

**Pen**  
underwriting

**POLICY SUMMARY**  
**HOME INSURANCE**  
**E-SOLUTIONS FROM PEN**





## HOME INSURANCE POLICY SUMMARY

**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 your Policy Booklet. Please read the Policy Booklet carefully when you receive it and keep it for your future reference.**

If you have any questions about this Policy Summary, the Policy Booklet or the insurance cover generally, please contact your insurance advisor.

### Who are the insurers?

This Policy is provided by Pen Underwriting acting as agent on behalf of a select panel of UK leading Insurers. The Insurer that is providing your Pen Underwriting Home Insurance Policy can be found in your Policy Schedule.

Legal Expenses is provided by Arc Legal Assistance Ltd on behalf of Inter Partner Assistance Ltd.

### What is the Home Insurance Policy?

The Pen Underwriting Home Insurance Policy is a multi-section Home Insurance Policy. All Sections are optional except that you must select Buildings and, or Contents cover. Sections are provided for:

- Buildings with an optional extension for accidental damage,
- Contents with an optional extension for accidental damage,
- Personal Possessions, and
- Family Legal Expenses

This Policy Summary outlines the benefits, features and any significant or unusual exclusions or limitations to the above insurance covers. Your Policy Schedule will show clearly what cover(s) you have selected.

## CORE COVERS

For your cover to apply you must comply with the conditions of the Policy. These are explained in the Policy Conditions section at the back of the Policy Booklet. These conditions include, but are not limited to, taking reasonable precautions to prevent loss and limit damage as well as actions you must take as soon as you are aware of a possible claim. Each section of the Policy contains exclusions and you must also refer to the Policy Exclusions section of the Policy Booklet to read the exclusions that apply to the entire Policy.

In addition to the standard exclusions and limitations your Policy Schedule will advise you of any special exclusions or limitations applying only to you. These are described on your Policy Schedule as Endorsements.

FEATURES AND BENEFITS OF THE HOME INSURANCE POLICY	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE HOME INSURANCE POLICY
<ul style="list-style-type: none"> <li>• Legal Helpline – 24 hour advisory service for telephone advice on any private legal problem of concern to you.</li> <li>• Domestic Helpline – helpline following an emergency in the home for which a tradesman's assistance is required. The helpline will source and deploy an approved tradesman to your home. You will be responsible for the tradesman's charges.</li> </ul>	<p>Your Policy excludes:</p> <ul style="list-style-type: none"> <li>• The amount you will have to pay towards each separate claim (your excess). The details of your excess will be shown on your Policy Schedule.</li> <li>• Limits apply for certain covers; the limits are shown on your Policy Schedule and in your Policy Booklet.</li> <li>• The cost of replacing or repairing any undamaged items which form part of a pair, set or suite.</li> <li>• Damage caused by chewing, scratching, tearing or fouling by domestic animals.</li> <li>• Any loss or damage deliberately caused by you, or by any other person lawfully in your home.</li> <li>• The amount of any claim payment may be affected if the sum insured for that item is less than the cost of replacing or repairing it.</li> </ul>

## BUILDINGS SECTION

FEATURES AND BENEFITS OF THE BUILDINGS SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE BUILDINGS SECTION
<p><b>Your Buildings section includes the following significant features and benefits, which are explained in details in your Policy Booklet.</b></p>	<p><b>See the Buildings section of your Policy Booklet for details.</b></p>
<ul style="list-style-type: none"> <li>• Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes. Full details can be found in your Policy Booklet.</li> <li>• Loss of rent and cost of alternative accommodation for you and your pets following an insured loss to a maximum of £50,000.</li> <li>• Costs and expenses to trace and repair the source of damage following an accidental escape of water up to a maximum of £5,000.</li> <li>• Your legal liability as owner of your home.</li> <li>• Damage to gardens caused by an insured event, up to a maximum of £5,000 in any one period of insurance, with a limit of £500 per item.</li> <li>• Accidental damage to Buildings for the cost of accidental breakage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs forming part of the Buildings.</li> </ul>	<p>Your Policy excludes:</p> <ul style="list-style-type: none"> <li>• Restricted cover when your home is unoccupied for more than 60 consecutive days. See the Buildings section of your Policy Booklet for details.</li> <li>• Damage caused by wet or dry rot unless damage occurs as a direct result of a claim we have paid and repair has been carried out by our approved contractor.</li> <li>• Loss or damage to your Buildings from any cause not listed in the Policy Booklet (but wider cover is available under the accidental damage extension).</li> <li>• Legal liability as occupier of the Buildings (unless you have selected Contents cover).</li> <li>• Any other accidental damage cover (unless you have selected the option to cover this).</li> <li>• Subsidence damage contains exclusions such as damage by coastal erosion, structural alterations and damage to swimming pools. See the Buildings section of your Policy Booklet for details.</li> </ul>

