



keyfacts

Introduction

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who are the insurers?

The Insurer for all sections of cover is Aviva Insurance Limited.

What is Columbus Direct Home Insurance?

What are the benefits and features of the Columbus Direct Home Insurance policy?

- The Columbus Direct Home Insurance policy is a flexible policy offering a range of covers. This summary outlines the covers which are available and your schedule shows those which you have selected.
- All policyholders get access to our free legal and tax helpline to get advice on personal legal or tax matters.

What are the significant or unusual exclusions or limitations of the Columbus Direct Home Insurance policy?

- You will have to pay the first part of most claims – this is known as an excess. Your schedule details the excesses which apply to your policy
- Limits apply for certain covers; the limits are shown on your schedule and in your policy wording
- Certain loss or damage (for example theft or malicious damage) caused by you or members of your household
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Items used for business or professional purposes (other than home office equipment under Contents)
- The cost of replacing any undamaged items when matching items are replaced as part of a claim under this policy and can't be matched. However, wider cover is available to replace certain undamaged items in these circumstances, in separate matching items cover options for Buildings and Contents (including Personal belongings). (See policy wording for details)
- Any loss or damage, as a result of a criminal act or deliberately caused, by you or anyone living with you
- Clause(s) may apply which exclude certain losses or damage. These will appear on your schedule.

Buildings section

What are the benefits and features?

- Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood etc. (See policy wording for details).

Extra benefits which are automatically included

- Loss of rent and cost of alternative accommodation following an insured loss
- Your legal liability as owner of your home
- Replacement locks if keys are lost or stolen.

Optional extra benefits which you can choose to add

- Accidental damage to buildings – there are two levels of cover available

Limited – this covers accidental damage to fixed glass, sanitary fixtures and service pipes and cables

Full - this extends the Limited cover outlined above to cover all other accidental damage to the buildings which we regard as insurable (see policy wording for details)

- Matching items cover for buildings – we will pay the cost to replace certain undamaged items in bathrooms, kitchens or bedrooms when insured damage happens to matching items of the buildings and replacements cannot be matched. (See policy wording for details)
- Protected buildings no claims discount – allows you to make two buildings claims in any five year period without losing your no claims discount

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days*
- Wet or dry rot
- Damage to cables or underground pipes due to limit of construction, design, manufacture or installation
- Liability as occupier of your home (but this can be insured under Contents cover)
- Loss or damage to your buildings from any cause not listed in the policy wording (wider cover is available under the accidental damage options outlined above).
- Under the extra accidental damage to buildings option, damage caused by water entering the home, regardless of how this happened, is not covered (though damage caused by certain water related events such as storm and flood is covered in the basic buildings cover - see policy wording for details).

Contents section

What are the benefits and features?

- Loss or damage to contents in the home by an extensive list of causes such as fire, storm, theft, etc. (see policy wording for details).

Extra benefits which are automatically included

- Contents in garages and outbuildings, in the garden and while temporarily removed from the home
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic heating fuel and metered water
- Loss of rent and cost of alternative accommodation following an insured loss
- Your liability as occupier, employer, tenant and in a personal capacity

Optional extra benefits which you can choose to add

- Accidental damage to contents – there are two levels of cover available:
Limited – this covers accidental damage to home entertainment equipment, mirrors and fixed glass (see policy wording for details)
Full – extends the Limited cover outlined above to cover all other accidental damage occurring in the home that we regard as insurable (see policy wording for details)

- Matching items cover for contents – we will pay the cost of replacing undamaged items of contents (including personal belongings) forming part of a pair, set or suite or item of a uniform nature or design when insured damage happens to matching items of:
 - personal belongings
 - contents within the same room or open plan area
 and replacements cannot be matched. (See policy wording for details)
- Protected contents no claims discount – allows you to make two contents claims in any five year period without losing your no claims discount.

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days*
- Motorised vehicles, aircraft, caravans, watercraft of any kind
- Loss or damage to pedal cycles in the garden (but wider cover is available under Pedal cycles)
- Loss or damage to your Contents by any cause not listed in the policy wording (but wider cover is available under the Full accidental damage option and the Personal belongings section).

The following exclusions apply to the accidental damage options:

- Accidental damage occurring outside the home buildings (but wider cover is available under Personal belongings)
- Damage caused by paying guests or when your home is lent, let or sub-let
- Accidental damage to video cameras, mobile phones, hearing aids, pagers and portable computer equipment (if Limited Accidental Damage option has been selected) but wider cover is available under the Full Accidental Damage option and Personal Belongings section
- Damage caused by water entering the home, regardless of how this happened, is not covered (though damage caused by certain water related events such as storm and flood is covered in the basic contents cover - see policy wording for details).

Personal belongings section

What are the benefits and features?

This gives wider cover than is otherwise available under the Contents section for your personal belongings, money and credit cards. Cover is provided for loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

- Skis, snowboards, water skis, sub-aqua equipment, riding tack, hearing aids, contact lenses, boats, boards and watercraft of any kind (separate cover may be available on request)
- Pedal cycles (unless you select the pedal cycles option outlined below)

- Loss or damage to sports racquets, sticks, clubs and bats while in play
- Certain restrictions apply for theft from an unattended vehicle, including a maximum amount per claim*.

