

Please note

This is only a summary of your cover - full terms and conditions of your cover can be found in your Policy Booklet. It's important you read your Policy Booklet carefully when you receive it. You should also read through your Policy Schedule, which details what's covered and any endorsements that apply to your policy.

Virgin Home Insurance

Your Policy Summary

For you to keep

keyfacts[®]

Details of your provider

For Home insurance the insurer will be one selected from a panel. The name will be detailed on the quotation page and will be confirmed in writing when the policy has been concluded.

What we can cover

Virgin Home Insurance lets you choose from Buildings cover, Contents cover, or both. You also have the option of adding on Accidental damage cover. Personal possessions cover can also be added, but only as an optional extra added on to contents cover.

Part A: Contents cover

What is covered – significant features and benefits:

You're covered for an extensive list of hazards including fire, explosion, lightening, storm, flood, subsidence, heave and landslip, escape of water, theft, riot and acts of vandalism.

These are listed in full in your Policy Booklet.

In addition, you're covered for:

- Accidental damage to your home entertainment equipment.
- Accidental breakage of mirrors and glass.
- Replacement locks if your keys are lost or stolen (up to £500).
- Liability cover for credit card losses as a result of theft from your home (up to £1,000).
- Loss of oil or metered water (up to £1,000).
- Household contents that you've temporarily moved into your garden (up to £1,000).
- Contents temporarily removed from your home (up to 20% of your total contents cover for any one claim)
- Alternative accommodation following an insured loss (up to 20% of your total contents cover for any one claim).
- Loss or damage to your documents (up to £250).
- Loss or damage to your visitors' personal belongings (up to £1,000).
- Automatic 10% increase in your cover over Christmas and family weddings.
- Spoilage of food in your freezer(s) (up to £1000).
- Loss of damage to business equipment (up to £5,000, £2000 for any one item).
- Liability cover for domestic staff (up to £10,000,000).
- Tenant's liability cover (up to 20% of your total contents cover for any one claim or series of claims).
- Public liability cover (up to £2,000,000).

What isn't covered – significant and unusual exclusions or limitations:

- Loss or damage when your home is unoccupied for more than 60 days in a row, or unfurnished (part A – Contents standard cover continued, 'what's not covered', sections 3,3a,4,5,6,13,16 and 26).
- Theft by anyone lawfully in your home (part A – Contents standard cover continued, 'What's not covered', section 3d).
- Theft of pedal cycles and money where there hasn't been forced or violent entry into, or exit from, your home (part A – Contents standard cover continued, 'What's not covered', section 3c).

What isn't covered – continued:

- Loss of or damage to valuables, money, plants and trees in your garden (part A – Contents standard cover continued, 'What's not covered', sections 17a and b).
- Theft from your garage or outbuildings is limited to £5,000 for any one claim (part A – Contents standard cover, section 3).
- Theft of contents temporarily removed from your home, unless there's been forced or violent entry into, or exit from, a building (part A – Contents standard cover continued, 'What's not covered', section 18a)
- Loss or damage to documents used for business, trade or professional purposes (part A – Contents standard cover continued, 'What's not covered', section 20b)
- Loss or damage to frozen food resulting from a deliberate act (part A – Contents standard cover continued 'What's not covered', section 23a)
- Liability to the public for any loss or damage involving any mechanically propelled vehicle, aircraft, watercraft, or ownership, possession, or use of an animal of a dangerous species (part A – Contents standard cover, 'What's not covered', sections 27d and e in your Policy Booklet).
- Valuables limits within the home are up to a third of your total contents cover - £2,500 for any one item, £500 for money, £1,000 for frozen food.
- Matching items, areas and carpets, the cost of replacing any undamaged items which form part of a set, suite or items of a uniform nature ('How the insurer settles claims').
- £50 compulsory excess (unless otherwise stated in your Policy Schedule).

Part B: Contents – Accidental damage cover option**What is covered – significant features and benefits:**

- Accidental loss or damage to contents while in your home.
- Accidental loss or damage to contents while in the process of being removed by professional removers.

What isn't covered – significant and unusual exclusions or limitations:

- Anything specifically excluded under Part A: Contents.
- Loss or damage caused while your home is unoccupied for more than 60 days in a row or unfurnished (part B – Contents additional cover continued, 'What's not covered', section 1o).
- Loss of computer data or computer equipment (part B – Contents additional cover continued, 'What's not covered', section 1l)
- Loss or damage to food, drink, plants and contact lenses (part B – Contents additional cover continued 'What's not covered', sections 1m and 1n).
- £50 compulsory excess (unless otherwise stated in your Policy Schedule).

Part C: Personal possessions cover**What is covered – significant features and benefits:**

- Loss or damage to your valuables, money and personal belongings anywhere in Europe, and anywhere in the world for up to 60 days.
- Liability cover for losses that come under credit card or cash card agreements, as a result of unauthorised use.

