



Santander Peace of Mind Home insurance policy summary

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This booklet 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 booklet. It is important that you read the policy and schedule carefully.

Home insurance

Who are the insurers?

The insurer of this policy is CGU Underwriting Limited. The family legal protection cover is insured by Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyd's.

What is Santander home insurance?

The Santander home insurance policy protects your:

- Buildings; and/or
- Contents.

If you choose buildings insurance, optional cover is available for:

- Buildings extended accidental damage
- Family legal protection.

If you choose contents insurance, optional cover is available for:

- Contents extended accidental damage
- Personal possessions
- Family legal protection.

What are the significant or unusual exclusions or limitations of Santander home insurance?

Your policy booklet provides full details of the conditions and exclusions which apply to all sections of the policy. These include:

- You and your household must take all reasonable steps to prevent loss, damage or injury and keep the home in reasonable condition and repair
- If your home is unoccupied for more than 60 days, you must meet certain conditions to ensure full cover is provided for theft or attempted theft, malicious acts or vandalism, escape of water or oil, freezing or bursting of any plumbing, accidental breakage of fixed glass or sanitary fittings and accidental damage to the home
- We will not pay any voluntary or compulsory excess or any additional insurer excess applied by endorsement
- Certain losses or damage are not covered if any endorsement is shown in your schedule
- We will not pay for loss or damage that you or your household cause deliberately
- We will not pay for replacing or working on any undamaged or remaining items just because they form part of a set, suite, group or collection of articles of a similar type, colour, pattern or design.

Buildings

What are the features and benefits?

Buildings insurance provides an unlimited sum insured. Individual limits apply to certain areas of cover.

Cover is provided for loss or damage to the buildings caused by events, such as:

- Fire or smoke
- Lightning
- Explosion
- Earthquake
- Riot or civil commotion
- Collision or impact
- Theft or attempted theft
- Malicious acts or vandalism
- Storm or flood
- Escape of water or oil
- Subsidence or ground heave.

In addition cover is provided for:

- Your legal liability as owner of your home
- Accidental breakage of glass and sanitaryware
- Accidental damage to drains and pipes
- Temporary accommodation following an insured loss
- Protection for both the house you are selling and the house you are buying when you move home with a mortgage provided by Santander UK plc or Alliance & Leicester plc.

Optional cover is available for:

- Extended accidental damage
- Family legal protection.

What are the significant or unusual exclusions or limitations?

Your policy booklet provides full details of the exclusions which apply to buildings cover. These include the following for which we will not pay:

- Loss or damage due to theft or malicious damage if this is caused by you, your household, paying guests, tenants, boarders, lodgers or domestic employees
- Loss or damage caused by subsidence to swimming pools, ponds, tennis courts and patios unless your private residence is damaged at the same time and by the same direct cause
- Liability as occupier of your home, but this can be insured under the contents section
- Storm or flood damage to gates, hedges or fences.

Contents

What are the features and benefits?

Contents insurance provides an unlimited sum insured for properties with up to 5 bedrooms. For properties with 6 or more bedrooms, the contents sum insured is specified by you and should be a minimum of £35,000. Individual limits apply to certain areas of cover.

Cover is provided for loss or damage to your contents caused by events, such as:

- Fire or smoke
- Lightning
- Explosion
- Earthquake
- Riot or civil commotion
- Collision or impact
- Theft or attempted theft
- Malicious acts or vandalism
- Storm or flood
- Escape of water or oil
- Subsidence or ground heave.

In addition cover is provided for:

- Accidental damage to audio, video and computer equipment
- Accidental breakage of glass and mirrors
- Temporary accommodation following an insured loss
- Contents temporarily removed from the home
- Replacement locks
- Spoilage of food in freezers
- Loss of metered water or the cost of oil
- Your liability as occupier, employer of domestic staff, tenant and in a personal capacity
- Court awards you have been unable to recover.

Optional cover is available for:

- Extended accidental damage
- Personal possessions
- Family legal protection.

What are the significant or unusual exclusions or limitations?

Your policy booklet provides full details of the exclusions which apply to contents cover. These include the following for which we will not pay:

- Loss or damage due to theft or malicious damage if this is caused by you, your household, paying guests, tenants, boarders, lodgers or domestic employees
- Business tools or any other business items not used as office equipment, nor money held or used for any business purposes
- Theft of contents temporarily removed from the home, unless kept within a bank safe deposit, private family residence or building in which you are temporarily living, employed or carrying on business
- The first £250 of loss or damage due to theft or attempted theft, where your policy is subject to an alarm or locks discount and the loss or damage occurred due to the alarm or locks not being operative overnight or when the home was left unattended
- Theft from an unattended vehicle within the boundaries of the home unless the property was hidden from view, in a fully enclosed boot, under a factory-fitted cover or parcel shelf or in a glove box and all windows and the sun roof were securely closed and the doors and boot locked.

