

Private Clients Insurance

This document provides you with key information about Home Insurance from Towergate Underwriting Private Clients which is underwritten by Sterling Insurance Company Limited.

The policy offers cover for your Buildings, Contents, Art and antiques, jewellery and watches, Family Legal Protection, Home Emergency, Annual Travel and Insurance for Car Hire.

Who are Towergate Underwriting Private Clients?

We are an insurance provider that specialises in insurance for clients who have possessions valued in excess of £75,000.

Why insure with Towergate Underwriting Private Clients?

If you choose to insure through Towergate Underwriting Private Clients (TUPC) you will benefit from cover and service not offered by most insurance companies.

Here are some of the ways that our insurance typically differs:

Your Questions and Concerns	Home insurance from TUPC	Standard Home Insurance
What am I covered for?	All risks You are covered for loss or damage by any cause unless the policy specifically says otherwise	Specified causes You will probably be covered for loss or damage by named causes only
Will I have cover outside the home?	Yes Cover is automatically provided on all your possessions outside the home	No Unless you request cover and only for those items you specify
Will I be penalised if I forget to turn my burglar alarm on?	No We trust you to look after your property and will not penalise you for an occasional error such as forgetting to turn on your alarm	Yes You will be required to maintain and use the security at your home. Failure to do so will probably invalidate your claim
On what basis will my claim be paid?	New for old – including clothes. You will have the choice of cash or replacement and a choice of supplier. For items specified in your policy, you will be paid the sum insured	New for old – except clothes. You will likely be told how your claim will be settled and which supplier to use. Items specified in your policy will likely be replaced via the insurer's supplier
How will I claim?	Personal advisor You will have direct access to a personal advisor, who will be assigned to you for the life of your claim	Call centre You will deal with a large call centre, possibly based overseas. You may speak to several different people during the life of your claim
What extra help is available for large incidents and losses?	Concierge Services (optional) If your loss is estimated at over £10,000 you can request help to quantify, organise and manage your claim and all the parties involved	None You will have to organise yourself and any parties involved in sorting out your claim
What about help for emergencies at my home?	Yes We will arrange and pay for emergency response to protect your family from danger and your property from further damage	None You will be advised to sort out emergency measures yourself, the cost of which may not be covered by your policy.

(Please refer to the enclosed Policy Summary for more information on significant features, benefits, limitations and exclusions of Private Clients Insurance from TUPC. Standard home insurance policies do vary and you should check your own thoroughly for an accurate comparison)

What is a Policy Summary?

This document provides key information about the Towergate Underwriting Private Clients Home Insurance Policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Private Clients policy wording. If you have any queries, please contact your insurance advisor.

Who is the Insurer?

The Private Clients policy wording is underwritten by Sterling Insurance Company Limited other than:

- Family Legal Protection, Identity Theft Cover and Emergency Home Assistance which are underwritten by DAS Legal Expenses Insurance Company Limited
- Claims Concierge Service which is administered by Lorega Ltd and underwritten by certain underwriters at Lloyd's
- Annual Travel which is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC
- Insurance for Car Hire which is underwritten by AIG UK Limited

What cover will my policy provide?

This policy provides cover for:

- Contents and/or Buildings
- Liabilities
- Family Legal Protection
- Identity Theft
- Emergency Home Assistance

If selected, you can also include cover for:

- Art and Antiques
- Jewellery and Watches
- Claims Concierge Service
- Annual Travel
- Insurance for Car Hire

How long will I be covered for?

The policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. Within that period, you may terminate the policy by giving us written instructions at any time. We may terminate the policy by giving you 21 days notice in writing. In either case you may be entitled to a refund of part of your premium.

What happens if I take out cover and then change my mind?

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 21 days of inception or receipt of policy documentation, whichever is the later. If you cancel within this period and have not made a claim against your policy, your premium will be refunded to you in full. If you wish to cancel your policy, you should write to:

Towergate Underwriting Private Clients, Towergate House, St. Edwards Court, London Road, Romford, Essex RM7 9QD

How do I make a claim?

Full details of how to make a claim can be found on page 8 of the policy wording. In all cases you should contact your insurance advisor or Towergate on 01708 777876 with full details of what has happened. Alternatively you can write to:

Towergate Underwriting Private Clients, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD

How do I make a complaint?

We hope that you will be pleased with the service provided. However, if you need to make a complaint, or would like a copy of our complaint handling procedures, please call Towergate Underwriting Private Clients on 01708 777710.

