

County Thatch & County Home

Policy Summary

This is a summary of County Thatch & County Home cover and therefore does not include all policy benefits, limits and exclusions.

Full terms and conditions can be found in your policy booklet, (available from your insurance advisor) and at www.county-insurance.co.uk.

Operative sections and any endorsements applying to your own policy are in your policy schedule.

County Thatch & County Home

County Thatch & County Home policies are annual insurance contracts. The majority are underwritten by Groupama Insurance Company Limited, 1 America Square, 17 Crosswell, London ECN 2LB.

When policy holders choose the homeworkers section, the contract is underwritten by International Insurance Company of Hannover Limited, L'Avenir, Opladan Way, Bracknell, RG12 0PE (apart from sections 4 and 5 which are underwritten by DAS Legal Expenses Insurance Company).

All companies are members of the association of British Insurers and authorised and regulated by the Financial Services Authority.

County Thatch & County Home's Buildings and Contents policy is on a sum insured basis. The maximum claim limit for buildings and contents is shown in your policy schedule.

The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding the structure of the property including Architects fees and clearing the site. The maximum claim limit for Contents must be high enough to replace all the contents in the property as new.

Buildings and Contents are included in the different sections or extensions of cover available. Both allow you to choose whether you include cover for accidental damage if the property is your main residence. Other sections or extensions are also available if the property is your main residence, including:

- unspecified personal belongings
- specified personal belongings
- pedal cycles
- homeworkers

The sections and extensions of cover you have chosen and the maximum claims limit are shown in your policy schedule.

Main Benefits

If you have chosen Buildings cover, we will cover the structure of the property including outbuildings, patios, terraces, tennis courts, swimming pools, walls, fences, gates, drives, footpaths, landlords fixtures and fittings, service tanks, drains, septic tanks, pipes, cables, central heating oil and solar-panel units against specific perils (fire or malicious damage, for example). Please see the summary on the next two pages and the details in your policy document.

If you have chosen Contents cover, we will cover the household goods and personal belongings that you and your family own or are legally responsible for against loss or damage from specific perils (fire or malicious damage, for example). Please see the summary on the next two pages and the details in your policy document.

Main benefits

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
Buildings	N/A	√	The maximum sum insured is shown on your policy schedule	Section 3 - Buildings
Trace & accessing leaks due to escape of water	N/A	√	£5,000 any one incident	Section 3 - Buildings
Professional fees and costs	N/A	√	The maximum sum insured is shown on your policy schedule	Section 3 - Buildings
Accidental damage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	N/A	√	Excludes damage caused by paying guests, tenants or if the property is unoccupied for more than 60 days in a row	Section 3 - Buildings
Accidental damage to underground pipes, cables and drains	N/A	√	Excludes damage caused by paying guests, tenants	Section 3 - Buildings
Property Owners Liability	√	√	£2,000,000	Section 1 - Contents Section 3 - Buildings
Holiday home, Holiday Let, Second, weekend or Let Property	√	√	The maximum sum insured is shown on your policy schedule	Section 1 - Contents Section 3 - Buildings
Unoccupied property	N/A	√	The maximum sum insured is shown on your policy schedule	Section 3 - Buildings
Excess	√	√	Standard policy excess: Main residential £100: All others property £250: Water damage £500: Subsidence, heave and landslip £1,000 minimum (depending on post code): Section 6 £500 (except Employers liability):	Policy Schedule.

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
Contents	√	N/A	The maximum sum insured is shown on your policy schedule	Section 1 - Contents
Contents in the garden	√	N/A	£5,000 but not if property is unoccupied for more than 60 days in a row	Section 1 - Contents
Freezer contents	√	N/A	£1,000	Section 1 - Contents
Fatal Injury benefit	√	N/A	£5,000	Section 1 - Contents
Legal liability arising from accidents to Domestic Employees	N/A	√	£2,000,000	Section 1 - Contents
Accidental damage cover to audio and audio visual equipment and computer equipment	√	N/A	Excludes damage caused by paying guests, tenants or if the property is unoccupied for more than 60 days in a row	Section 1 - Contents
Replacement locks if your keys are lost or stolen	√	√	£1,000	Section 1 - Contents Section 3 - Buildings
Alternative accommodation if your property is uninhabitable as the result of loss or damage covered by this policy	√	√	Up to 20% of sum insured shown in your policy schedule	Section 1 - Contents Section 3 - Buildings
Temporary removal of contents including contents in student accommodation	√	N/A	Up to 10% of sum insured shown in your policy schedule	Section 1 - Contents
Family legal protection	√	√	£50,000: Not included with unoccupied property	Section 4 - Family legal protection
Home assist	√	√	Up to £500: Included with main residence only	Section 5 - Home assist
Additional covers available				
Accidental damage cover	√	√	Available for main residence only at an additional cost	Section 1 - Contents Section 3 - Buildings
Unspecified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 2 - Personal possessions
Specified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 2 - Personal possessions
Pedal cycles	√	N/A	Available for main residence only at an additional cost	Section 2 - Personal possessions
Homeworkers	√	N/A	Public Liability £5,000,000; Employers Liability £10,000,000; Equipment and stock £10,000:	Section 6 - Homeworkers

