

County Thatch Gold & County Home Gold

Policy Summary

This is a summary of County Thatch Gold & County Home Gold 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 Gold & County Home Gold policies are annual insurance contracts. Sections 1; 2; 3; 4; are underwritten by a consortium led by Ageas Insurance Limited Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered Number 354568 and Royal & Sun Alliance PLC (RSA) St. Mark's Court, Chart Way, Horsham, RH12 1XL, Sections 5: and 6 are underwritten by DAS Legal Expenses Insurance Company, Das House, Quay Side, Temple Back, Bristol BS1 6NH.

All companies are members of the association of British Insurers and authorised by Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA).

County Thatch Gold & County Home Gold'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 VAT for listed buildings) 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. Buildings are insured on an all risk basis and Contents, fine art, antiques and valuables on an all risk basis whilst in your home or anywhere in the world.

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. Please see the summary on the next 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. Please see the summary on the next pages and the details in your policy document.

Main benefits

Causes Covered	Buildings	Contents	Policy limits	Section of policy
Buildings	√	N/A	The maximum sum insured is shown on your policy schedule	Section 1

Buildings defined as used for domestic purposes including:

The main domestic structure;
 Garages and outbuildings;
 Decorative finishes;
 Permanent fixtures and fittings;
 Domestic fixed fuel tanks;
 Garden walls, fences, gates, paths and drives;
 Hard tennis courts, patios, steps, terraces, ornamental man-made ponds, fountains and bridges;
 Permanently fitted hot tubs and swimming pools;
 Radio and TV aerials, satellite dishes, solar panels, external lighting, alarm systems, surveillance equipment and lifts;
 Underground service pipes, cables, sewers, drains and drain inspection covers;

All of which you own or for which you are legally responsible within the address or addresses shown in your schedule

Additional Benefits	√	N/A	Section 1
Alternative accommodation			36 months
Building works			£75,000
Damage caused by domestic pets			£2,500 any one period of insurance
Damage occurring during the sale of the insured premises			Unlimited
Emergency access			Unlimited
Emergency preventative measures			£2,500 any one period of insurance
Fees, expenses and debris removal			Unlimited
Forced evacuation			15 days
Garden cover			£10,000 any one claim (£1,000 any one tree, shrub or plant)
Locating the source of a leak			£20,000 any one period of insurance
Removing trees from vehicular access			£2,500 any one claim
Replacement Locks			Unlimited, no excess applies

Causes Covered	Buildings	Contents	Policy limits	Section of policy
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Contents	N/A	√	The maximum sum insured is shown on your policy schedule except the following	Section 2
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Household contents including furniture (& antique furniture) defined as the household goods and personal belongings of your home including:

belongings of your home including:

Clothing and other personal property;

Audio and visual equipment;

Pedal cycles;

Tenants fixtures and fittings and interior decorations;

Garden machinery, tools and implements;

Office equipment;

£20,000 any one claim with a maximum of £10,000 for business stock

Outdoor items;

£25,000 any one claim

Sports equipment;

Saddlery and tack;

Fine art and antiques;

£15,000 any one item, pair or set of items

Valuables;

£10,000 any one item, pair or set of items

Personal documents;

£10,000 any one claim for title deeds and other personal documents

Theft from unattended vehicles

£10,000 any one claim

Wine;

£25,000 any one claim

Land vehicles;

£5,000 any one claim

Watercrafts;

£5,000 any one claim

All of which are your property or which you are legally responsible for

Additional Benefits	N/A	√	Policy Benefits	Section 2
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Additions and substitutions

20% of the sum insured

Alternative Accommodation/Loss of rent

36 months

Alternative electricity generating supply

£2,500

Computer software

£10,000 any one claim

Credit cards

£10,000 any one claim

Damage caused by domestic pets

£2,500 any one period of insurance

Death of an artist

200% any one piece of art - max of £50,000

Defective title

Lesser of 110% of the sum insured or £50,000

Fatal injury and acquired disability

£50,000 fatal injury / £15,000 acquired disability (maximum of £100,000 for any one incident)

Freezer contents

Unlimited, no excess applies

Gifts and presents

£10,000 any one claim, £1,000 any one item

Golfer's Hole-in-One

£500

Hire of replacement golf clubs overseas

£25 per day - £250 maximum

Loss of Oil, Metered Water or LPG

£10,000 for oil and Water, £5,000 for LPG any one period of insurance

Marquees

£50,000 any one claim

Memorial Stones

£2,500 any one period of insurance

Money

£2,500 any one claim

Moving home

15 day limit for contents in storage

Pedal cycles

£5,000

Replacement locks

Unlimited, no excess applies

Reward leading to a conviction

£5,000

Stamp, coin and metal collections

£5,000 any one claim

Storage

25% of the sum insured

Students possessions

£15,000 any one claim, £1,500 any one item

Visitors and domestic employees personal effects

£1,000 any one item - £5,000 per person

Fine Art & Antiques;	N/A	√	The maximum sum insured is shown on your policy schedule	Section 2
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Fine art and antiques are defined as all items of an antique nature or of artistic merit including, but not limited to:

Paintings, prints, drawings and photographs;

Books and manuscripts;

Tapestries and rugs;

Gold, silver, gold or silver plated articles;

Items made of precious metals and/or precious stones;

Sculptures, ceramics, porcelain, china and glassware;

Clocks and barometers;

Statuary, stamps, coins and medals All forming part of a collection

Valuables	N/A	√	The maximum sum insured is shown on your policy schedule	Section 2
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Valuables are defined as:

Jewellery;

Watches;

Furs;

Guns

All of which you own or for which you are legally responsible

Employers Liability for Domestic Employee(s) and Liability to others	√	√		Section 3 or 4
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Your legal liability is covered as a property owner, occupier, an employer of domestic staff or as private individual depending on the cover you purchase.

Up to £10,000,000 for your liability as an employer of domestic employee(s)

Up to £10,000,000 for your liability as a property owner or occupier

Up to £10,000,000 for your liability as a private individual

Up to £1,000,000 for unrecovered court awards

Excess	√	√		Policy Schedule
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£100:

£500:

£1,000 minimum (depending on post code):

Voluntary Excess in addition

All sections except

Water damage (damage resulting from escape of water from any fixed water or heating installation or any domestic appliance).

Subsidence, heave and landslip

DAS will arrange and pay for emergency help, 24 hours a day, 365 days a year, to:

Prevent or further damage to your main home; or
make your main home secure; or
relieve unreasonable discomfort, risk or difficulty to anyone living in your main home.

ROOF DAMAGE

Damage to your roof has caused or is likely to cause internal damage to your home

PLUMBING AND DRAINAGE

Your drains or plumbing system suddenly become damaged, blocked, broken or suffer a leak

MAIN HEATING SYSTEM

Your main heating system fails

DOMESTIC POWER SUPPLY

Your gas or electricity supply fails

TOILET UNIT

Your toilet bowl or cistern is damaged by something falling on or hitting it, or stops working, and you have no other working toilet.

HOME SECURITY

your home becomes insecure because external doors, windows or locks are damaged or stop working

LOST KEYS

The only available set of keys to your home are lost, stolen or damaged and unuseable and you cannot replace them, or cannot gain normal access

HOTEL ACCOMMODATION

The room-only cost of one night's accommodation for you if your home remains uninhabitable following an emergency

The limit on what we will pay to cover the total costs of the call-out charge, parts and labour is up to £500 (including VAT).

Rainwater drains and soakaways.
Problems with septic tanks, cesspits or fuel tanks.

Failure of the mains supply

Failure to buy or provide enough gas, electricity or other fuel.

Cover does not apply if there is at least one functioning toilet within the home.

The most we will pay is £100 (including VAT) per person subject to a maximum total of £250 (including VAT)

DAS cannot accept claims:

We cannot accept claims:

- 1) for incidents that occur within the first 48 hours of taking out cover unless DAS Home Emergency is taken out at the same time as another agreement (such as your home insurance policy);
- 2) if your home is left unoccupied for 30 or more consecutive days;
- 3) if you are out or nobody aged 18 or over is at home when our approved contractor arrives at an agreed time to help;
- 4) for costs incurred before we have accepted a claim;
- 5) for normal day-to-day home maintenance that you should carry out or pay for (such as servicing of heating and hot-water systems);
- 6) for emergencies at a residence other than your main home or if you rent or let the property;
- 7) for the cost of, or any contribution towards the cost of, replacing a heating or domestic appliance if it cannot be repaired or is beyond economic repair, or repair costs which exceed the limit on what we will pay (please refer to your policy wording or ask your insurance adviser to find out which limit applies to you);
- 8) if you have failed to carry out work or repairs that you have previously been advised to undertake to avoid an insured incident occurring or recurring;
- 9) for parts or labour if the equipment or facility is under guarantee or warranty;
- 10) that arise from faulty installation, repair or design;
- 11) for shared areas or communal parts of a property (or for which you do not have sole responsibility), or shared fixtures, fittings, facilities or services outside the legal boundary of your home