What isn't covered – significant and unusual exclusions or limitations:

- Loss or damage arising from the cost of remaking any film, disc or tape (part C – Personal possessions continued, 'What's not covered'. Section 1a).
- Theft from an unlocked hotel room (part C – Personal possessions continued, 'What's not covered', section 1h).
- Loss or damage to watercraft, aircraft, caravans, trailers, pedal cycles (over £500 unless specified) and mechanically propelled vehicles (part C – Personal possessions continued, 'What's not covered', section 1k).

What isn't covered – Continued:

- Loss or damage to any property used for business, trade, or professional purposes (part C – Personal possessions continued, 'What's not covered', section 1 m).
- Theft of pedal cycles while away from home, unless in a building or locked to an immovable object (part C – Personal possessions continued, 'What's not covered', section 1n).
- Loss or damage to property obtained using any form of payment which proves to be counterfeit, or uncollectable (part C – Personal possessions continued, 'What's not covered', section 1r).
- Loss or damage to personal possessions left in the home if your home is left unoccupied for more than 60 days in a row or unfurnished (part C – Personal possessions continued, 'What's not covered, sections 1u and v).
- Theft from unattended road vehicles, unless contained in a locked, concealed luggage, boot or glove compartment, following forced or violent entry to a securely locked vehicle (up to £1,000, see part C – Personal possessions continued, 'What's not covered', section 1f)
- The cost of replacing any undamaged items, which form part of a set, suite or items of a uniform nature ('How the insurer settles claims', matching items, areas and carpet).
- Unspecified items limits - money £500, credit cards £1,000, pedal cycle £500, any one valuable item £2,500.
- £50 compulsory excess (unless otherwise stated in your Policy Schedule).

Part D: Buildings cover**What is covered – significant features and benefits:**

You're covered for an extensive list of hazards including fire, explosion, lightning, storm, flood, subsidence, heave and landslip, escape of water, theft, riot and acts of vandalism.

In addition, you're covered for:

- Alternative accommodation following an insured loss (up to 20% of your total buildings cover).
- Accidental damage to fixed glass, sanitary fixtures and underground services.
- Damage caused by emergency entry.
- Cost for tracing and accessing leaks in underground pipes and cables (up to £5,000)
- The buyer when you are selling your home.
- Your legal liability as owner of your home (up to £2,000,000).

What isn't covered – significant and unusual exclusions or limitations:

- Losses from escape of oil or water, or from theft, vandalism, or breakage of glass and sanitary ware while your home is unfurnished, or is unoccupied for more than 60 days in a row (part D – 'Buildings standard cover continued', What's not covered, sections 2a,3,5,10 and 14a).
- Loss or damage from tree felling or lopping (part D – 'Buildings standard cover continued', What's not covered, section 7b).
- Cost of replacing keys and locks for your garages and outbuildings (part D 'Buildings standard cover continued', what's not covered, section 15).
- £50 compulsory excess (unless otherwise stated in your Policy Schedule).
- The first £1,000 isn't covered for subsidence, heave and landslip excess.

Part E Buildings – Accidental damage cover option

What is covered – significant features and benefits:

- Accidental damage to your buildings(s).

What is covered – significant and unusual exclusions or limitations:

- Anything specifically excluded under Part D: Buildings.
- Damage by wet or dry rot, frost or wear and tear (part E – ‘Accidental damage to the buildings’, ‘What’s not covered’).
- While your home is unfurnished, or is unoccupied for more than 60 days in a row (part E – ‘Accidental damage to the buildings’, ‘what’s not covered’, section j).
- Loss or damage caused by you, paying guests or tenants (part E – ‘Accidental damage to the buildings’, ‘What’s not covered’, section k).
- Liability as occupier of your home (but this can be insured under your contents cover).
- Damage due to faulty workmanship, defective design or materials. There’s no cover for damage to underground services that don’t work because they’re worn out (part E – ‘Accidental damage to the building’, ‘What’s not covered’, section i).
- £50 compulsory excess (unless otherwise stated in your Policy Schedule).

Period of cover

The length of your cover is 12 continuous months – this is detailed in your Policy Schedule.

Cancellation

Within 14 days of receiving your policy documents, you can choose not to continue with the policy – you must either write to us, or call our customer services team to let us know within that time. We’ll charge you for the time you’ve been covered, plus a cancellation charge of £20. The full premium is payable if any claim has been reported.

Claims

You must tell us about any claim immediately, or any incident that may give rise to a claim under the policy. You can do this by calling us on **0844 335 6137**.

What to do if you need to complain

In the first instance, please call us on **0844 335 6661** or write to us at Virgin Money, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

If you remain dissatisfied with our response or your complaint is about the insurer and the insurer is a Lloyd’s syndicate you can also write to the Complaints Department, Lloyd’s, One Lime Street, London EC3M 7HA.

If you’re not happy with our response, you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to:
The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Or call the FOS on **0300 123 9123**.

You can find full details of our complaint procedure in your Policy Booklet, a copy of which is also available on request.

Financial Services Compensation Scheme (FSCS)

The Administrators and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we’re unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the scheme arrangements are available from the FSCS at www.fscs.org.uk.