



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

Type of Insurance and Cover

The Median policy is a multi-section home insurance policy. Both the Buildings section and the Contents section are optional. Cover for Home Emergency, Accidental Damage, Legal Protection and Mortgage Payment Protection are options available with either section. Personal Belongings cover is an option with the Contents Section. Please note that the Median policy is a bedroom rated product with a fixed contents sum insured of £55,000 and with a single article limit for valuables of £2,000 (£1,500 outside the home).

Significant and unusual exclusions or limitations relevant to all Sections (except MPPI where selected)

- You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and the actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- You will have to pay the first part of most claims (this is known as an 'excess'). For most claims the excess is £100 (unless you have selected otherwise) but an excess of £1,000 applies for subsidence, heave and landslip under the Building Section.
- Certain cover may be affected if any endorsements/clauses are shown on your policy schedule. For example theft cover may be restricted if you have a lodger residing with you at the insured address.

Buildings Section – see Buildings section of policy booklet for full details.

Name of the insurance undertaking

The Insurer of the Buildings section of this policy will be Zurich Insurance plc, Aviva UK Limited or Allianz Insurance Limited, as selected by you at the point of sale. These insurers are authorized and regulated by the Financial Services Authority.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

In addition cover is provided for

- alternative accommodation following an insured loss
- accidental damage to fixed glass, sanitary fixtures, cables and underground services
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home With the additional Accidental Damage Option this cover is extended to cover all other accidental damage that we regard as insurable - for details, see 'Other Accidental Damage' within the Buildings section of the policy booklet.

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 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil).
- Certain loss or damage caused by you, paying guests or tenants.
- 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 due to general wear and tear.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature, design or colour.
- Loss or damage to your buildings from any cause not listed in the policy booklet - but wider cover is available with the Accidental Damage Option.

Contents Section – see Contents section of policy booklet for full details.

Name of the insurance undertaking

The Insurer of the Contents section of this policy (including personal belongings) will be Zurich Insurance plc, Aviva UK Limited or Allianz Insurance Limited, as selected by you at the point of sale. These insurers are authorized and regulated by the Financial Services Authority.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood & theft, as described in the policy booklet.

In addition cover is provided for

- accidental damage to audio, video and computer equipment
- contents temporarily removed from the home (up to £5,000)
- contents in outbuildings (limited to £2,500 for items stolen from outbuildings that are not garages) and in the open (up to £1,000)
- replacement locks if keys are accidentally lost or stolen

- spoilage of food in freezers (up to £1,000)
- loss of domestic heating fuel
- loss of metered water (up to £1,000)
- alternative accommodation following an insured loss (up to £7,000)
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity

With the additional Accidental Damage Option all other accidental damage occurring in the home, that we regard as insurable, is covered. See Contents section, Other Accidental Damage section for details

Significant and unusual exclusions or limitations

- No cover is provided for motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravan and trailers.
- No cover is provided for any items used for any business or professional purposes other than office furniture and equipment used for homeworking (up to £5,000, no one item greater than £1,500)
- Certain losses or damage when your home is unoccupied for more than 60 days in a row (for example if caused by theft, malicious acts, escape of water or heating oil)
- Theft or malicious damage caused by you or by paying guests or tenants
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature, design or colour
- Loss or damage to pedal cycles in the open
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into or out of a building - but wider cover is available under Personal Belongings
- Accidental damage to video cameras, mobile phones, pagers and portable computers or computer equipment - but wider cover is available under Personal Belongings
- Loss or damage to your contents from any cause not listed in the policy booklet - but wider cover is available under the Accidental Damage Option and the Personal Belongings Section.

The following exclusions apply under the Accidental Damage Option - see Contents section, Other Accidental Damage section for details.

- Accidental damage occurring outside the home but wider cover is available under Personal Belongings.
- Damage occurring when your home is lent, let or sub-let.

Personal Belongings Section- see Personal Belonging section of policy booklet for full details.
Significant Features and Benefits

This provides much wider cover than otherwise provided under the Contents Section for your clothing, personal belongings (items usually worn or carried about a person e.g. jewellery, watches etc), money (up to £750), credit cards (up to £1,000) and pedal cycles (up to £500). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

Significant and unusual exclusions or limitations - see Personal Belongings section of policy booklet for details.

- No cover is provided under this section for skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and craft designed to be used on or in water.
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Restrictions apply for theft from an unattended vehicle and a limit of £1,000 applies. See policy booklet for details.
- Theft, attempted theft or malicious damage caused by you, paying guests or tenants.
- Theft of pedal cycles while away from home unless in a building or locked to an object that cannot be moved.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature, design or colour.
- Damage to sports racquets, sticks, bats and clubs while in play.

