



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 booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

Type of Insurance and Cover

The Santander New Homes policy is a multi-section home insurance policy. Both the Buildings section (including Accidental Damage), and the Contents section (including Accidental Damage cover) are optional. Mortgage Payment Protection, Family Plus Legal Protection and Home Assistance Plus is also available with either section.

Significant and unusual exclusions or limitations relevant to both Buildings and Contents Sections

- You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and the actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £100 (unless you have selected otherwise) but an excess of £1,000 applies for subsidence, heave and landslip under the Building Section.
- Certain cover may be affected if any endorsements/clauses are shown on your policy schedule. For example theft cover may be restricted if you have a lodger residing with you at the insured address.

Buildings Section - see Buildings section of policy booklet for full details.

Name of the insurance undertaking

The Insurer of the Buildings section of this policy is Aviva Insurance UK Limited, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Aviva Insurance UK Limited is authorised and regulated by the Financial Services Authority.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

In addition cover is provided for

- alternative accommodation following an insured loss
- all accidental damage that we regard as insurable to fixed glass, sanitary fixings, cables and underground services (see page 11 of the policy booklet for details)
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home

Significant and unusual exclusions or limitations

- Certain losses or damage when your home is unoccupied or inadequately furnished for normal living purposes for more than 60 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
- Certain loss or damage caused by you or your family or by paying guests and tenants.

- Liability as occupier of your home but this can be insured under the Contents Section.
- Damage due to faulty workmanship to or defective design of the buildings, or the use of defective materials in the buildings. In particular, there is no cover for damage to underground services due to general wear and tear.
- The cost of replacing any undamaged items, which form part of a set or suite
- Chewing, scratching, tearing or fouling by your domestic animals.
- Loss or damage to your buildings from any cause not listed in the policy booklet.

Contents Section - see Contents Section of policy booklet for full details.

Name of the insurance undertaking

The Insurer of the Contents section of this policy is Aviva Insurance UK Limited, whose registered address is: 8 Surrey Street, Norwich, NR1 3NG. Aviva Insurance UK Limited is authorised and regulated by the Financial Services Authority.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet. It includes cover for household furnishings and equipment, valuables, money, credit cards and pedal cycles. Cover is provided for loss or damage including contents while temporarily elsewhere in the world.

In addition cover is provided for

- all other accidental damage occurring in the home, that we regard as insurable (see Page 17 of the policy booklet for details)
- contents temporarily removed from the home
- contents in outbuildings/ (limited to £2,500 for items stolen from outbuildings that are not garages) and in the open (up to £1,000)
- replacement locks if keys are accidentally lost or stolen
- spoilage of food in freezers (up to £1000)
- loss of domestic heating fuel and metered water (up to £1000)
- alternative accommodation following an insured loss (up to 20% of the contents sum insured)
- your liability as occupier, employer, tenant and in a personal capacity

Significant and unusual exclusions or limitations

- No cover is provided for motorised vehicles, aircraft, caravans, trailers or waterborne craft.
- No cover is provided for any items used for any business or professional purposes (with exception to office based equipment used in connection with your business that you conduct from home see policy booklet for full details & limits).
- Certain losses or damage when your home is unoccupied for more than 60 consecutive days (for example if caused by theft, malicious acts, escape of water or heating oil).
- The cost of replacing any undamaged items, which form part of a set or suite
- Loss or damage to your contents from any cause not listed in the policy booklet
- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details.
- Racquets, sticks, bats and clubs whilst in use.
- Chewing, scratching, tearing or fouling by your domestic animals.
- Loss of or damage to contact lenses.
- Theft or malicious damage caused by you or your family or by paying guests or tenants.
- Theft of pedal cycles whilst outside the boundaries of the home unless securely locked to a permanent fixture.

Duration of Policy

Mortgage Payment Protection

Where Mortgage Payment Protection has been selected by you, this section of the policy will remain in force as long as

you have a mortgage and continue to pay your monthly premium but it will end when you reach 65 or when your mortgage is repaid. You should review the level of monthly benefit you have chosen on a regular basis to make sure that it is sufficient to cover your monthly payments and that it is still within the limits described in the policy if you have changed your mortgage arrangements.

Home Insurance

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either you or by Plus One Insurance Solutions. It is recommended that you review your need for insurance cover periodically, to ensure that it remains adequate.

Cancellation rights

You have the right to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy booklet whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under all Sections other than those listed below, call Plus One Insurance Solutions on 0845 345 1962 between 9.00am and 6.00pm Monday to Friday.

If you have selected the relevant cover,

For Mortgage Payment Protection claims, call 01903 273 609 between 9.00am and 5.00pm Monday to Friday.

To make a claim you will need to give your policy number or your postcode, plus details of the incident.

To report all Legal Protection and Home Assistance claims, you must give DAS details of any claim as soon as possible. You can telephone DAS on 0117 934 0553. DAS will be able to take details of your claim but will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email: newclaims@das.co.uk

Or write to the Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Complaints

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify Plus One Insurance Solutions. Plus One Insurance Solutions and Aviva Insurance UK Limited are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. 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.

Financial Services Compensation Scheme

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.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

End of Policy Summary

Important Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of the property or any criminal convictions (other than motor offences). If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Underinsurance (Home Insurance only)

home insurance sections that you have selected; failure to do so may invalidate your policy or reduce claims settlements.

Data Protection

Data Protection Act Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva Insurance UK Limited and Santander plc (Santander).

For the purposes of this product, this statement describes how the joint Data Controllers will use your personal data.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary, who may give essential information about you to Santander and its group of companies, associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurers compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History (Home Insurance only)

- Under the conditions of your policy, you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident, we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in property insured under the policy.

Telephone Recording

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

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The policy will be administered by

Plus One Insurance Solutions, PO Box 5733, Southend on Sea SS1 2ZP

Plus One Insurance Solutions is authorised and regulated by the Financial Services Authority.