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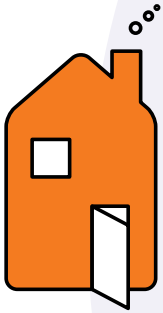

Home Insurance

equity REDSTAR

Equity Red Star Coral Policy Summary

keyfacts®

Your Policy Summary

equity REDSTAR

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

TYPE OF INSURANCE AND COVER

You can choose from Buildings and Contents insurance and may add further options to suit your needs. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

Cover Specific Features and Benefits

BUILDINGS - SECTION ONE

- Buildings with or without accidental damage (which may be optional) Up to £30,000 for loss of rent or costs for alternative accommodation.
- Up to £750 for water charges payable following accidental damage to domestic water or heating system.
- Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

CONTENTS - SECTION TWO

Contents with or without accidental damage (which may be optional)

In the home:

- Up to £500 for money.
- Up to £1,000 for stamp, coin or other collections.
- Valuables, pictures, works of art and curios:
- Up to £5,000 in total if your home has one bedroom;
- Up to £6,500 in total if your home has two bedrooms;
- Up to £7,500 in total if your home has three bedrooms;
- Up to £8,500 in total if your home has four bedrooms;
- Up to £11,000 in total if your home has five bedrooms. (but not more than £1,500 for any one item, pair or set).
- Up to £500 for guests' clothing and personal belongings.
- Up to £2,500 for any one Plasma, Liquid Crystal Display or Digital Light Projection, Front Projection or CRT Front-Projection television, free-standing hot tub, free-standing jacuzzi or free-standing spa.
- Up to £2,500 for theft or attempted theft from any garage or outbuilding.
- Up to £10,000 for loss of rent, alternative accommodation or rent you pay.
- Up to £750 for water charges payable following accidental damage to domestic water or heating system.
- Up to £5,000 for contents temporarily removed from the home, except for theft or attempted theft from any garage or outbuilding when the limit is £2,500.

Other contents:

- Up to £500 for contents outside but within the boundaries of your home (£2,500 for free-standing hot tubs, jacuzzis and spas).
- Wedding gifts - contents sum insured increased by £1,500 for 14 days before and 14 days after a family wedding.
- Christmas gifts - contents sum insured increased by £1,500 for the month of December.
- Birthday and wedding anniversary gifts - contents sum insured increased by £1,500 for 7 days before and 7 days after a family birthday or wedding anniversary.
- Up to £250 for replacement locks and keys following loss or theft.

- Up to £200 for spoilage of fridge and freezer contents caused by failure of the unit or accidental failure of the electricity or gas supply.
- Up to £5,000 compensation for death in the home caused by specified insured events but only for persons aged 16 or over.
- Accidental damage to contents (optional benefit) - limit of £1,000 for china, glass, pottery, porcelain or other brittle substances.
- Up to £2 million for Personal liability and liability as occupier of your home.
- Up to £5,000 for your liability as a tenant
- Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).
- Up to £100,000 for unpaid damages awarded to you.

PERSONAL ITEMS - SECTION THREE (OPTIONAL COVER)

- Up to £1,000 per item of unspecified valuables, clothing and personal belongings.
- Up to £750 in total for theft or attempted theft from an unattended motor vehicle of unspecified valuables, clothing, personal belongings, sports and camping equipment and specified pedal cycles but only if the property was hidden in a glove compartment, locked luggage compartment or locked boot and if all windows and sunroofs were securely closed and all doors locked.

MONEY AND CREDIT CARDS - SECTION FOUR (OPTIONAL COVER)

- Loss or damage to specified money anywhere in the world.
- Loss due to your credit cards being used anywhere in the world without your permission.
- Loss of specified travel season tickets.

Significant or Unusual Exclusions or Limitations (By Cover)

BUILDINGS - SECTION ONE

The first £50 of every claim other than claims for accidental damage where the excess will be £75 and subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

CONTENTS - SECTION TWO

The first £50 of every claim other than claims for accidental damage where the excess will be £75 (or as specified by endorsement).

PERSONAL ITEMS - SECTION THREE

The first £50 of every claim (or as specified by endorsement).

MONEY AND CREDIT CARDS - SECTION FOUR

The first £50 of every claim (or as specified by endorsement).

Any loss not reported within 24 hours of discovery.

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document (or in your schedule).

PERIOD OF INSURANCE

The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice.

The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We

will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0844 561 1372.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at
52 Leadenhall Street,
London EC3A 2BJ

When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is
Policyholder & Market Assistance,
Lloyd's Market Services,
One Lime Street,
London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is
The Financial Ombudsman Service,
South Quay Plaza II,
183 Marsh Wall,
London E14 9SR

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS.

The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

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