### Optional extras you can choose to add to the Buildings Section

- Accidental damage to the Buildings that is not covered by the Buildings section or by Underground Services or accidental breakage of Glass and Sanitary Ware section. Please refer to your Policy Booklet for details.

## CONTENTS SECTION

FEATURES AND BENEFITS OF THE CONTENTS SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE CONTENTS SECTION
<p><b>Your Contents section includes the following significant features and benefits, which are explained in details in your Policy Booklet.</b></p>	<p><b>See the Contents section of your Policy Booklet for details.</b></p>
<ul style="list-style-type: none"> <li>• Contents in garages and outbuildings up to a maximum of £5,000 if caused by theft.</li> <li>• Contents whilst temporarily removed up to a maximum of £10,000.</li> <li>• Business equipment up to a maximum of £5,000.</li> <li>• Property in the open within the boundaries of the home up to a maximum of £1,000.</li> <li>• Deterioration of food up to a maximum of £2,000.</li> <li>• Replacement of locks following accidental loss or theft of keys, up to a maximum of £500.</li> <li>• Loss of rent and cost of alternative accommodation for you and your pets following an insured loss up to a maximum of £50,000.</li> <li>• Occupiers and Personal Liability up to a maximum of £2,000,000 any one incident.</li> <li>• Domestic Employee Liability up to a maximum of £10,000,000 any one incident.</li> <li>• Fatal Injury up to £5,000.</li> <li>• Money up to £1,000.</li> <li>• Unauthorised use of credit cards up to £5,000.</li> <li>• Accidental breakage to the Contents within your home for the cost of repairing accidental damage to audio visual equipment, mirrors and fixed glass.</li> </ul>	<p>Your Policy excludes</p> <ul style="list-style-type: none"> <li>• Restricted cover when your home is unoccupied for more than 60 consecutive days. See the Contents section of your Policy Booklet for details.</li> <li>• Loss or damage by escape of water if caused by the failure or lack of grout or sealant, if taps are left on or failure of fish tanks.</li> <li>• Loss or damage to your Contents by any cause not listed in the Policy Booklet (but wider cover is available under the Personal Possessions section).</li> <li>• Aircraft, caravans, motorised vehicles, boats, boards and craft designed to be used on or in water other than those only propelled by oars or paddles, or pedestrian controlled toys or models.</li> <li>• Subsidence damage contains exclusions such as damage by coastal erosion, structural alteration and damage to swimming pools. See the Contents section of your Policy Booklet for details.</li> <li>• Your legal liability as owner of the home (unless you have selected Buildings cover).</li> <li>• Any other accidental damage cover (unless you have selected the option to cover this).</li> </ul>

### Optional extras you can choose to add to the Contents Section

- Accidental damage to the Contents and business equipment whilst in the home that is not covered by the Contents section or by accidental breakage to Audio Equipment and Mirrors section. Please refer to your Policy Booklet for details.