Alternatively you can write to:

Towergate Underwriting Private Clients, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD

Should you remain unsatisfied, you may refer your complaint to the Financial Ombudsman Service to review your case. Full details of the complaints procedure is contained on page 9 of the policy wording.

Would I receive compensation if the Insurers were unable to meet its liabilities?

All the insurers who provide insurance protection under this policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the FSCS.

Significant Features and Benefits

Contents – Section 2:

Covers your household goods, furniture, furnishings and personal effects all used for domestic purposes and business equipment whilst in your home or anywhere in the world. The sums insured under this section are index linked.

(Check your Policy Schedule to see if this Section applies).

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks cover and includes:	Certain restrictions apply to:	19 – 23
- Children's battery powered ride on vehicles	- Homes left unoccupied for more than 60 days or let	
- Wheelchairs, mobility scooters, golf buggies	- Ride on mowers, trailers, non motorised horse-boxes, quad bikes, go-carts, off-road motorcycles and watercraft	
- Quad bikes, go-carts and off-road motorcycles	- Losses from unattended motor vehicles	
- Marquees	- Personal money	
- Trailers and non-motorised horse-boxes	- Pedal cycles	
- Surfboards and hand or wind propelled watercraft	- Property in storage	
	Limits:	23
	- Property in a commercial storage facility - 25% of the sum insured	
	- Damage by pets - £2,500	
	- Business equipment - £15,000	
	- Art and antiques, jewellery and watches - £5,000	
	- Any pedal cycle or fur - £5,000	
	- Losses from unattended motor vehicles - £5,000	
	- Marquees - £10,000	
	- Students possessions at college - £7,500	
	- Any one quad bike, go-cart or off-road motorcycle - £5,000	
	- Any one trailer or non-motorised horse-box - £5,000	
	- Any watercraft - £5,000	
The following covers are included	for up to:	
Alternative accommodation costs	3 years	19
Parent's possessions whilst in a care home	£7,500	19
Fraudulent use of Credit Cards	£25,000	19
Christmas, wedding and other gifts	20% of the sum insured	19
Property of guests and staff	£5,000	19
Metered water or heating oil	£10,000	20
New purchases	20% of the sum insured	20
Outdoor items and other contents in the open	£10,000 and the sum insured respectively	20
Personal money	£2,500	20
Reinstatement of data	£5,000	20
Reinstatement of documents	£5,000	20
Replacement locks and keys	the sum insured	20
Reward following conviction	£10,000	20
In transit by professional removers	the sum insured	19
In storage or permanently at another residence	25% of the sum insured	23
Hire of replacement golf clubs overseas	£250 (£25 per day)	19
Hole in one reward	£500	19
Stalking and trauma covers	£20,000	21
Kidnap and ransom	£10,000	20

Significant Features and Benefits

Art and antiques, jewellery and watches – Section 3:

Covers your art and antiques, jewellery and watches all used for domestic purposes whilst in your home or anywhere in the world. The sums insured under this section are index linked.

(Check your Policy Schedule to see if this Section applies).

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All risks cover for your items of special interest and value	Certain restrictions apply to: <ul style="list-style-type: none"> - Homes left unoccupied for more than 60 days - Homes that are let - Losses from unattended motor vehicles 	24-25
	Limits: <ul style="list-style-type: none"> - Art and antiques - £25,000 for a single item, pair or set (unless specified) - Jewellery and watches - £5,000 for a single item, pair or set (unless specified) - Damage by pets - £2,500 - Losses from unattended motor vehicles - £10,000 	25
The following covers are included	for up to:	
Increased value after death of artist	£50,000	24
Defective title	£25,000	24
Depreciation in value after a partial loss	the sum insured	25
New purchases	20% of the sum insured	24
In transit by professional removers	the sum insured	24
Arts and antiques in temporary storage	25% of the sum insured	25

Liabilities – Section 4:

Covers the legal liability of you and your family as a property owner or occupier, an employer of domestic staff or as a private individual.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All amounts which you or your family become legally liable to pay as damages	Certain restrictions apply to: <ul style="list-style-type: none"> - Non-domestic lifts - Mechanically or electronically propelled vehicles - Trailers, aircraft and watercraft - Animals - Commercial riding schools and establishments - Any trade, business, profession or employment of you or your family 	26 – 28
The following covers are included	for up to:	
Occupiers, personal and employers liability	£10,000,000	26
Property owners liability	£10,000,000	26
Organised events	£10,000,000	26
Acquired land	£10,000,000	26
Tenant's liability	£1,000,000	26
Unrecovered damages	£1,000,000	27

