

Castle All Risk Insurance Policy

S U M M A R Y

This is a policy summary only and does not contain the full terms and conditions of the contract. The full terms and conditions can be found in the Policy Wording and a copy can be provided on request.

How long will the cover last?

A policy will last for 12 months for the period shown on the Insurance Schedule unless it is cancelled mid-term.

What type of cover is provided?

Castle All Risks Home Insurance Policy is provided to protect your domestic buildings and contents against all risks of physical loss or damage. With Section 3 and 4 there is the option to cover your fine art, antiques and personal possessions. You can apply for Section 1 – Buildings and Section 2 – Contents separately or you can have a combined policy.

Unless cover is requested for loss or damage to new additions, alterations or improvements within 30 days of acquisition, and you pay us any required proportionate additional premium, the cover for loss or damage to new additions, alterations or improvements is limited to 20% of the sum insured under the applicable section and excludes cover for anything else excluded elsewhere.

Occupancy of the Home

Full cover will be provided if the home is left unoccupied for up to 30 consecutive days only. After 30 days certain exclusions will apply. For example, cover for loss or damage by escape of water from:

- ♦ fixed water apparatus
- ♦ pipes or
- ♦ tanks

unless the buildings (including any outbuildings containing plumbing and associated amenities) are:

- ♦ kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or
- ♦ the water is shut off at the mains and the fixed water tanks, apparatus and pipes are drained

Second Homes – We may also be able to provide cover for other homes you own in the United Kingdom if required.

Who the Insurance is provided by?

Your insurance is underwritten by AmTrust Europe Limited Registered in England and Wales. Company No.1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference number 202189. Members of the Association of British Insurers.

Registered office: Market Square House
St James's Street
Nottingham
NG1 6FG

Important information

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). For further information please visit www.fscs.org.uk or contact them at:

Address: Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 080 0678 1100 or 020 7741 4100

Section 1 – Buildings

(Full details can be found in Section 1 of the policy wording)

	Significant features and benefits	Significant exclusions or limitations	Location in Section 1
BUILDINGS	<p>Cover is provided for the structure of the buildings of your home (including garages and outbuildings) against all physical risks of loss or damage – subject to some exclusions – please refer to Section 1 Buildings – What is not covered.</p> <p>New Acquisitions Automatic cover for new purchases acquired anywhere in the world.</p>	<ul style="list-style-type: none"> ◆ The policy excess(es) - The amount(s) specified in the schedule for which you are responsible for each claim ◆ This Castle All Risks Policy does not cover loss or damage caused by: <ul style="list-style-type: none"> • Wear and tear or gradual deterioration • Pressure of snow to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open, excluding driveway gates • Theft or attempted theft when any part of your home is let to anyone unless forcible and violent means are used to enter or leave the buildings ◆ Limited to a maximum of 20% of the sum insured for this section, unless cover is requested within 30 days of acquisition and any additional premium is paid 	<p>Insurance Schedule</p> <p>What is not covered</p> <p>Part 2</p>
TRACE AND ACCESS	<p>The cost to trace and access the leak as a result of water, oil or gas escaping from the domestic heating, water or gas system.</p>	<ul style="list-style-type: none"> ◆ Limited to a maximum of £5,000 for any one insured event ◆ Cover under this part does not include loss or damage to the heating or water system or oil containers 	Part 3
LIABILITY TO OTHERS	<p>Property Owners liability.</p>	<ul style="list-style-type: none"> ◆ Limited to a maximum of £2,000,000 for any one event ◆ Excludes liability arising out of your business 	Part 7

Section 2 – Contents

(Full details can be found in Section 2 of the policy wording)

	Significant features and benefits	Significant exclusions or limitations	Location in Section 2
CONTENTS	<p>Cover is provided for all risks of physical loss or damage to your contents and personal possessions wherever they are in the world – subject to some exclusions – refer to Section 2 – Contents – What is not covered.</p> <p>New Acquisitions Automatic cover for new purchases acquired anywhere in the world.</p>	<ul style="list-style-type: none"> ◆ The policy excess(es) - The amount(s) specified in the schedule for which you are responsible for each claim ◆ Excludes accidental damage losses and losses following theft not involving violent and forced entry or exit for contents at student accommodation and parents or grandparents nursing homes ◆ There is no cover for musical instruments used for business purposes or photographic equipment ◆ Limited to a maximum of 20% of the sum insured for this section, unless cover is requested within 30 days of acquisition and any additional premium is paid <p>Cover is limited in any one event to:</p> <ul style="list-style-type: none"> ◆ £5,000 outdoor items ◆ £1,000 for loss or damage to electric wheelchairs ◆ £5,000 for contents at student accommodation and parents and grandparents nursing homes 	<p>Insurance Schedule</p> <p>Part 11</p> <p>What is not covered</p> <p>Part 14</p> <p>Part 1</p> <p>Part 1</p> <p>Part 11</p>