## PERSONAL POSSESSIONS SECTION

FEATURES AND BENEFITS OF THE PERSONAL POSSESSIONS SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE PERSONAL POSSESSIONS SECTION
<p><b>Your Personal Possessions section includes the following significant features and benefits, which are explained in details in your Policy Booklet.</b></p>	<p><b>See the Personal Possessions section of your Policy Booklet for details.</b></p>
<ul style="list-style-type: none"> <li>• This gives wider cover than is otherwise available under the Contents section for your Personal Possessions, money and credit cards. Cover is provided for loss or damage anywhere in the world, up to a maximum of 60 days per trip.</li> <li>• Cover for your pedal cycles anywhere in the world up to a maximum of £500, up to a maximum of 60 days per trip.</li> </ul>	<p>Your Policy excludes</p> <ul style="list-style-type: none"> <li>• Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards,</li> <li>• Loss or damage to sports equipment whilst in use.</li> <li>• Restrictions apply to theft from an unattended vehicle, including a maximum payment per claim. See the Personal Possessions section of your Policy Booklet for details.</li> <li>• Loss or damage for any amount over £2,000 for any one item (including articles forming a pair or set) unless otherwise stated in the specification forming part of the Schedule.</li> <li>• Loss or damage to contact lenses, hearing aids, dental appliances and computer equipment unless otherwise stated in the specification forming part of the Schedule.</li> <li>• Loss or damage to pedal cycles in excess of £500, unless otherwise stated in the specification forming part of the Schedule.</li> <li>• Theft or attempted theft to pedal cycle(s) unless kept in a locked building or secured to an immovable object with a Pedal Cycle/ Motorcycle/ Motor Scooter lock which has been tested and approved to be Sold Secure Silver or Sold Secure Gold rated.</li> </ul>

### Optional extras you can choose to add to the Personal Possessions Section

- Specify Personal Possessions which exceed the unspecified single article limit of £2,000.

## FAMILY LEGAL EXPENSES INSURANCE SECTION

(The following applies only if the schedule shows that legal expenses are included and the appropriate additional premium has been paid.)

Family Legal Expenses Insurance cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for Legal Expenses incurred in the specific areas summarised below.

The insurance cover applies to you and your family members normally resident with you who permanently reside at the property covered under the household policy.

SIGNIFICANT FEATURES AND BENEFITS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	SIGNIFICANT EXCLUSIONS OR LIMITATIONS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	FAMILY LEGAL EXPENSES POLICY SECTION
<p>Legal Expenses of up to £50,000 per claim are covered.</p> <p>Identity Theft has a limit of £15,000 per claim.</p>	<p>This insurance covers the legal costs incurred by Arc Legal Assistance's panel solicitors. You are not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> <li>• Claims which arise, or where proceedings are brought outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man</li> <li>• Costs incurred without our prior consent</li> <li>• Claims arising from a dispute between persons insured under this Policy</li> <li>• Costs covered by another insurance Policy</li> </ul> <p>The following excesses apply:</p> <p>Consumer Pursuit, Employment Disputes, Professional Negligence, Property Damage and Consumer Defence sections: £100</p> <p>Personal Injury section: £100, or £1,000 where the claim arises from industrial disease</p> <p>Clinical Negligence: £1,000</p>	<p>All sections</p>
<p>Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services (including the purchase of your main home)</p>	<p>At least £500 plus VAT must be in dispute</p>	<p>Consumer Pursuit</p>
<p>Legal costs to pursue: Personal Injury claims against the responsible person/ organisation</p>	<p>At least £500 plus VAT must be in dispute There is no cover for claims arising from an allegation of clinical or medical negligence</p>	<p>Personal Injury</p>
<p>Legal costs to pursue: Clinical negligence claims resulting in personal injury against the responsible person / organisation</p>	<p>At least £500 plus VAT must be in dispute There is no cover for claims arising from stress, psychological or emotional injury</p>	<p>Clinical Negligence</p>
<p>Legal costs to pursue: An action before an employment tribunal for breach of your contract of employment</p>	<p>At least £500 plus VAT must be in dispute The alleged breach must have occurred at least 90 days after the legal costs cover started</p>	<p>Employment Disputes</p>

SIGNIFICANT FEATURES AND BENEFITS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	SIGNIFICANT EXCLUSIONS OR LIMITATIONS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	FAMILY LEGAL EXPENSES POLICY SECTION
Legal costs to pursue: An action for financial compensation for damages arising from the professional negligence of your solicitor, accountant or surveyor	At least £500 plus VAT must be in dispute	Professional Negligence
Legal costs to pursue: Actions against parties causing physical damage to you main home or personal effects	At least £500 plus VAT must be in dispute  There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public	Property Damage
Legal costs to defend: Contract claims brought by a person to whom private goods have been sold (including the sale of your main home)	At least £500 plus VAT must be in dispute	Consumer Defence
Legal costs to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from Identity Theft	There is no cover for claims where the insured incident began to occur within 30 days of you first purchasing this insurance	Personal Identity Theft
<ul style="list-style-type: none"> <li>• Legal Helpline 24/7</li> <li>• Domestic Helpline 24/7</li> </ul>		All



## FURTHER INFORMATION

### How long does my Home Insurance cover me for?

This Policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the Policy, as long as you continue to pay your premium.

