

Choices Protection for Flats Policy Summary

Choices Protection for Flats is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select contents, buildings and legal expenses insurance and you may also add further benefits to provide cover to suit your needs. Emergency assistance cover is automatically included. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy - see "Your right to cancel the policy" for more information.

Table 1
Buildings Insurance

The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage Covers the block of flats and other permanent structures on your land such as its garages and outbuildings, drives, walls, fences, hedges and gates against damage by fire, flood, storm, subsidence and other similar causes plus accidental damage.</p>	<ul style="list-style-type: none"> • Damage caused to fences, hedges or gates by storm or flood is excluded unless the structure of the block of flats is damaged at the same time. • For subsidence claims you must pay the first £1,000. • Accidental damage caused by anyone other than you or the residents. • Wear and tear. • Whenever accidental damage cover applies certain specific causes of damage are excluded. • Damage caused by new structures bedding down or newly made-up ground settling. 	Buildings
<p>Alternative Accommodation and Loss of Rent Provides for the reasonable costs of alternative accommodation while any resident's flat is unfit to live in or they are denied access to it and the rent you have lost.</p>	<ul style="list-style-type: none"> • Costs incurred without our written permission. 	Buildings
<p>Liability to the Public Includes cover for up to £2m to protect you against claims where you are legally liable due to accidental injury to another person or accidental damage to property in or about the flats. You can increase this cover if you wish.</p>	<ul style="list-style-type: none"> • The legal liability of any resident as occupier of their flat. 	Buildings

Table 2

Contents Insurance

Contents insurance is automatically included when you select Buildings insurance. Contents insurance includes the following:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>New for Old Covers contents belonging to you, in the block of flats, for up to £20,000, against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. You can increase the limit of cover if you wish.</p>	<ul style="list-style-type: none"> • If the sum insured is less than the full replacement value, your claim may be reduced. • You must tell us if any item you own is worth more than £2,000. 	Contents
<p>Standard Accidental Damage Covers accidental damage to television, satellite, video, audio & computer equipment. Mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets are covered against accidental breakage.</p>	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded. 	Contents

You may add the following cover to Contents Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Full Accidental Damage Over and above our standard cover, this provides extra protection: e.g. knocking over a vase.</p>	See standard cover above.	Contents

Table 3

Emergency Assistance

Emergency Assistance insurance is automatically included when you select Buildings insurance. Emergency Assistance includes the following:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Emergency Assistance We will pay up to £150 for urgent assistance to make your home safe and secure.</p>		Emergency Assistance

Table 4

Additional Benefits

The following additional benefits may be included when you select Buildings insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal responsibilities to Employees Provides cover of up to £10m to protect you against claims under the Employers Liability Regulations.</p>		Legal Responsibilities to Employees
<p>Legal Expenses For matters concerning the common parts of the property. Gives you cover for up to £50,000 Legal Expenses covering disputes in relation to:</p> <ul style="list-style-type: none"> • Contract • Residential • Employment 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. • Any dispute between you and any resident or any resident's representative. 	Legal Expenses

Table 5

General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, anything that happens gradually or terrorism. In certain circumstances the policy can be extended to provide cover for terrorism. • If you leave any flat or the whole block unoccupied for more than 45 consecutive days or use the block of flats for trade, professional or business purposes some covers will be restricted and some will not apply. 	See Sections specified in Tables 1 to 3
Excesses and Limits	Policy Section
Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Tables 1 to 3

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Choices Protection for Flats policy you should call the Claims Helpline on 0870 165 0522 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Choices Protection for Flats policy or the Legal Expenses section of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Choices Protection for Flats	Legal Expenses	Financial Ombudsman Service
Customer Relations Manager Royal & SunAlliance Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Customer Services Dept Legal Expenses Division First Assist Group Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the FSCS.

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy we may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

Choices Protection for Flats is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. 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.