



Holiday Home Insurance

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Policy Summary

Some important facts about your AA Holiday Home Insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

For overseas properties, the insurance for this policy is provided by Lloyd's Syndicate 2007. For UK properties, the insurance for this policy is provided by Ageas Insurance Limited (80%) and Royal Sun Alliance (20%).

Type of insurance

The AA Holiday Home Insurance policy provides cover for the Buildings and/or Contents of your holiday home, Valuables and Personal Effects as selected by you.

Duration

The AA Holiday Home Insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received plus a charge of £15 (inclusive of Insurance Premium Tax, where applicable) to cover the administration cost except where cover has not commenced prior to the end of the 14 day period, in which case you will be entitled to a full refund. In the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Towergate Underwriting Group Limited on 0344 892 1465 or write to Towergate Underwriting Group Limited at Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 0344 8921465.

Towergate Underwriting Holiday Homes, Ageas Insurance Limited, Lloyd's Syndicate 2007 and Royal Sun Alliance are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

Compensation scheme

Towergate Underwriting Holiday Homes, Ageas Insurance Limited, Lloyd's Syndicate 2007 and Royal Sun Alliance are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	POLICY SECTION
All Sections 24 hour emergency helpline (UK properties only); Emergency travel costs;	– up to £1,000.	Section 4 – 24 Hour Helpline. Section 5 – Emergency Travel.
Buildings Cover for the buildings of your home against a range of standard perils. Cover is also provided for: – earthquake (excluding Greece & Italy); – earthquake in Cyprus; – earthquake in Bulgaria; – earthquake in Portugal – tracing and accessing leaks; – loss of metered water and oil – temporary accommodation and loss of hiring charges; – fixed glass, sanitary ware, etc. – debris removal & demolition costs; – architect and surveyors fees; – damage caused by emergency access; – damage to underground services;	– an excess of £100, applicable to most claims; an excess of £200 applicable to escape of water claims; – certain loss or damage when your home is unoccupied or unfurnished for more than 30 consecutive days; – theft or malicious damage caused by persons lawfully in the home – the cost of normal maintenance work; – undamaged items forming part of a set or suite; – an excess of £1,500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2,500; – an excess of £5,000 applies; – an excess of 2.5% of the buildings sum insured applies; – maximum amount payable £1,000; – up to £750; – up to 20% of the Buildings sum insured; – up to £1,000; – up to 10% of the Buildings sum insured; – up to 10% of the Buildings sum insured;	Section 1 – Buildings
Contents Cover for the contents of your home against a range of standard perils. Cover is also provided for; – earthquake (excluding Greece & Italy); – earthquake in Cyprus; – earthquake in Bulgaria; – contents temporarily removed from the home; – contents in outbuildings; – pedal cycles anywhere on the Continent of Europe; – garden ornaments & furniture; – money – replacement locks if keys are lost or stolen; – spoilage of food in freezers and refrigerators; – loss of metered water & oil; – alternative accommodation following an insured loss; – your legal liability as Tenant	– an excess of £100, applicable to most claims; an excess of £200 applicable to escape of water claims; – living creatures, mechanically propelled vehicles other than domestic gardening machines), aircraft, hovercraft, watercraft and accessories attached thereto, outboard engines, motor cycles, caravans, trailers, trailer tents and their parts and accessories, credit cards, deeds, bonds, bills of exchange, promissory notes, securities for money, documents, manuscripts, firearms, & shotguns; – certain loss or damage when your home is unoccupied or unfurnished for more than 30 consecutive days; – theft or malicious damage caused by persons lawfully in the home; – items used for business or professional purposes; – the cost of normal maintenance work; – undamaged items forming part of a set or suite; – single article limit of £3,000 unless specified in the schedule; – an excess of £1,500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2,500; – an excess of £5,000 applies; – up to 20% of the Contents sum insured; – up to £2,500 in respect of theft or attempted theft; – up to £250 – theft unless in a building or securely locked to an immovable object; – up to £750; – up to £100; – up to £250; – up to £500; – up to £750; – up to 10% of the Contents sum insured; – up to 15% of the Contents sum insured;	Section 2 – Contents

OPTIONAL COVER Accidental Damage cover for Buildings and Contents Any type of accidental damage not specifically excluded (applicable only when property is occupied by you or your family).	an excess of £100, applicable to most claims; – wear and tear and loss of value; – moth, vermin, wet or dry rot and similar; – mechanical or electrical failure.	Section 1 – Buildings and Section 2 – Contents
Legal Liability Cover is provided in respect of your legal liability as owner and / or occupier and in a personal capacity; Cover is also provided for; – persons who with your permission temporarily occupy your home; – your legal liability as employer of domestic staff.	– limit of indemnity £5m, plus agreed costs; – liability arising out of your employment, profession or business other than the letting of your home; – limit of indemnity £10m.	Section 3 – Legal Liability Specific sections applicable to Spain, France and Portugal.

AA Holiday Home insurance services is a brand style of the Automobile Association used under licence by Towergate Underwriting Group Limited which arrange and administer the insurance.

Towergate Underwriting and Towergate Underwriting Holiday Homes are trading names of Towergate Underwriting Group Ltd.

Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN.
Registered in England no.4043759. Authorised and regulated by the Financial Conduct Authority.

Underwritten by:

Royal & Sun Alliance Insurance plc, number 93792 Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Novae Syndicates Limited - authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA, FRN 204888, managing agent of Syndicate 2007 subject to the supervision of the Society of Lloyd's, Company No. 2082070 England // Novae Underwriting Limited - authorised and regulated by the FCA, FRN 311833, a Lloyd's service company acting for Syndicates at Lloyd's, of which Novae Re is a trading division, Company No. 3043816 England // Novae Group plc - the holding company of the Novae Group listed on the London Stock Exchange, ISIN number GB00B2QCM188, Company No. 05673306 England // Registered Office for all companies: 21 Lombard Street, London, EC3V 9AH // V.A.T. Reg. No. for all companies: 668 2895 74

Ageas Insurance Limited registered in England and Wales number 354568 Registered Office Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Registration Number: 202039

The above insurance companies' details can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting them on 0800 111 6768.