Mortgage Payment Protection Section see MPPI section of policy booklet for full details

Name of the insurance undertaking

The insurer of this policy is London and Edinburgh Insurance Company Limited. Registered in England No. 924430. Registered Office 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority.

Type of insurance and cover

The Mortgage Payment Protection Insurance policy pays the monthly benefit you have chosen to protect your mortgage repayments if you are unable to work because of sickness, an accident or being made unemployed. Depending on the cover option you have chosen you can choose to cover against the following:

1. accident, sickness and unemployment (including carer cover*)
2. accident and sickness only
3. unemployment only

*Where you have chosen unemployment cover we will also provide cover should you voluntarily leave your work to care full time for an immediate member of your family.

Details of the cover you have chosen will be shown on your schedule of insurance.

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days written notice.

Significant features and benefits

Your policy includes the following significant features and benefits, which are explained in your policy booklet:

- If you are unable to work benefits will be paid on either of the following basis depending on the option you have chosen:

Option 1 - Payments back to day 1

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for each day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 31 days and is backdated to the first full day you were unable to work, or

Option 2 - Payments back to day 31

If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of the monthly benefit you have chosen for every further day you are off work up to a maximum of 12 months. Payments are made monthly so the first payment is made after 60 days and is backdated to the end of the waiting period.

Your schedule of insurance will outline the cover you have selected and the basis on which your claim will be paid. Please also refer to the sections "Unemployment Cover" and "Accident and Sickness Cover" in your booklet for further details.

- You are eligible for cover under the policy if at the start date you are in paid work for at least 16 hours per week and have been so for the last 6 months, are aged 18 or over but under 64, live in the UK, are paying or about to pay a mortgage agreement, and are up to date with your monthly repayments if you have an existing mortgage agreement.
- If you have a joint mortgage, we can set up a policy that covers both you and your partner.
- If you have to make a claim, you will receive details of our Back to Work Services which are free, confidential and independent.

Significant and unusual exclusions or limitations

The maximum monthly benefit you may choose is 150% of your monthly mortgage repayment (including related insurance premiums) or £1,650, whichever is the lower. Please refer to 'Monthly Benefit' under the "Definitions" Section in your policy booklet for full details.

Your policy excludes some situations. These generally involve anything you already know about or that is caused by illegal or deliberate acts on your part. Please refer to the Section "What We don't cover" - in your policy booklet for full details but the most significant are outlined below.

We will not pay claims for an accident or sickness resulting from:

- A pre-existing medical condition. This is any medical condition which you knew about when cover starts or you've seen a doctor about in the 12 months before taking out the cover which persists or returns during the first 12 months of your policy
- Pregnancy or childbirth (unless there have been medical complications).

We will not cover unemployment:

- If you knew about it at the start of the policy or you are notified of it within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged, this period is extended to 120 days.
- If it results from you resigning, retiring, taking voluntary redundancy or being dismissed for misconduct.
- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once.

If you are self employed you will need to provide proof that you can't find enough work to cover your reasonable business and living expenses.

You will need to register for a Job Seekers Agreement in order to be able to claim for unemployment.

Your claim will not start until after the end of any period for which you've received payment in lieu of notice.

We will not pay a Carer claim :

- If you are not in receipt of, or awaiting Carer's Allowance.
- If you knew that a member of your immediate family would require a Carer at the start of the policy or you became a Carer within the first 60 days of the policy. If you are taking out the policy after your mortgage was arranged this period is extended to 120 days.

Home Assistance Section - see Home Assistance policy booklet for full details

This is an insurance policy that will pay the call out charge and up to 2 hours labour costs up to £500 (including VAT); and parts and materials up to £100 (including VAT) in providing an emergency service following an Insured Event.

Name of the insurance undertaking

The Home Emergency section of this policy is insured by DAS Legal Expenses Insurance Company Ltd. whose registered Office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Features and benefits

DAS will arrange and pay for emergency assistance in the circumstances described below 24 hours a day 365 days a year; if you need immediate help to prevent damage or further damage to your home, make it safe and secure or alleviate unreasonable discomfort, risk or difficulty to anyone living there.

