

## 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](http://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. Sections 1; 2; 3; are underwritten by a consortium led by Legal & General Insurance Limited (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768. Legal & General Insurance Limited (Register number 202050) and Ergo Insurance Limited (Register number 602490).

Sections 4a: 4b: and 5 are underwritten by DAS Legal Expenses Insurance Company, Das House, Quay Side, Temple Back, Bristol BS1 6NH. Section 6 Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London EC3A 8AA

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority.

ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998.

Covéa Insurance plc, Registered in England and Wales No.613259.

Registered office, Norman Place, Reading, RG1 8DA

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 & 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 1 - Buildings
Trace & accessing leaks due to escape of water	N/A	√	£5,000 any one incident	Section 1 - Buildings
Professional fees and costs	N/A	√	The maximum sum insured is shown on your policy schedule	Section 1 - 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 1 - Buildings
Accidental damage to underground pipes, cables and drains	N/A	√	Excludes damage caused by paying guests, tenants	Section 1 - Buildings
Property Owners Liability	√	√	£5,000,000	Section 1 - Buildings Section 2 - Contents
Holiday home, Holiday Let, Second, weekend or Let Property	√	√	The maximum sum insured is shown on your policy schedule	Section 1 - Buildings Section 2 - Contents
Unoccupied property	N/A	√	The maximum sum insured is shown on your policy schedule	Section 1 - Buildings
Excess	√	√	<p>Standard policy excess:</p> <p>Main residential £100:</p> <p>All others property £250:</p> <p>Water damage £500: (damage resulting from escape of water from any fixed water or heating installation or any domestic appliance).</p> <p>Subsidence, heave and landslip £1,000 minimum (depending on post code):</p> <p>Section 6 £500 (except Employers liability):</p>	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 2 - Contents
Contents in the garden	√	N/A	£5,000 but not if property is unoccupied for more than 60 days in a row	Section 2 - Contents
Freezer contents	√	N/A	£1,000	Section 2 - Contents
Fatal Injury benefit	√	N/A	£5,000	Section 2 - Contents
Legal liability arising from accidents to Domestic Employees	N/A	√	£10,000,000	Section 2 - 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 2 - Contents
Replacement locks if your keys are lost or stolen	√	√	£1,000	Section 1 - Buildings Section 2 - Contents
<b>Additional covers available</b>				
Accidental damage cover	√	√	Available for main residence only at an additional cost	Section 1 - Buildings Section 2 - Contents
Unspecified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Specified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Pedal cycles	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Homeworkers	√	N/A	Public Liability £5,000,000; Employers Liability £10,000,000; Equipment and stock £10,000:	Section 6 - Homeworkers

