTENTS section of the policy wording</p>
<p><b>Optional Extra: (depending on occupancy status)</b></p>	
<ul style="list-style-type: none"> <li>• ACCIDENTAL DAMAGE to the CONTENTS that is not covered by the CONTENTS section or by accidental breakage to Audio Equipment and Mirrors section. Please refer to the policy wording for details</li> </ul>	

## SECTION 3: PERSONAL POSSESSIONS & PEDAL CYCLES

For full details of the cover provided and the exclusions, please refer to the policy wording

Core Cover	Significant or Unusual Exclusions or Limitations
<p>This section provides wider cover than is otherwise available under the CONTENTS section, for YOUR PERSONAL POSSESSIONS, MONEY and CREDIT CARDS YOU take outside of the HOME.</p>	<ul style="list-style-type: none"> <li>• The EXCESS (the amount YOU will have to pay towards each section of a claim) please refer to the EXCESS and ENDORSEMENT(S) on YOUR SCHEDULE</li> <li>• Cover is limited to a maximum of 60 days worldwide per trip</li> <li>• Any single item, pair or set worth £2,000 or greater unless the item(s) is specified on YOUR SCHEDULE</li> <li>• Any single PEDAL CYCLE(S) greater than £500 unless the item(s) is specified on YOUR SCHEDULE</li> <li>• Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards, drones</li> <li>• Loss or damage to contact lenses or dental appliances unless specified on YOUR SCHEDULE</li> <li>• Any amount over £1,000 in total in respect of theft from any vehicle when left unattended (without an authorised occupant), unless the theft is from a locked and/or concealed luggage boot and/or closed glove compartment following forcible and violent entry to the locked vehicle</li> <li>• Loss or damage from mechanical or electrical faults or breakdown.</li> <li>• Loss or damage due to wear and tear or anything that happens gradually.</li> <li>• Loss or damage to tyres, lamps or accessories.</li> <li>• Theft or attempted theft unless the PEDAL CYCLE(S) is in a locked building or secured to an immovable object</li> </ul> <p>Exclusions and limitations are shown in the PERSONAL POSSESSIONS section of the policy wording</p>
<p><b>Optional Extra: (depending on occupancy status)</b></p>	
<ul style="list-style-type: none"> <li>• Specified PERSONAL POSSESSIONS which are value £2,000 or greater</li> <li>• Specified PEDAL CYCLE(S) which exceed the single article limit of £500</li> </ul>	

# COMPLAINTS PROCEDURE

It is always OUR intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. If YOU need to complain, YOU can do so at any time by referring the matter to either the Pen Underwriting Limited Complaints Officer or the Complaints team at Lloyd's.

The address of Pen Underwriting Limited Complaints Officer is:

Pen Underwriting Limited Complaints  
7<sup>th</sup> Floor Spectrum Building  
55 Blythswood Street  
Glasgow  
G2 7AT

Telephone: 0141 285 3539 (telephone calls may be recorded)

Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

The address of the Complaints team at Lloyd's is:

Complaints  
Lloyd's  
One Lime Street  
London  
EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If YOU remain dissatisfied with the outcome of YOUR complaint, YOU may have the right to refer YOUR complaint to an alternative dispute resolution (ADR) body.

If YOU live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If YOU live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG. Telephone: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610. Fax +44 1534 747629. Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org). Website: [www.ci-fo.org](http://www.ci-fo.org)

If YOU purchased your policy online\* YOU can also make a complaint via the European Union's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

\* "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

This complaints procedure does not affect YOUR right to take legal action.

## Financial Services Compensation Scheme

WE are covered by the Financial Services Compensation Scheme (FSCS). If WE cannot meet our obligations, YOU may be entitled to compensation under the FSCS. Further information about the FSCS and the criteria under which YOU may be entitled to compensation is available on the FSCS website or by writing to;

The Financial Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## OUR Regulatory Status

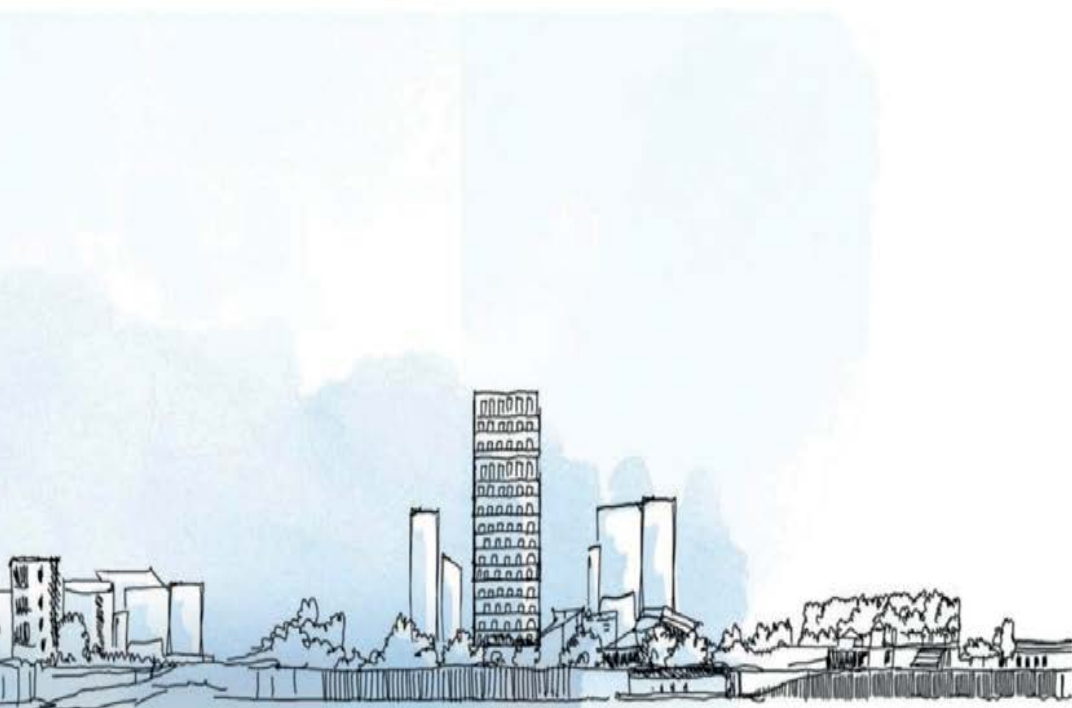
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YOU can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 1116768

## Several Liability

The subscribing INSURER(S) obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing INSURER(S) are not responsible for the subscription of any co-subscribing INSURER(S) who for any reason does not satisfy all or part of its obligations.





**Pen**  
underwriting