

Fortress Bedroom Rated Policy Summary

keyfacts

POLICY SUMMARY:

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the policy.

INSURANCE COMPANY:

This Policy is underwritten by a number of UK insurance companies and administered by Fortress Underwriting Agencies Ltd who conducts business in England, Wales and Scotland.

TYPE OF INSURANCE AND COVER:

The Fortress Bedroom Rated Home Insurance Policy is a multi-section home insurance policy.

Significant and unusual exclusions or limitations

You will have to pay the first part of most claims – this is known as an “excess”. For most claims this is £50.00. The excess may vary due to individual risks and any subsidence claim is subject to a minimum excess of £1000.00.

With certain losses or damage, if any endorsement/clause is shown on your policy schedule – e.g. theft, cover may be restricted under the **Contents** section unless certain security measures are in force.

Buildings – See buildings section of the policy booklet for details.

Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft etc – see policy booklet

In addition cover is provided for:

Accidental damage cover available if requested (with the exception of let properties)

Loss of rent and cost of alternative accommodation:

- see page 12 of the policy booklet.

Accidental damage to underground services:

- see page 12 of the policy booklet.

Breakage of fixed glass and sanitary fixtures:

- see page 12 of the policy booklet.

Emergency access:

- see page 12 of the policy booklet.

Tracing and accessing leaks:

- see page 13 of the policy booklet.

Sale of home:

- see page 13 of the policy booklet.

Property Owner's liability:

- limit of £1,000,000

Significant and unusual exclusions or limitations

- Damage by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row.
- Liability as occupier of your home but this can be insured under the **Contents** section.
- Damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out.
- The cost of replacing any undamaged items which form part of a set or suite.

Contents – See contents section of the policy booklet for details.

Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft etc – see policy booklet

In addition cover is provided for:

Accidental damage cover available if requested (with the exception of let properties)

Valuables:

- Overall limits are dependent on the number of bedrooms (see page 7 of the policy wording) with a single article limit of £1500

Theft from garages/outbuildings:

- up to £1,500

Contents temporarily removed from the home:

- see page 18 of the policy booklet.

Accidental damage to audio, video, and computer equipment:

- up to £1,000 see page 18 of the policy booklet.

Glass and mirrors:

- see page 19 of the policy booklet.

Contents in the open:

- up to £250

Theft of keys:

- up to £250

Food spoilage:

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- up to £500

Oil and metered water:

- up to £500

Loss of rent and cost of alternative accommodation:

- see page 19 of the policy booklet.

Fatal injury benefit:

- limit of £2000

Household removals:

- see page 20 of the policy booklet.

Tenant's liability:

- see page 21 of the policy booklet.

Emergency access:

- see page 21 of the policy booklet

Occupier's, personal and employers' liability:

- limit of £1,000,000/£10,000,000

Significant and unusual exclusions or limitations

No cover is provided for items for business or professional purposes.

Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row.

The cost of replacing any undamaged items which form part of a set or suite.

Personal Possessions – see personal possessions section of the policy booklet for details

This section provides accidental loss or damage cover away from the home and anywhere in the world.

Unspecified valuables, clothing, personal effects and sports equipment:

- up to £1500 any one item (items above this figure may be covered if referred to us and specified on the policy schedule).

Pedal cycles:

- up to £250 (Cycles above this figure may be covered if referred to us and specified on the policy schedule).

Money:

- up to £250

Credit cards:

- up to £500

Significant and unusual exclusions or limitations

No cover for losses or damage to sports equipment whilst in use.

No cover for theft of pedal cycles whilst away from the home unless in a locked building or securely locked and immobilised when left unattended.

Cover for theft from locked unattended vehicles is limited to items locked in a concealed luggage boot or compartment and up to a limit of £500.

Family Legal Protection Section – see Family Legal Protection section of the policy booklet for details.

This section is insured by DAS Legal Expenses Insurance Company Ltd.

Significant Features and Benefits

In all areas below DAS will resolve an insured legal problem, either themselves or through external lawyers and other experts that they will appoint.

Employment disputes:

- see page 34 of the policy booklet

Contract disputes:

- see page 34 of the policy booklet

Bodily injury:

- see page 34 of the policy booklet

Property protection:

- see page 35 of the policy booklet

Tax protection:

- see page 35 of the policy booklet

Jury service:

- see page 36 of the policy booklet

Legal defence:

- see page 36 of the policy booklet

24 Hour Telephone Helpline:

- providing advice Eurolaw legal matters, tax, domestic assistance, counselling, childcare and home assistance and veterinary matters.

Significant and unusual exclusions of limitations

It must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

External costs are limited to £50,000 and this includes opponents' costs.

Costs incurred before DAS agrees to appoint a representative to help an insured person are not covered.

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Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.

With respect to Contract Disputes, you must enter into the contract during the period of insurance and the amount in dispute must exceed £100.

DURATION OF CONTRACT:

12 months

CANCELLATION RIGHTS:

Once you have entered into the insurance contract with us you are entitled to a period of reflection during which you may cancel the policy with effect from inception subject to there being no claims and for which no premium will be payable. The duration of this cancellation period is 14 days and commences from either:

the day of conclusion of the insurance contract; or

the day on which you receive the full terms of the insurance contract detailing the full contractual terms etc. whichever is the later.

After this 14-day period the policy may be cancelled by yourself at any point by returning your certificate to your insurance adviser. Fortress Underwriting Agencies Ltd also has the right to cancel your policy at anytime and we will give you 7 days notice in this event. See section 9 of the general conditions in the policy wording.

CLAIMS ADDRESS:

Claims Department,
Fortress Underwriting Agencies Ltd
8 Cranmere Road
Okehampton Business Park
Okehampton
Devon, EX20 1UE

COMPLAINTS PROCESS

Fortress Underwriting Agencies Ltd aim to provide excellent customer service at all times. However, if you feel you have not received this, then please contact your insurance adviser in the first instance. If you are still not satisfied then write to the following address:

Managing Director
Fortress Underwriting Agencies Ltd
8 Cranmere Rd.
Okehampton Business Park
Okehampton
Devon, EX20 1UE

If your complaint still cannot be resolved then you are able to refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR Tel: 0845 080 1800

FSA STATUS DISCLOSURE

Fortress Underwriting Agencies Ltd., 8 Cranmere Road, Okehampton Business Park, Okehampton, Devon EX20 1UE. Registered in England & Wales No.: 03175605. Authorised and regulated by the Financial Services Authority. Our FSA Register number is 307568. Our permitted business is advising on and arranging non-investment general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

IS COMPENSATION AVAILABLE IF FORTRESS UNDERWRITING AGENCIES AND/OR RELEVANT INSURERS WERE UNABLE TO MEET ITS LIABILITIES?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to 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 £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

FLEXIBLE PAYMENT OPTIONS

A monthly premium payment facility is available subject to a Service Charge.

Credit card payments are accepted by Fortress Underwriting Agencies Ltd subject to a 2.5% surcharge.