Personal possessions

What are the features and benefits?

Personal possessions cover protects your personal belongings, money and credit cards:

- In the home
- In the United Kingdom, Channel Islands and Isle of Man; and
- Anywhere in the world for up to 60 days in total in any one period of cover.

What are the significant or unusual exclusions or limitations?

Your policy booklet provides full details of the exclusions which apply to personal possessions cover. These include the following for which we will not pay:

- Loss or damage to pedal cycles being used for competitive purposes
- Pedal cycles not kept in a locked building overnight or not locked to a secure fixture whilst left unattended
- Loss or damage to sports equipment whilst being used, remote controlled models when they are being used, musical instruments that have lost their tone, have broken strings or reeds, or broken drum skins
- Loss or damage deliberately caused by you, your household, your domestic employees and boarders, lodgers, paying guests or tenants.

Family legal protection

What are the features and benefits?

This section provides cover for legal expenses up to £50,000 per claim:

In pursuit of civil proceedings arising from:

- Your death or personal injury arising from any sudden and unforeseen event
- Disputes involving the purchase or hire of goods or services for your private use
- Disputes involving your legal rights to the ownership, occupation or legal possession of your home
- A dispute with your employer (excluding all types of discrimination disputes or claims) over your contract of employment following the termination of the contract; and

In defending a claim, which is due to:

- A dispute over a contract for buying, selling or renting goods or services.

What are the significant or unusual exclusions or limitations?

Your policy booklet provides full details of the exclusions which apply to family legal protection cover. These include the following for which we will not pay:

- Your death or personal injury arising from any sudden and unforeseen event, where you are driving a motorised vehicle or the event causes an onset of an industrial disease or occurs gradually over a period of time
- Any claim not reported to the insurer within 180 days of the event
- Legal expenses of a professional adviser not approved by the insurer or which are higher than agreed or incurred before the insurer has confirmed acceptance of the claim

Family legal protection continued

- Any legal proceedings between any members of your family. This does not apply to accidents involving motor vehicles
- Any claim arising under the Equal Pay Act 1970 and amending legislation
- Any claim where you enter into a conditional fee arrangement with a solicitor
- Any claim where a reasonable estimate of your total legal expenses is greater than the amount in dispute.

Other important information

How long does my Santander home insurance run for?

The policy will remain in force for 12 months from the date of commencement shown in the policy schedule and we are in receipt of payment. We may automatically renew your policy.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient for your needs.

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

You have a statutory right to cancel your policy within 14 days (the cooling off period) from the day of purchase, renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to do so, you will be entitled to a full refund of the premium paid for the period following the initial purchase or renewal date. If you have made a claim during this 14 day period and then cancel within the statutory cooling off period, we may seek to recover any monies paid to you in settlement of the claim.

If you cancel your policy outside the 14 day cooling off period, we reserve the right to charge an additional fee of up to £40 (inclusive of insurance premium tax where applicable) to cover the administrative costs of providing the cover.

How do I make a claim?

Please call the Claims Service Centre helpline on **0845 602 6040**. If your claim is for family legal protection please call the Legal Advice helpline on **01775 764 176**.

Other important information continued

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 you take out this policy through one of Santander's authorised intermediaries and you are unhappy with the advice you have received, you should in the first instance contact your adviser about your complaint.

If you wish to complain about the advice or service you have received from Santander, in the first instance please contact **Santander, PO Box 1057, Bradford BD1 5XB** or call **0845 602 6030**.

Santander 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 then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy.

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

We are members of the Financial Services Compensation Scheme. 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.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille, audio tape and PC disk. If you would like to register to receive correspondence in an alternative format please give us a call and ask for a 'Preferred Communication Request' form.

The policy is underwritten by CGU Underwriting Ltd, registered in England. Registered number 94405. Registered office: St Helens, 1 Undershaft, London EC3P 3DQ. A member of the Aviva group. Authorised and regulated by the Financial Services Authority. The family legal protection option is insured by Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyd's. Registered Office: Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE. Registered Number 3299891. Authorised and Regulated by the Financial Services Authority.

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