

# Castle Household Policy

## S U M M A R Y

### 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.

### Policy Summary

This is a summary of the cover provided under the Castle Agencies Limited Household Insurance Policy. The full terms and conditions of the cover can be found in the policy wording and a copy can be provided on request.

It is important that you read the policy wording carefully when you receive it. You should also refer to your quotation and policy schedule, which indicates the level of cover and any endorsements that apply to your own policy.

### 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

### 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](http://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 insurance

(Please refer to pages 6–13 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> <li>◆ Cover is provided for the structure of the buildings of your home (including garages and outbuildings) against loss or damage as a result of causes detailed in the policy wording – subject to exclusions – <b>please refer to Section 1 – Buildings – What is not covered.</b></li> <li>◆ <b>Alternative accommodation</b> – for temporary accommodation if you have to move out of your property because of loss or damage covered under this section.</li> </ul>	<ul style="list-style-type: none"> <li>◆ The amount shown on your policy schedule</li> <li>◆ Up to 20% of the Building Sum Insured</li> </ul>	<ul style="list-style-type: none"> <li>◆ The policy excess(es) – <b>The amount(s) specified in the schedule for which you are responsible for each claim.</b></li> <li>◆ Loss or damage while the home is let, lent or sub let unless the loss or damage follows a violent and forcible entry.</li> <li>◆ Loss or damage caused by: <ul style="list-style-type: none"> <li>• wear, tear and any gradually operating cause;</li> <li>• terrorism</li> <li>• war risks</li> <li>• pollution</li> <li>• contamination including radioactive contamination</li> <li>• sonic bangs and confiscation</li> </ul> </li> </ul>

## Section 2 – Contents insurance

(Please refer to pages 14–18 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> <li>◆ Cover is provided for loss or damage to your contents while in your home – subject to some exclusions – <b>please refer to Section 2 – Contents – What is not covered.</b></li> <li>◆ Cover is provided for loss or damage to your contents in your outbuildings – subject to some exclusions – <b>please refer to Section 2 – Contents – What is not covered.</b></li> <li>◆ <b>Alternative accommodation</b> – for temporary accommodation if you have to move out of your property because of loss or damage covered under this section.</li> <li>◆ <b>Accidental breakage of</b> <ul style="list-style-type: none"> <li>• fixed glass and double glazing</li> <li>• sanitary ware</li> <li>• mirrors</li> <li>• glass tops and fixed glass in furniture</li> <li>• ceramic hobs</li> </ul>                     forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for.                 </li> <li>◆ High Risk Items</li> </ul>	<ul style="list-style-type: none"> <li>◆ The amount shown on your policy schedule</li> <li>◆ Up to 20% of the Contents Sum Insured</li> <li>◆ Up to 30% of the Contents Sum Insured</li> <li>◆ Up to £1,500 for any one High Risk Item</li> </ul>	<ul style="list-style-type: none"> <li>◆ The policy excess(es) – <b>The amount(s) specified in the schedule for which you are responsible for each claim</b></li> <li>◆ Business property owned by you used in connection with a business that isn't conducted from the home.</li> <li>◆ Any amount over £500 in total for contents kept in your outbuildings</li> <li>◆ Any amount over £5,000 in total for contents whilst in university halls of residence</li> <li>◆ Loss or damage caused by: <ul style="list-style-type: none"> <li>• wear, tear and any gradually operating cause</li> <li>• terrorism</li> <li>• war risks</li> <li>• pollution</li> <li>• contamination including radioactive contamination</li> <li>• sonic bangs and confiscation</li> </ul> </li> <li>◆ For the cost of repairing, removing or replacing window frames</li> </ul>