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<b>Additional covers available</b>				
Accidental damage cover	√	√	Available for main residence only at an additional cost	Section 1 - Buildings Section 2 - Contents
Unspecified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Specified personal possessions	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Pedal cycles	√	N/A	Available for main residence only at an additional cost	Section 3 - Personal possessions
Homeworkers	√	N/A	Public Liability £5,000,000; Employers Liability £10,000,000; Equipment and stock £10,000:	Section 6 - Homeworkers
<p>Family legal protection</p> <p>For the incidents and circumstances listed below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</p> <p>We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses, which include opponents' costs.</p>	√	√	<p>£50,000: Not included with unoccupied property</p> <p>There are reasonable prospects of success for the duration of the claim.</p> <p>External costs are limited to £50,000. If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them. The amount we will pay a law firm (where acting as the appointed representative) is currently £100 per hour. This amount may vary from time to time. We will not pay costs incurred before we have given our written acceptance of a claim.</p> <p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you. Disciplinary hearings or internal grievance procedures.</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p><b>1 EMPLOYMENT DISPUTES</b> We will pursue and defend legal rights in a dispute arising from a contract of employment</p> <p><b>2 CONTRACT DISPUTES</b> We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.</p> <p><b>3 PERSONAL INJURY</b> We will pursue claims for accidental death or bodily injury.</p> <p><b>4 CLINICAL NEGLIGENCE</b> We will pursue claims where a single negligent medical act or procedure causes death or bodily injury.</p> <p><b>5 PROPERTY PROTECTION</b> We will pursue claims following damage to your home or your personal possessions. Cover extends to problems such as nuisance and trespass.</p> <p><b>6 TAX PROTECTION</b> Representing your rights throughout a comprehensive investigation by HM Revenue &amp; Customs of your self assessment tax return.</p>			<p>We will not pay settlement agreements while you are still employed.</p> <p>You must enter into the contract during the period of insurance. The amount in dispute must be more than £125 incl. VAT.</p> <p>We will not pay for:- 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 to you.</p> <p>We will not pay for illness or bodily injury that happens gradually.</p> <p>We will not pay alleged failure to correctly diagnose the condition.</p> <p>Property damage must exceed £125.</p> <p>We will not pay for the first £250 of any claim.</p> <p>We will not pay for Investigations where you are self-employed, a sole trader or in a business partnership</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p><b>7 JURY SERVICE AND COURT ATTENDANCE</b></p> <p>Payment of salary or wages while you attend a court or tribunal as requested by your appointed representative, perform jury service or are carrying out activities set out in your action plan under identity theft cover.</p> <p><b>8 LEGAL DEFENCE</b></p> <p>Defence of criminal prosecutions and civil actions for unlawful discrimination or breaches of the Data Protection Act arising from your work as an employee.</p> <p><b>9 IDENTITY THEFT</b></p> <p>You can access the identity theft support service through the identity theft helpline. We will assign you a personal caseworker who will give you telephone advice and a personal action plan to help regain your identity. We will pay various communication and administrative costs necessary to reinstate your identity.</p> <p>If legal action is necessary to reinstate your identity or defend any case brought against you by traders, we will pay the costs of a lawyer to represent you. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.</p>			<p>We will not pay for any claim if you are unable to prove your loss.</p> <p>We will not pay payment of court orders. or any claim relating to you driving a motor vehicle.</p> <p>We will not pay for fraud committed by any insured person under this policy.</p> <p>We will not pay for losses arising from your business activities. You must take reasonable action to prevent the misuse of your identity and must notify banks and building societies as soon as possible if you become aware of anyone trying to misuse your identity.</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p>Property let legal protection</p> <p>The insured incidents covered by the policy are described below. In all cases we will negotiate for your legal rights to resolve the problem, either by ourselves or through external lawyers who we will appoint to help you</p>	<p>√</p>	<p>√</p>	<p>Repossession: (as defined by Housing Act 1988 or the Housing (Scotland) Act 1988)</p> <p>Property Damage: (minimum dispute £1,000)</p> <p>Eviction of squatters:</p> <p>Rent Recovery: (minimum one calendar month)</p> <p>Legal Defence:</p> <p>Not included with unoccupied property</p> <p>Hotel expenses Storage costs</p> <p>It must be more likely than not that you will recover damages or make a successful defence of your civil claim. (This does not apply to prosecution defence.) External costs are limited to £50,000. Costs incurred before DAS agrees to pay them. A dispute with your tenant within 90 days of taking out cover, if the tenancy started before you took out your policy. Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help you.</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p><b>1 REPOSSESSION</b> You wish to get possession of your property from your tenants.</p> <p><b>2 PROPERTY DAMAGE</b> Someone causes damage to your property.</p> <p><b>3 EVICTION OF SQUATTERS</b> Someone is living in your property without your permission and you wish to evict them.</p> <p><b>4 RENT RECOVERY</b> You wish to recover rent arrears from your tenants.</p> <p><b>5 LEGAL DEFENCE</b> We will defend any criminal prosecution brought against you that arises from you letting out your property</p> <p>Hotel expenses We will pay your hotel expenses while you try to get a possession order for your property so you can live in it.</p> <p>Storage costs We will pay to store your household possessions while you are unable to reoccupy your property</p>			<p>If your property is in Great Britain, it must be let under an assured shorthold, short assured or an assured tenancy under the 1988 Housing Act or Housing (Scotland) Act. want possession of your property. If your property is in Northern Ireland, it must have been let under a tenancy agreement to which The Private Tenancies Order 2006 applies. You must give the tenant the correct notices telling him or her that you want possession of your property.</p> <p>The extent of the damage must be more than £1,000</p> <p>The extent of the damage must be more than £1,000</p> <p>We do not cover the registering or reviewing of rents or any matter to do with rent, rate or land tribunals, rent assessment committees or rent officers.</p> <p>We do not pay court orders</p> <p>Cover is for up to £150 per day for a maximum of 30 days.</p> <p>Cover is for £10 per day for a maximum of 4 weeks. Cover is for £10 per day for a maximum of 4 weeks.</p>	



Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p>Home Emergency</p> <p>We will arrange and pay for emergency help, 24 hours a day, 365 days a year, to:</p> <p>prevent damage or further damage to your main home; or</p> <p>make your main home secure; or</p> <p>relieve unreasonable discomfort, risk or difficulty to anyone living in your main home.</p> <p><b>1 ROOF DAMAGE</b> Damage to your roof has caused or is likely to cause internal damage to your home.</p> <p><b>2 PLUMBING AND DRAINAGE</b> Your drains or plumbing system suddenly becomes damaged, blocked, broken or suffers a leak.</p> <p><b>3 MAIN HEATING SYSTEM</b> Your main heating system fails.</p> <p><b>4 DOMESTIC POWER SUPPLY</b> Your gas or electricity supply fails.</p> <p><b>5 TOILET UNIT</b> Your toilet bowl or cistern is damaged by something falling on or hitting it, or it stops working, and you have no other working toilet.</p>	<p>√</p>	<p>√</p>	<p><b>ROOF DAMAGE</b></p> <p><b>PLUMBING AND DRAINAGE</b></p> <p><b>MAIN HEATING SYSTEM</b></p> <p><b>POWER SUPPLY</b></p> <p><b>TOILET UNIT</b></p> <p><b>HOME SECURITY</b></p> <p><b>LOST KEYS</b></p> <p>There is a limit on what we will pay to cover costs (including VAT). There are two versions of this policy. One provides up to £500 and the other up to £1,000. These limits cover the total cost of the call-out charge, parts and labour (including VAT). See your policy wording or ask your insurance adviser to find out which limit applies to you.</p> <p>Rainwater drains and soakaways. Excluding Problems with septic tanks, cesspits or fuel tanks.</p> <p>Failure of the mains supply. Excluding failure to buy or provide enough gas, electricity or other fuel.</p> <p>Cover does not apply if there is at least one functioning toilet in the home.</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
<p><b>6 HOME SECURITY</b></p> <p>Your home becomes insecure because external doors, windows or locks are damaged or stop working.</p> <p>Features and benefits</p> <p>We will arrange and pay for emergency help, 24 hours a day,</p> <p><b>7 LOST KEYS</b></p> <p>The only available set of keys to your home are lost, stolen or damaged and unusable and you cannot replace them, or cannot gain normal access.</p> <p><b>HOTEL ACCOMMODATION</b></p> <p>The room-only cost of one night's accommodation for you if your home remains uninhabitable following an emergency.</p>			<p>The most we will pay is £100 (including VAT) per person subject to a maximum total of £250 (including VAT).</p> <p>We cannot accept claims: 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); if your home is left unoccupied for 30 or more consecutive days; if you are out or nobody aged 18 or over is at home when our approved contractor arrives at an agreed time to help; for costs incurred before we have accepted a claim; for normal day-to-day home maintenance that you should carry out or pay for (such as servicing of heating and hot-water systems);</p>	

Causes Covered	Contents	Buildings	Standard policy limits	Section of policy
			<p>for emergencies at a residence other than your main home or if you rent or let the property 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); 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; for parts or labour if the equipment or facility is under guarantee or warranty; that arise from faulty installation, repair or design 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.</p> <p>This policy only covers homes with no more than 15 rooms and which are situated in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands. Cover does not extend to walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside the legal boundary of the home.</p>	

## 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.
- 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 payment for theft or attempted theft from your garage or outbuilding is £15,000.
- Damage caused by insects, vermin, birds, or pets.
- a deduction is made for wear and tear for clothing, household linen and pedal cycles.
- no payment 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 aerials.
- 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 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](http://www.county-insurance.co.uk) and send it to the address below.

### 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, if your schedule shows:

Legal & General 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](mailto:pencomplaints@penunderwriting.com)

For Section 4a: 4b: & 5: Then contact:

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

For Section 6: Then contact:

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

Tel: 0141 285 3539  
Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

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.  
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Financial Conduct Authority (FCA)  
FRN: 597267.

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