Significant Features and Benefits

Family Legal Protection – Section 5:

Cover the legal costs incurred in pursuing and defending your rights, including following identity fraud.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<p>Legal costs incurred in:</p> <p>Pursuing and defending your rights in respect of:</p> <ul style="list-style-type: none">• employment disputes• contract disputes <p>Pursuing</p> <ul style="list-style-type: none">• claims for death or injury• your legal rights following damage to your Home or personal possessions <p>Defending your rights following</p> <ul style="list-style-type: none">• an investigation by HM Revenue and Customs• prosecution for using or driving a motor vehicle <p>Payment of lost salary or wages whilst attending jury service</p>	<p>This does not cover:</p> <ul style="list-style-type: none">- fines, penalties and damages- where it is likely that you will not recover damages or make a successful defence of your claim- costs incurred before written acceptance of your claim by DAS <p>Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose an appointed representative to help you</p> <p>Up to £100,000 per originating cause</p>	29 - 35

Home Emergency – Section 6a:

Provides emergency assistance for failures of services in your home, including locating contractors and payment of their charges.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<p>Contractors call-out and other charges for emergency assistance following the failure of:</p> <ul style="list-style-type: none">- Plumbing or drainage system- Domestic power supply- Roof damage- Locks on external doors or if you have lost the only set of keys to your home- The primary heating system- Toilet unit	<p>This does not cover:</p> <ul style="list-style-type: none">- Normal maintenance- Incidents occurring after your home has been left unoccupied for 30 days- Cost of parts that are under guarantee or warranty- Claims relating to the interruption, failure or disconnection of the mains gas, electricity or water supply- Damage to garages, outbuildings, cess pits, septic tanks or fuel tanks, boundary walls, hedges, fences or gates <p>Up to £500 any one claim for:</p> <ul style="list-style-type: none">(i) the call-out charge and up to 2 hours labour costs(ii) parts and materials up to £100 (including VAT)	36 - 39

Significant Features and Benefits

Claims Concierge Service – Section 6b:

Provides you with the service of a Claim Consultant to prepare and negotiate your claims for buildings, contents, art and antiques, jewellery and watches, and alternative accommodation.

(Check your Policy Schedule to see if this Section applies).

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
<ul style="list-style-type: none"> - Provides initial telephone advice - Provides personal on-site visit - Arranges interim payments - Meetings attended on your behalf - Correspondence handled on your behalf - Organises alternative accommodation as required - Organises builders, surveyors, valuers as required - Will prepare and present your claim on your behalf - Will prepare, present and negotiate settlement of your claim on your behalf 	<p>This does not cover</p> <ul style="list-style-type: none"> - Subsidence, heave or landslip claims - Personal injury claims - Third party liability claims - Civil proceedings - Commercial claims - Motor, aviation or marine claims - Claims arising outside the UK - Claims less than £10,000 <p>You should report your claim within 15 days</p>	40 -43

Annual Travel – Section 7:

Cover for you and your family whilst travelling and on holiday outside the UK.

(Check your Policy Schedule to see if this Section applies).

Significant Features and Benefits	Significant Exclusions and Limitations	Policy appendix page no.
Cancellation and Curtailment	<p>Cover is only available to persons under 80 years</p> <p>This does not cover:</p> <ul style="list-style-type: none"> - Pre-existing medical conditions (unless accepted by us) - Disinclination to travel <p>Limit:</p> <ul style="list-style-type: none"> - £15,000 per trip 	8
Medical expenses and repatriation	<p>This does not cover:</p> <ul style="list-style-type: none"> - Pre-existing medical conditions (unless accepted by us) - UK holidays <p>Certain restrictions apply to hazardous activities</p> <p>Limit:</p> <ul style="list-style-type: none"> - £10,000,000 any one claim 	8 - 9
<p>The following covers are included</p> <p>Benefits if hospitalised overseas</p> <p>Dental treatment within the UK</p> <p>Physiotherapy treatment in the UK</p> <p>Recovery holiday expenses</p> <p>Compensation for luggage delay</p> <p>Costs of a temporary passport</p> <p>Compensation for delayed departure</p> <p>Additional costs following a missed departure</p> <p>Personal accident benefit</p> <p>Legal expenses</p> <p>Hijack</p> <p>Mugging whilst abroad</p> <p>Catastrophe expenses</p>	<p>for up to:</p> <p>£25 per day</p> <p>£500</p> <p>£500</p> <p>£400</p> <p>£300 (£50 per 24 hours)</p> <p>£750</p> <p>£250 (£20 per 12 hours)</p> <p>£1,000</p> <p>£50,000</p> <p>£25,000</p> <p>£5,000 (£50 per 24 hours)</p> <p>£1,000 (£50 per 24 hours)</p> <p>£1,000</p>	<p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>10</p> <p>11</p> <p>11</p> <p>11</p> <p>11</p> <p>11</p> <p>11</p> <p>12</p>
<p>Optional cover:</p> <p>Golf Cover</p> <ul style="list-style-type: none"> - Loss of green fees - Cost of hiring replacement golf equipment <p>Winter sports</p> <ul style="list-style-type: none"> - Ski hire - Refund of ski pass/hire/tuition fees - Piste closure - Avalanche cover 	<p>£350</p> <p>£500 (£35 per day)</p> <p>£750</p> <p>£800</p> <p>£750</p> <p>£500</p>	<p>12</p> <p>13</p>