Personal belongings (Pedal cycles)

What are the benefits and features?

This covers loss or damage to your pedal cycles anywhere in the world up to the policy limit*.

What are the significant or unusual exclusions or limitations?

- while being used for racing, pace making or trials
- loss or damage caused by theft unless the cycle is
 - in your immediate custody and control
 - securely locked to an object that cannot be moved
 - in a locked building.

Legal services section

What are the benefits and features?

This cover provides up to £50,000 of funding and a lawyer, if required, to pursue or defend legal disputes in court. The types of dispute that you can use this for are:

- Employment disputes such as unfair dismissal or discrimination at work.
- Property issues such as noisy neighbours or boundary disputes.
- Personal injury including food poisoning and accidental injury which is someone else's fault.
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company.
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners.

Every member of the family who lives in the main family home is included in this insurance.

There is no limit to the number of claims you can make and doing so will not affect your no claim discount on your home insurance.

When you purchase this insurance it covers property disputes on any property that you or the family living with you own or rent. For this reason you only need to buy this cover once from us.

What are the significant or unusual exclusions or limitations?

- We will only pay for a lawyer if we believe that you are more likely than not to win your case.
- The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves.
- We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming in the future.
- The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you.
- An employment dispute which started before or within 30 days of this cover starting is excluded unless you had similar cover which expired at the same time.
- Any disciplinary or grievance procedures at work.

- Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people.
- There is no cover for disputes with anyone related to you or who is also insured by this policy.
- This insurance cannot be used for a dispute relating to the performance of the legal service cover itself.
- You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers.

Home emergency section

What is home emergency cover?

Home Emergency cover provides you with assistance in the event of an emergency at your property.

We describe an emergency as an unforeseen and sudden incident which (i) causes a loss of essential services or damage to your property; or (ii) exposes a risk to your health; or (iii) makes your property uninhabitable, and which is set out in any of the "What is covered" sections of your policy wording.

Please be aware: Home Emergency cover is not a service and maintenance product. It does not cover incidents related to the repair of parts which are failing due to natural wear and tear (e.g. dripping taps). It does not cover the breakdown of domestic appliances (e.g. washing machines) or electric showers, or emergencies that you were aware of at the time of taking out the cover.

What are the benefits and features?

- For each claim you will be covered up to the value of £1,000 for labour, parts and materials (including VAT).
- There is no limit to the number of claims you can make.
- Hotel accommodation - If your property is uninhabitable as a result of an emergency covered under this policy, we will reimburse you for your hotel costs (room and transport to the hotel only) up to an amount of £1,000 per claim. This is in addition to the labour, parts and materials claims limit of £1,000.
- There is no policy excess in the event of a claim.

What sorts of things are covered?

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas within the home and the main source of heating).
- Sudden and unexpected damage to the house roof caused by bad weather or a fallen tree.
- Plumbing problems related to water tanks, draining down and isolating of leaking radiators, leaking pipes, blocked drains, blockages in toilet waste pipes or breakage of the cistern internal mechanism which prevents flushing.
- Electrical emergency & breakdown e.g. breakdown of fuse box.
- Security risks such as lost keys, failure of, or damage to, external locks, doors and windows.
- Removal of pest infestations – brown or black rats or house or field mice in the main house, flat or apartment on your property; and wasps' or hornets' nests anywhere on your property.

What are the significant or unusual exclusions or limitations?

Claims arising from or related to:

- Certain cover restrictions apply if you live in a flat or apartment – see policy wording for details.
- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency cover
- Dual purpose boilers (Aga or Rayburn), Warm air and solar heating systems, LPG (Liquid Petroleum Gas), underfloor heating
- Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps
- Overflow pipes
- Showers and domestic appliances e.g. washing machines
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards
- Where the property is unoccupied for 60 or more consecutive days.

Other important information

How long does my Columbus Direct Home Insurance run 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.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are the charges for policy cancellation?

If you cancel within the 14 day period, you will be entitled to a refund of premium paid subject to a deduction for the time you have been covered. For your cancellation rights outside of the 14 day period, please refer to your policy wording for details.

How do I make a claim?

For claims under all sections except Legal services and Home emergency, telephone us on **0345 300 7117**.

For claims under Legal services, call **0345 030 7827** and Home emergency **0345 030 8659**.

All our claims lines are open 24 hours a day 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

If your complaint is about how your policy was sold or the service you have received from Columbus Direct, you can call us on:

0800 082 1272

If you have selected Home emergency cover and are unhappy with;

- the terms and conditions of your Home emergency policy
- the decision made on your Home emergency claim
- the settlement amount of your Home emergency claim
- the way your Home emergency claim was dealt with

you can write to:

Homeserve Membership Ltd
Cable Drive
Walsall
WS2 7BN

Tel: 0345 030 8659

If your complaint is about anything else, you can call us on: **0345 300 7117**.

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Would I receive compensation if the insurers were unable to meet their liabilities?

Columbus Direct and the insurers are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.