Section 2 – Contents

(Full details can be found in Section 2 of the policy wording)

	Significant features and benefits	Significant exclusions or limitations	Location in Section 2
LIABILITY TO OTHERS	Liability to others which your household becomes liable for.	<ul style="list-style-type: none"> Excludes liability outside of the United Kingdom in any country where you own residential property Limited to a maximum of £2,000,000 for any one event 	Part 16
LIABILITY TO DOMESTIC STAFF	Liability to domestic staff.	<ul style="list-style-type: none"> Limited to a maximum of £5,000,000 any one event 	Part 17

Section 3 – Fine Arts and Antiques (Optional Cover)

(Full details can be found in Section 3 of the policy wording and your Insurance Schedule will state if cover is included)

Significant features and benefits	Significant exclusions or limitations	Location in Section 3
<p>Cover for fine art and antiques whilst anywhere in the world (including whilst stored within a bank vault or depository) against all risks of physical loss or damage</p> <p>New Acquisitions Automatic cover for new purchases acquired anywhere in the world</p>	<ul style="list-style-type: none"> The policy excess(es) - The amount(s) specified in the schedule for which you are responsible for each claim Cover is excluded for loss or damage to items that are left in unattended vehicles unless they are hidden from view with all windows and doors and the boot locked There is a limit of £15,000 for any item, pair or set unless the item, pair or set is individually listed as a specified item on your Insurance Schedule Limited to a maximum of 20% of the sum insured for this section, unless cover is requested within 30 days of acquisition and any additional premium is paid 	<p>Insurance Schedule</p> <p>What is not covered</p> <p>Basis of Settlement</p> <p>Part 3</p>

Section 4 – Personal Possessions (Optional Cover)

(Full details can be found in Section 1 of the policy wording and your Insurance Schedule will state if cover is included)

Significant features and benefits	Significant exclusions or limitations	Location in Section 4
<p>Cover for personal possessions that you would normally wear or carry with you, whilst you are anywhere in the world (including whilst being stored in a bank vault or depository) against all risks of physical loss or damage</p>	<ul style="list-style-type: none"> The policy excess(es) - The amount(s) specified in the schedule for which you are responsible for each claim Cover is excluded for loss or damage to items that are left in unattended vehicles unless they are hidden from view with all windows and doors and the boot locked 	<p>Insurance Schedule</p> <p>What is not covered</p>

Section 4 – Personal Possessions (Optional Cover)
(Full details can be found in Section 1 of the policy wording and your Insurance Schedule will state if cover is included)

Significant features and benefits	Significant exclusions or limitations	Location in Section 4
New Acquisitions Automatic cover for new purchases acquired anywhere in the world	♦ There is a limit of £5,000 for any item, pair or set unless the item, pair or set is individually listed as a specified item on your Insurance Schedule	Basis of Settlement
	♦ There is a limit of £1,000 for loss or theft of money and £5,000 for sums you become legally liable to pay if your credit cards are used without your permission	Part 3
	♦ Jewellery from hand luggage unless at the time of loss, it is being carried by you, your domestic staff, nominated companion or by a courier approved by insurers	What is not covered
	♦ Limited to a maximum of 20% of the sum insured for this section, unless cover is requested within 30 days of acquisition and any additional premium is paid	Part 4

What to do when you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible. If your complaint is about the way your policy was sold to you, please contact your insurance broker to report your complaint.

If your complaint is about the administration of your policy or claim

AmTrust Europe Limited aim to give you a high level of service at all times. However, if you have a complaint about your policy or claim, please contact:

Address: Complaints Department
 AmTrust Europe Limited
 Market Square House
 St James's Street
 Nottingham
 NG1 6FG

Tel: +44 (0) 115 934 9852 (9am–5pm Mon–Fri)

Email: complaints@amtrusteu.co.uk

Please refer to your policy wording or schedule for the full complaints procedure. Alternatively, at any stage, you have the right to contact the Financial Ombudsman Service.

Further information can be found at:
www.financialombudsman.org.uk

Address: The Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Making a Claim

When contacting your insurers, please quote "Castle", your broker's name and policy number shown on your schedule.

Address: AmTrust Europe Limited
 Market Square House
 St James's Street
 Nottingham
 NG1 6FG

Tel: +44 (0) 333 577 6548

Email: claims@amtrusteu.co.uk

Cancellation of this Insurance

1. You are entitled to cancel this insurance by contacting your broker within 14 days of either:

- ♦ the date you receive your insurance documentation; or
- ♦ the start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

2. You can also cancel this insurance at any time during the period of insurance by contacting your broker. Any return premium due to you will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

Please refer to the policy schedule for your broker's contact details.