

Home Insurance

MMA Lifestyle Policy Summary

MMA Lifestyle Policy Summary

The insurance cover for sections A-D is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The insurance cover for section E – Family Plus Legal Protection is administered by DAS Legal Expenses Insurance

Company Ltd at DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

The insurance cover for section F – MMA Home Emergency is provided by Inter Partner Assistance SA,

The Quadrangle, 106 -118 Station Road, Redhill, Surrey RH1 1PR.

The Lifestyle Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the MMA Lifestyle Insurance product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant Features and Benefits of the Policy

DESCRIPTION

SECTION A – BUILDINGS

Standard Buildings

Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the buildings sum insured as shown in the policy schedule

Cables, Pipes, Tanks

Accidental damage for which you are legally responsible

Trace and Access

Costs you incur in locating the source of the damage caused by escape of water or oil

Temporary Accommodation and Loss of Rent

Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section

Up to 20% of the sum insured

Property Owners Liability

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £2,000,000

Accidental damage (optional cover)

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

SECTION B: CONTENTS

Standard contents cover

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious acts, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the contents sum insured as shown in the policy schedule

Loss of Oil and Metered Water

Up to £5,000

Temporary accommodation

Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section

Up to 20% of the sum insured

Occupiers and Personal liability

Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property

Up to £2,000,000

Employers liability

Legal liability for bodily injury caused to domestic employees during the course of their work

Up to £10,000,000

SECTION C : PERSONAL POSSESSIONS INSURANCE (OPTIONAL COVER)

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days

Up to the sum insured shown in the policy schedule

SECTION D: PEDAL CYCLES INSURANCE (OPTIONAL COVER)

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

SECTION E: FAMILY PLUS LEGAL PROTECTION INSURANCE (OPTIONAL COVER)

Legal costs and expenses up to £50,000 to enable you to pursue legal proceedings for employment disputes, contract disputes, bodily injury claims, property protection, tax protection, jury service and legal defence.

SECTION F: MMA HOME EMERGENCY

Costs following a domestic emergency up to £500 including VAT to cover call out charges, labour, parts and materials to carry out emergency repairs or, if at a similar expense, a permanent repair

Significant and Unusual Exclusions or Limitations of the Policy

SECTION A: BUILDINGS

Standard Buildings

Compulsory excess is £100 except for Subsidence, Landslip and Heave where the excess is £1,000 and Property Owners Liability where no excess applies

Additional excesses may apply – please refer to the policy schedule

Escape of water or oil, theft or attempted theft, malicious acts or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished

Cables, Pipes, Tanks

Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains

Property Owners Liability

Property owners liability arising from the occupation of the buildings or to any business use of the building

SECTION B: CONTENTS

Standard contents cover

Compulsory excess is £100 except for Occupiers and Personal Liability where no excess applies

Additional excesses may apply – shown in the policy schedule

Any amount exceeding £2,500 for contents in the open

Malicious acts, theft or attempted theft caused by you, your family or tenants or while your home is unoccupied or unfurnished

Malicious damage or theft cover in excess of £20,000 from outbuildings and garages

Loss or damage caused by theft whilst your home is lent or let unless involving forcible and violent entry to or exit from your home

Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished

High Risk Items Limit

Total limit is 20% of the sum insured

Single article limit is up to 10% of the sum insured up to a maximum £10,000

Works of Art

Total limit is 20% of the sum insured

Single article limit is up to £7,500

Loss of Oil and Metered Water

Loss or damage caused while the home is unoccupied or unfurnished

Occupiers and Personal liability

Legal liability arising from

- Bodily injury to you or a family member
- Damage to property owned or the ownership of any land or building
- Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or by any amendment

SECTION C: PERSONAL POSSESSIONS INSURANCE (OPTIONAL COVER)

The compulsory excess is £100

Theft from unattended vehicles unless property concealed in a boot or glove compartment and any amount exceeding £1,000

Loss or damage to sports equipment while in use

Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished

SECTION D: PEDAL CYCLES INSURANCE (OPTIONAL COVER)

The compulsory excess is £50

Theft of unattended pedal cycles away from the home unless securely locked or in a locked building

SECTION E: FAMILY PLUS LEGAL PROTECTION (OPTIONAL COVER)

Any claim relating solely to personal injury in an employment dispute

A claim relating to your business, profession or trade, a contract involving a motor vehicle, the settlement payable under an insurance policy, a dispute arising from any loan, mortgage, pension, investment or borrowing

A claim relating to any illness or bodily injury which happens gradually

SECTION F: MMA HOME EMERGENCY

Boiler or heating failures between May to August inclusive and boilers over 10 years old

Replacement of cylinders, tanks, radiators and sanitary ware

External water supply pipes

Work undertaken by any person or organisation other than a tradesperson authorised in advance by **Homeserve Claims Management Ltd** to carry out repairs

How to Contact Us to Make a Claim

Should you need to make a claim, you should contact one of the following:

Buildings, Contents, Personal Possessions and Pedal Cycles (Policy sections A-D):

MMA Property Care Line

- Online claims notification at www.mma-insurance.com/claims assistance
- Dedicated telephone number – **0844 902 0789**
- Dedicated fax number – **029 2037 2265**
- In writing to – MMA Property Care Line, PO Box 471, Cardiff CF10 3WJ

Family Plus Legal Protection (Policy section E):

Telephone **0844 902 0761** to speak to DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Claims can also be emailed to NewClaims@das.co.uk

Home Emergency (Policy section F):

To obtain emergency assistance in the UK, contact the 24 hour emergency helpline on **0844 902 0763**

You may cancel the policy, by giving a written instruction to us at any time.

How to Cancel Your Policy

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you

received cover, and a service charge of £25.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to Make a Complaint

It is always our intention to provide a first class standard of service. In some cases, the broker or intermediary who arranged your insurance will be able to resolve any concerns and you should contact them directly.

Alternatively, depending on the section concerned you may contact us as noted below:

For Buildings, Contents, Personal Possessions and Pedal Cycles (Sections A-D) telephone MMA Insurance plc on **0844 902 1000** or write to the Customer Services Director at MMA Insurance plc, Norman Place, Reading RG1 8DA.

For Family Plus Legal Protection (Section E) telephone **0844 902 0761** to speak to DAS Legal Expenses Insurance Company Ltd or write to DAS Legal Expenses Insurance Company Ltd at DAS House, Quay Side, Temple Bar, Bristol BS1 6NH.

For Home Emergency (Section F) write to the Customer Relations Department, Homeserve Claims Management Ltd, Fulwood Park, Caxton Road, Fulwood, Preston PR2 9NZ.

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc. You can also ask for your case to be reviewed by the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (website www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed the insurer relevant to the

section the opportunity to resolve your complaint before the FOS become involved.


Financial Services Compensation Scheme (FSCS)

MMA Insurance plc/Great Lakes Reinsurance (UK) PLC/Inter Partner Assistance SA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance

advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN (website www.fscs.org.uk).

Visit **YouChoose**  insurance.co.uk and click to save more money on your insurance with the YouChoose insurance family.

Brightside Group plc cares passionately about the environment. This literature is printed on FSC paper from sustainable sources using vegetable based inks and is biodegradable. Please recycle this product thereby helping reduce landfill waste.



Mixed Sources
Product group from well-managed
forests and other controlled sources
www.fsc.org Cert no. COC-1012
© 1996 Forest Stewardship Council



a Brightside group company
www.brightsidegroup.co.uk