Employment disputes	Disciplinary hearings or internal grievance procedures Settlement agreements while you are employed You must enter into the contract during the period of insurance
Contract disputes	The amount of the dispute must be more than £125 incl. VAT Building work or design, where the contract value exceeds £5,000 incl. VAT Disputes arising from a loan, mortgage, pension or investment A motor vehicle owned by or hired or leased by you
Personal injury Clinical negligence	Illness or bodily injury that happens gradually Alleged failure to correctly diagnose the condition
Property protection Tax protection	Property damage must exceed £125 The first £250 of any claim is excluded Investigations where you are self-employed, a sole trader or in a business partnership
Jury service and court attendance Legal defence	Any claim if you are unable to prove your loss Payment of court orders Any claim relating to you driving a motor vehicle

Thatch Conditions

Fire Conditions

It is a condition of this insurance that where it is within your control you do not allow:

- Barbecues, fire-pits or chimineas to be burnt within 5 meters of the home (unless agreed by us).
- Any bonfires/incinerators, old thatch and thatching to be burnt within 100 metres of the home (unless agreed by us).

Chimney Condition

It is a condition of this insurance that all chimneys serving solid fuel stoves, boilers and open fires must be:

- Kept in a good state of repair throughout the period of insurance; and
- Professionally cleaned along the entire length at least twice during the period of insurance being: -
- At least once between 1st July and 31st October prior to winter use; and
- At least once between 1st January and 31st March unless alternative dates have been agreed by us in writing, by a member of any of the following professional bodies unless an alternative has been agreed by us:
- Institute of Chimney Sweeps
- National Association of Chimney Sweepers (NACS)
- Guild of Master Chimney Sweeps
- Association of Professional and Independent Chimney Sweeps
- Professionally inspected by a qualified Chimney Engineer at least once every 5 years and any requirements or recommendations complied within 60 days of that inspection. A copy of the chimney inspection report/certificate is to be lodged with your broker.

Spark Arrester Condition

It is a condition of this insurance that spark arresters must be removed and thoroughly cleaned each time the chimney is cleaned.

Naked Flame Condition

It is a condition of this insurance that no naked flames or tools producing naked flames are to be used within 5 meters of the thatch roofing unless there is a wall or cavity in between.

Fire Protections Condition

It is a condition of this insurance that:

- At least one fire extinguisher is kept on each floor of your home; and
- A fire blanket conforming to BS EN 1869 is kept in the kitchen

All fire protections must be checked and maintained as per the manufacturer's instructions.

Thatch Condition

It is a condition of this insurance that all thatch roofing is inspected by a suitable qualified Thatcher at least once every five years. Any recommendations must be complied within 60 days of the inspection unless a longer period is agreed by us.

Smoke Detector Condition

It is a condition of this insurance that each floor within the home is fitted with a minimum of one smoke detector complying with BS EN 14604:2005

Electrical Condition

It is your duty to ensure that a current satisfactory Electrical Inspection Certificate (BS7671) is lodged with County Insurance Services, and that all remedial work detailed under the "Observations and Recommendations" section, allocated as 1, 2 or 3, has been completed. Failure to comply with this condition will render this insurance invalid in respect of loss or damage caused by fire.

Wood Storage Condition

It is a condition of this insurance that all wood burnt on open fires or wood burners must be seasoned and stored outside away from the thatch where it is sheltered from excessive rain.

Electrical Lighting Condition

It is a condition of this insurance that:

- Every recessed light fitting located on the upper floor of the buildings must be fitted with a fire protection cover compliant with the standard of BS476:PT23; and
- No external electrical lighting is to be located with 50cm of the thatch roof covering unless they are fitted with LED lights.

If you fail to comply with the above Thatch Conditions this insurance may become invalid in respect of loss or damage caused by fire, smoke, storm or weight of snow.

In the event of loss or damage caused by fire, smoke, storm or weight of snow you may be required to provide proof of inspections.

All other terms, conditions, exclusions and limitations remain unaltered.