Main Exclusions and Limitations

Buildings section

The main exclusions and limitations applicable to the Buildings section of your policy are as follows:

- loss or damage after buildings have been unoccupied for more than 60 consecutive days.
- malicious damage, theft or attempted theft by you, your family or any person lawfully in your home.
- loss or damage to fences or gates by storm or flood or by falling trees or branches unless the main structure of the property is damaged at the same time and by the same cause.
- damage caused by theft or attempted theft is excluded when the building has been unoccupied for more than 60 consecutive days.
- vandalism or malicious damage is excluded when the building has been unoccupied for more than 60 consecutive days.
- water or oil escaping from any fixed or heating installation or from any domestic appliance is excluded if the property is a holiday home, holiday let, or second home unless the heating system is kept at a minimum of 7° centigrade or the water system is drained completely between 1st October and 30th April.
- damage caused as a result of frozen pipes is excluded unless you have fitted a heating system which is specifically designed to protect pipes from frost to all pipes in your loft or anywhere else outside the living area of the property which is in operation at all times.
- the property must be inspected at least every 14 days if a holiday let; a holiday home; a second or weekend home; or is unoccupied.

Contents section

The main exclusions and limitations applicable to the Contents section of your policy are as follows:

- loss or damage after buildings have been unoccupied for more than 60 consecutive days.
- malicious damage, by you, your family or any person lawfully in your property.
- theft of personal belongings from any unattended motor vehicle, unless the item is in a locked boot, concealed luggage compartment; or glove compartment and someone has used force to get into the vehicle.
- sports equipment when in use.
- maximum payent for theft or attempted theft from your garage or outbuilding is £5,000.
- Damage caused by insects, vermin, birds, or pets.
- a deduction is made for wear and tear for clothing, household linen and pedal cycles.
- no payent is made for the cost of replacing any undamaged items forming part of a set, pair, suite or other article of a uniform nature, design or colour.

Standard perils, insured against

You are insured against

- fire explosion lightning earthquake or smoke.
- theft or attempted theft.
- riot, civil commotion or strikes.
- storm or flood.
- subsidence heave or landslip.
- vandalism or malicious damage.
- collision involving aircraft vehicles or animals.
- falling trees or branches.
- falling aerals.
- water or oil escaping from any fixed water or heating installation or any domestic appliance:

Cancellation

We hope you will be happy with your insurance policy. If having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel. You can do this you by contacting the intermediary who sold you the policy.

How to make a claim

Please call 01865 290922 in the first instance. Alternatively you can download a claim form from our website www.county-insurance.co.uk and send it to the address below.

Complaints procedure:

Please write initially to Malcolm Sydenham, County Insurance Services, County House, Glyme Court, Langford Lane, Kidlington OX5 1LQ. Telephone: 01865 290910.

If you are not happy with the response and your schedule shows, Groupama Insurance.Complaints Department, please write to, Vantage Insurance Services Limited, 41 Eastcheap, London, EC3M 1DT.

If you are not happy with the response and your schedule shows, Intenational Insurance Company of Hannover Limited, please write to, International Insurance Company of Hannover Limited, L'Avenir, Opladen Way, Bracknell, Berkshire, RG12 0PE.

If you are not happy with the response for sections 4 & 5, please write to, Complaints Department DAS Group, Das House, Quay Side, Temple Back, Bristol BS1 6NH.

If your schedule shws Groupama Insurance and you are not happy with their initial response, please write further to, Complaints Department, Groupama Insurance, One America Square, 17 Crosswell, London EC3N 2LB

If you remain dissatisfied, you may refer the matter to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London; E14 9SR.

All of these firms mentioned are covered by the Financial Services Compensation Scheme.

County Insurance Services
County House, Glyme Court, Langford Lane, Kidlington, OX5 1LQ

Authorised and regulated by
Financial Services Authority
Number 144673.