### Section 3 – Accidents to Domestic Staff

(Please refer to page 19 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<p><b>What is Covered</b></p> <ul style="list-style-type: none"> <li>For amounts you become legally liable to pay for bodily injury by accident, happening during the period of insurance to your domestic staff employed in connection with the premises shown in the schedule and occurring within the United Kingdom.</li> </ul>	<p>We will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one insured event, including the costs and expenses, which we have agreed in writing</p>	<ul style="list-style-type: none"> <li>For bodily injury arising directly or indirectly: <ul style="list-style-type: none"> <li>from any vehicle outside the premises</li> <li>from any vehicle used for racing, pacemaking or speed testing</li> <li>from any communicable disease or condition</li> <li>any insured event occurring outside of the United Kingdom</li> </ul> </li> </ul>

### Section 4 – Legal Liability to the Public

(Please refer to page 20–21 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<p><b>What is Covered</b></p> <p>As owner or occupier for any amounts you become legally liable to pay as damages for bodily injury and damage to property.</p>	<p>We will not pay more than £2,000,000</p>	<ul style="list-style-type: none"> <li>For any liability if you are entitled to indemnity under any other insurance</li> <li>For the cost of repairing any fault or alleged fault</li> </ul>

### Section 5 – Valuables and Personal Possessions (Optional Cover)

(Please refer to page 22–23 of your policy wording for the full terms and conditions)

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<p><b>What is Covered</b></p> <p>Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage anywhere in the world.</p>	<p>Up to the amount(s) shown in your policy schedule</p>	<ul style="list-style-type: none"> <li>The policy excess(es) – <b>The amount(s) specified in the schedule for which you are responsible for each claim</b></li> <li>For breakage of any sports equipment whilst in use</li> <li>For theft or disappearance of jewellery from hand luggage unless under your personal supervision</li> <li>Any amount over £500 in total for mobile phones and computer equipment unless otherwise stated in the schedule</li> <li>Any amount over £250 in total in respect of property in any unattended vehicle unless all items are hidden from view and the vehicle is locked</li> <li>Any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms</li> </ul>

## Section 6 – Domestic Freezer Cover (Optional Cover)

*(Please refer to page 24 of your policy wording for the full terms and conditions)*

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<p><b>What is Covered</b> The cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes</p>	Up to the amount(s) shown in your policy schedule	<ul style="list-style-type: none"> <li>◆ For loss or damage to food:               <ul style="list-style-type: none"> <li>• caused by a deliberate act or neglect by you</li> <li>• held for business purposes or</li> <li>• caused by the deliberate act of any gas or electricity supplier including:                   <ul style="list-style-type: none"> <li>▪ as a result of not paying your bill or</li> <li>▪ when the home has become unoccupied or</li> <li>▪ if the appliance is older than 10 years</li> </ul> </li> </ul> </li> </ul>

## Section 7 – Pedal Cycle Cover (Optional Cover)

*(Please refer to page 25 of your policy wording for the full terms and conditions)*

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> <li>◆ The cost of repairing or replacing your pedal cycles following:           <ul style="list-style-type: none"> <li>• theft or attempted theft</li> <li>• accidental damage</li> </ul>           anywhere in the United Kingdom         </li> </ul>	Up to the amount(s) shown in your policy schedule	<ul style="list-style-type: none"> <li>◆ Loss or damage to:           <ul style="list-style-type: none"> <li>• tyres</li> <li>• lamps</li> <li>• accessories</li> </ul>           unless the cycle is stolen or damaged at the same time         </li> <li>◆ For loss or damage due to wear and tear or any gradually operating cause</li> <li>◆ Any amount over £200 unless otherwise stated in the schedule</li> <li>◆ To replace a stolen cycle whilst left unattended away from the home unless locked to a fixed structure or in a locked building</li> </ul>

## Section 8 – Money & Credit Card Cover (Optional Cover)

*(Please refer to page 26 of your policy wording for the full terms and conditions)*

Main Features and Benefits	Claims Limit	Significant Exclusions or Limitations
<ul style="list-style-type: none"> <li>◆ Theft or accidental loss of money and any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the United Kingdom</li> </ul>	Up to the amount(s) shown in your policy schedule	<ul style="list-style-type: none"> <li>◆ To make up any shortages due to error or omission</li> <li>◆ For loss of value</li> </ul>

### 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](mailto: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](http://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](mailto: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](mailto: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.