### Cancellation

You have a right to cancel your Policy within 14 days from the day of purchase or renewal of the contract or from the day you receive your Policy or renewal documentation, whichever is the later ("cooling off period"). The insurance cover will be regarded as not having been taken up by you and will be cancelled from inception or renewal. You will be entitled to full premium refund.

Following the expiry of the 14 day cooling-off period, you continue to have the right to cancel your Policy at any time. Subject to no claims being made or notified in the period of insurance, you will be entitled to refund of any premium you have paid, less a deduction for the time you have been on cover.

We (or any agent we appoint and who acts with our specific authority) may cancel this Policy by sending 14 days' notice by recorded delivery to your last known address.

### Adequacy of cover

To ensure that adequate protection is maintained you will need to periodically review the level of cover and sums insured stated in the schedule and policy wording.

### How to make a claim?

If you need to make a claim under any section of your Policy except Family Legal Expenses, please contact us straightaway by calling the telephone number as stated on your Policy Schedule and have your Policy number to hand when calling.

If you need to make a claim under the Family Legal Expenses section or have a legal problem that may lead to a claim, you should telephone the legal advice line on 0344 770 1044. When speaking to the advisor please quote: "Pen Underwriting Family Legal Expenses"

Please also refer to Policy Condition (2) Claims under the Policy Conditions section at the back of your Policy Booklet for full details of your duties and how we deal with any claim.

For our joint protection telephone calls may be recorded and/or monitored.

### Legal Helpline

(The following applies only if the schedule shows that legal expenses are included and the appropriate additional premium has been paid.)

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to you. Specialist lawyers are at hand to help you.

If you need a lawyer or accountant to act for you and your problem is covered under this insurance, the helpline will ask you to complete and submit a claim form online by visiting [www.arclegal.co.uk/informationcentre](http://www.arclegal.co.uk/informationcentre). Alternatively they will send a claim form to you. If your problem is not covered under this insurance, the helpline may be able to offer you assistance under a private funding arrangement.

Simply telephone 0344 770 1044. When speaking to the advisor please quote: "Pen Underwriting Family Legal Expenses".

### Domestic Helpline

(The following applies only if the schedule shows that legal expenses are included and the appropriate additional premium has been paid.)

Use the helpline following an emergency in the home for which a tradesman's assistance is required.

The helpline will source and deploy an approved tradesman to your home. You will be responsible for the tradesman's charges. Where appropriate we may substitute deployment of a tradesman with the provision of technical advice over the telephone giving you the means to rectify the problem yourself.

Simply telephone 0344 770 1064 and select Option 1 - Domestic Helpline. When speaking to the advisor please quote: "Pen Underwriting Domestic Helpline".

# COMPLAINTS PROCEDURE

## Our promise of service

Our goal is to provide excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you would expect we welcome your feedback and we will record and analyse your comments to make sure we continually improve the service we offer.

In the event that you wish to make a complaint, you can make your complaint verbally or in writing to:

Pen Underwriting Limited Complaints Officer  
3 Atlantic Quay  
20 York Street  
Glasgow  
G2 8AE

Telephone: 0141 285 3539

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

unless your complaint is about the Family Legal Expenses cover when you should contact:

Arc Legal Assistance Ltd  
PO Box 8921  
Colchester  
CO4 5YD

Telephone: 01206 615 000

Email: [claims@arclegal.co.uk](mailto:claims@arclegal.co.uk)

If you remain unhappy with the final decision you receive from us you can refer to the Financial Ombudsman Service who are an independent body.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the 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 at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## **Our Regulatory Status**

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. <http://www.penunderwriting.co.uk>

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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



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