Insurance for Car Hire – Section 8:

Covers you for the total amount of Excess for which you are liable if any car you hire is damaged or stolen, and also for damage to the roof, undercarriage, windows and tyres of the car.

(Check your Policy Schedule to see if this Section applies).

Significant Features and Benefits	Significant Exclusions and Limitations	Policy appendix page no.
Covers reimbursement of - Excess on damage to a rental vehicle - Excess on theft of a rental vehicle - Cost of damage to windows and tyres Option of EU or worldwide cover Option of individual or family cover	Drivers must be aged 21 to 74 inclusive This does not cover: - Rentals within 150 miles of usual residence - Single rentals in excess of 31 days For Excess claims: - Maximum payment for any one claim is £2,000 - Maximum payment in any one period of insurance is £3,000	17 - 20

What excess will apply?

The standard policy excesses are listed below. You should check your policy schedule for any variation to these excess levels.

Buildings – Section 1	£250*
* except for Subsidence, Heave or Landslip	£1,000
Contents – Section 2	£250
Art and Antiques, Jewellery and Watches – Section 3	£250
Liabilities – Section 4	Nil
Family Legal Protection – Section 5	Nil**
**except for nuisance and trespass claims	£250
Home Emergency Service – Section 6a	Nil
Claims Concierge Service – Section 6b	Nil
Annual Travel – Section 7	£75
Insurance For Car Hire – Section 8	NIL

Is there any other important information I should know?

Renewing your policy

At least 21 days before the renewal date of your policy Towergate will advise you or your insurance advisor of the premium and terms and conditions that will apply the following year. If you wish to change or cancel your cover, please let Towergate know before the renewal date. If you pay your premium by direct debit we will automatically renew your policy unless you instruct us to cancel it. If you pay by any other method, you must submit further payments if you wish to renew the policy.

Endorsements

In certain circumstances, specific endorsements will be applied. If so, these will be indicated to you and clearly stated in your policy schedule.

The law and language applicable to the contract

We propose to choose English Law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be in English. We will communicate with you in English throughout the duration of the policy unless you and we agree otherwise.

Information about Towergate Underwriting and Towergate Underwriting Private Clients

Towergate Underwriting and Towergate Underwriting Private Clients are trading names of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England number 4043759. Authorised and regulated by the Financial Services Authority.

Information about Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares incorporated in England and Wales. Registered address: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. Registered in England number 498605. Authorised and regulated by the Financial Services Authority.

Information about DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales. Registered address: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England number 103274. Authorised and regulated by the Financial Services Authority.

Information about Lorega Limited

Lorega Limited. Registered address: Tower Bridge House, St Katherine's Way, London E1W1DD. Registered in England number 01921934. Authorised and regulated by the Financial Services Authority.

Information about Underwriters at Lloyd's

Lloyd's is a registered trademark of the Society of Lloyd's. Registered address: Lloyd's, One Lime Street, London EC3M 7HA. Lloyd's is authorised under the Financial Services and Markets Act 2000 and is registered by the Financial Services Authority.

Information about FirstAssist Insurance Services Limited

FirstAssist Insurance Services Limited. Registered address: Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Registered in England number 04617110. Authorised and regulated by the Financial Services Authority.

Information about Great Lakes Reinsurance (UK) PLC

Great Lakes Reinsurance (UK) PLC. Registered address: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Registered in England number 2189462. Authorised and regulated by the Financial Services Authority.

Information about AIG UK Limited

AIG UK Limited is a member company of American International Group, Inc. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. Registered in England and Wales number 1486260. Authorised and regulated by the Financial Services Authority.

Details of the above insurance companies can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register, or by contacting them on 0845 606 1234.