Summary of Main Exclusions and Limitations

Buildings section

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

1. The excess stated in your schedule
2. Loss or damage caused by storm, flood, frost, falling trees or weight of snow to gates, fences, pergolas, gazebos, arbours and hedges, unless the private dwelling is also affected at the same time by the same event
3. Loss or damage caused by storm, flood, escape of water from or frost damage to domestic fixed fuel tanks
4. Loss or damage caused by water leaking from swimming pools or related pumping equipment
5. The cost of general maintenance and decoration
6. Loss or damage caused by or resulting from warping or shrinkage
7. Loss or damage caused by subsidence or heave of the site upon which the buildings stand, or landslip:
 - a) to domestic fixed fuel tanks, swimming pools, hot tubs, terraces, patios, hard tennis courts, bridges, culverts and other man-made structures, driveways, footpaths, walls, gates and fences unless the private dwelling is also affected at the same time by the same event;
 - b) to solid floors unless the walls of the home are affected at the same time by the same event;
 - c) arising from faulty design, specification, workmanship or materials;
 - d) which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law;
 - e) caused by river or coastal erosion;
 - f) whilst the buildings are undergoing any structural repairs, alterations or extensions; or
 - g) settlement of the building
8. The cost of clearing blocked sewer pipes, drains, pipes or underground tanks

Contents section

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

1. The excess stated in your schedule
2. Loss or damage to any items being transported that are not suitably packed and secured according to the nature of the items and mode of transport.
3. Loss, damage or liability caused by or resulting from guns used willfully or maliciously, regardless of intention to cause harm
4. Theft of any item from an unattended vehicle unless violence and force are used to enter the vehicle
5. Loss or damage caused by you not receiving goods or services you have paid for through any internet website.
6. Loss of value following repair, replacement or reinstatement in respect of household contents
7. Loss or damage caused by or resulting from warping or shrinkage
8. Loss or damage caused by subsidence or heave of the site upon which the buildings stand, or landslip:
 - a) arising from faulty design, specification, workmanship or materials;
 - b) which compensation has been provided for or would have been but for the existence of this insurance contract under any contract or a guarantee or by law;
 - c) caused by river or coastal erosion;
 - d) whilst the buildings are undergoing any structural repairs, alterations or extensions

Employers Liability for Domestic Employees

We will not indemnify you for any liability for :

- Bodily injury arising directly or indirectly out of any work domestic employees do for you other than domestic or gardening duties or from any communicable disease or condition
- Fines, Penalties or punitive or exemplary damages that are only intended to punish or make an example of you
- Bodily injury arising out of your ownership, possession or use of various vehicles or craft as defined within the policy document
- The maximum limit of liability for any one accident or series of accidents arising out of one event will not exceed £10,000,000 including all costs and expenses incurred with our prior written consent.

Liability to others

If Section One - Buildings are insured your legal liability as owner only is covered

If Section Two - Household Contents, Fine Art and Antiques and Valuables is insured your legal liability as occupier only is covered If both Sections One and Two are covered you legal liability as owner and occupier is covered

We will not indemnify you for any liability for :

- Bodily injury to you, any person permanently residing with you or any person who at the time of sustaining the injury is engaged in your service.
- For damage to property owned by or in the charge or control of you,, any person permanently residing with you in the home or any person engaged in your service .
- Bodily injury arising out of your ownership, possession or use of various vehicles, craft , cat, horse or dog as defined within the policy document
- Bodily injury arising directly or indirectly out of any work domestic employees do for you other than domestic or gardening duties or from any communicable disease or condition
- Fines, Penalties or punitive or exemplary damages that are only intended to punish or make an example of you
- Any kind of pollution and/or contamination unless it is caused by a sudden and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance, at the insured premises and reported no later than 30 days from the end of the period of insurance. In this event the maximum we will pay is £5,000,000 for all such claims covered in the period of insurance including costs and expenses.
- Other than pollution/contamination, the maximum limit of liability for any one accident or series of accidents arising out of one event will not exceed £10,000,000, including all costs and expenses incurred with our prior written consent

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 by contacting the intermediary who sold you the policy.

How to make a claim

Please call 01865 844982 in the first instance. Alternatively you can download a claim form from our website www.county-insurance.co.uk and email it to claims@county-insurance.co.uk or send it to County Insurance Services Limited, County House, Glyme Court, Langford Lane, Kidlington OX5 1LQ.

Complaints procedure:

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

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring matters to the following:

For sections 1: 2: 3 & 4, if your schedule shows:

Ageas Led Consortium then
Pen Underwriting Ltd
Customer Care Line
3 Atlantic Quay
20 York Street
Glasgow
G2 8JH

Tel: 0141 285 3539
Email: pencomplaints@penunderwriting.com

For Section 5: & 6: Then contact:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House Quay Side Temple Back
Bristol BS1 6NH
Telephone: 0844 893 9013

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

Please be aware that the ombudsman will only consider your complaint if you have already given the Company the opportunity to resolve it

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

County Insurance Services Limited
Registered in England and Wales
number 08411634 at County House,
Glyme Court, Langford lane,
Kidlington, OX5 1LQ.
Authorised and regulated by
Financial Conduct Authority (FCA)
FRN: 597267.