

West Bromwich Building Society Home Insurance Policy Summary

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, buildings and legal expenses insurance and you may also add further benefits to suit your needs. Home emergency assistance cover is automatically included. 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 time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

You should review your cover under this policy on a regular basis to ensure that you are adequately covered and that this policy continues to meet your needs.

Table 1

Contents Insurance

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>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.</p>	<p>If the sum insured is less than the full replacement value, your claim may be reduced.</p> <p>You must tell us if any item you own is worth more than £1,500.</p>	Contents
<p>Freezer Food Loss or damage caused by a rise or fall in temperature.</p>		Contents
<p>Christmas Seasonal Increase and Wedding Gifts The amount insured is increased by £1,000 during December and for one month before and after the Wedding day.</p>		Contents
<p>High Risk Items Possessions such as your television, jewellery or computer are insured for a total value of £15,000. You can increase this cover if you wish.</p>		Contents
<p>Business Equipment at Home Covers your computer, fax machine, printer or any other office equipment.</p>		Contents

Table 1 – continued

Contents Insurance

You may choose to add the following cover to Contents Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>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.</p>	<ul style="list-style-type: none"> Excludes wear and tear. Some specific causes of damage may be excluded. 	Contents
<p>Full Accidental Damage Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> See Standard Cover above. Excludes damage to clothing. 	Contents
<p>Personal Belongings, Money and Credit Cards Covers your possessions against accidental damage or loss while in or away from your home in the British Isles and up to 60 days worldwide.</p> <p>You can choose to cover:</p> <ul style="list-style-type: none"> unspecified items only unspecified and specified items specified items only. <p>Unspecified items are those worth less than £1,500 each – a minimum sum insured of £1,500 applies to these items in total although this amount can be increased if you wish.</p> <p>Specified items are those worth more than £1,500 each and these items must be listed individually.</p>	<ul style="list-style-type: none"> A limit of £1,000 applies to thefts from unattended motor vehicles. A limit of £7,500 applies to possessions taken outside the British Isles. A limit of £500 applies to loss of money. A limit of £1,000 applies to credit cards. 	Personal Belongings, Money and Credit Cards
<p>Pedal Cycles Covers loss of or damage to any pedal cycle belonging to your family in the British Isles and up to 60 days worldwide.</p>	Maximum £500 per cycle.	Pedal Cycles

Table 2

Buildings Insurance

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage Covers the buildings of your home and 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.</p>	<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. 	Buildings
<p>Standard Accidental Damage Covers the accidental breakage of windows and sanitary ware and damage to drains, pipes, cables or underground tanks.</p>	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded. 	Buildings

You may choose to add the following cover to Buildings Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>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.</p>	See Standard Cover above.	Buildings

Table 3

Legal Expenses

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Expenses 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 • Employment • Tax 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	Legal Expenses

Table 4

Home Emergency Assistance

The following benefit is automatically included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Home Emergency Assistance We'll pay up to £250 for urgent assistance to make your home safe and secure.</p>	Excludes maintenance of your property or damage caused by wear and tear.	Home Emergency Assistance

Table 5

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.

General Conditions and Exclusions	Policy Section
<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, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply. 	See Sections specified in Tables 1 to 4
Excesses and Limits	Policy Section
<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 schedule. 	See Sections specified in Tables 1 to 4

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.

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 0845 942 4344 as soon as possible. You must give us any information or help that we 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 write to West Bromwich Building Society or the manager of Royal & Sun Alliance Insurance Plc at the address shown on your quotation and schedule, as appropriate.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Home Insurance policy or the Legal Expenses section 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.

Home Insurance	Legal Expenses	Financial Ombudsman Service
Customer Relations Manager RSA 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, credit/debit card or by cheque. 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 other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

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 giving us 14 days notice in writing. 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. 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 can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

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

RSA

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.



HEAD OFFICE: 374 HIGH STREET, WEST BROMWICH, WEST MIDLANDS, B70 8LR.
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