- Roof damage: any damage to the roof of your home where internal damage has been caused or is likely.
- Plumbing and drainage: the sudden damage to, or blockage, breakage or flooding of the drains or plumbing system in your home.
- Main heating system: the sudden failure of the main heating system in your home to function.
- Domestic Power supply: the failure of the domestic electricity, or domestic gas supply.
- Toilet damage: your toilet bowl or cistern is damaged by impact or completely fails to function.
- Home security: damage to, or the failure of external doors, windows, or locks which compromises the security of your home.
- Lost keys: the loss of the only available set of keys to your home if you cannot replace them, or gain normal access.

Significant and unusual exclusions or limitations

The policy does not cover :

- problems with septic tanks, cesspits or fuel tanks
- failure of the mains supply

- failure to buy or provide enough gas, electricity or other fuel sources
- cover does not apply if your home has more than 15 rooms
- incidents that occur within the first 48 hours of taking out cover unless DAS Home Emergency Cover is taken out at the same time as another agreement (such as your home insurance policy)
- routine home maintenance (such as servicing heating systems) or replacement parts due to gradual wear and tear.
- Cost of redecorating, cosmetic repair, or reinstating your home if it is damaged by contractors to gain access
- if your home is left unoccupied for 30 consecutive days
- Costs incurred before we have been notified of the emergency
- If the emergency is caused deliberately or through your negligence
- Emergencies that arise from incorrect installation or repair of equipment or facilities that arise from a design fault
- For parts or labour if the equipment or facility is under guarantee or warranty
- Emergencies at a residence other than your main home or if you rent or let the property
- If you are not present when our approved contractor arrives to help

We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.

Family Plus Legal Protection Section – see Family Plus Legal Protection policy booklet for full details

This is a legal expenses insurance policy which will help provide legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under the policy.

Name of the insurance undertaking

The Legal Protection section of this policy is insured by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Features and benefits

In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Employment disputes : We will pursue and defend legal rights in a dispute arising from a contract of employment.

Significant Exclusions or Limitations : Disciplinary hearings or internal grievance procedures.

Contract disputes : We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.

Significant Exclusions or Limitations : The contract must be entered into during the period of insurance. The amount in dispute must be more than £100. Building work or design where the contract value exceeds £5,000. Disputes arising from a loan, mortgage, pension or investment are excluded.

Bodily injury : We will pursue claims for accidental death or physical injury.

Significant Exclusions or Limitations : Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident is excluded.

Clinical negligence : We will pursue claims where a single negligent medical act or procedure causes accidental death or physical injury.

Significant Exclusions or Limitations : Alleged failure to correctly diagnose the condition.

Property protection : We will pursue claims following damage to your home or an insured person's personal possessions.

Cover extends to problems such as nuisance and trespass.

Significant Exclusions or Limitations : Property damage must exceed £100. The first £250 of any claim for nuisance or trespass is excluded.

Tax protection : Representing your legal rights throughout an HM Revenue & Customs investigation.

Significant Exclusions or Limitations : Investigations where you are self employed, a sole trader or in a business partnership.

Jury service and court attendance: Payment of salary or wages while an insured person attends a court or tribunal as requested by their appointed representative, performs

jury service or carries out activities set out in their action plan under identity theft cover.

Legal defence : Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from an insured person's work as an employee. Defence of motoring prosecutions.

Significant Exclusions or Limitations : We do not pay fines, penalties, compensation or damages. Parking or obstruction offences are excluded. Driving without valid motor insurance is excluded. Payment of court orders.

Identity theft : An insured person can access the identity theft support service through the identity theft helpline. We will assign an insured person a personal caseworker who will give telephone advice and a personal action plan to help regain an insured person's identity. We will pay various communication and administrative costs necessary to reinstate an insured person's identity. If legal action is necessary to reinstate an insured person's identity or defend any case brought against them by traders, we will pay the costs of a lawyer to represent them. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.

Significant Exclusions or Limitations : Fraud committed by another insured person under this policy. Losses arising from an insured person's business activities. The insured person must take reasonable action to prevent the misuse of their identity and must notify banks and building societies as soon as possible if they become aware of an incident.

24 Hour Telephone helplines : Eurolaw Legal Advice service, Tax Advice service, Identity theft, Domestic help, Counselling, Health & Medical Information service, Veterinary help, Childcare* and Home help* are available.

Significant Exclusions or Limitations : Charges from Contractors, Vets, Childcare professionals and domestic help located through these helplines are your responsibility. Helplines cannot be used to diagnose health problems.

* These services only work during standard office hours.

Significant and unusual exclusions or limitations applying to the Family Legal Protection section

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's written acceptance of a claim.

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

Duration of Policy

Mortgage Payment Protection

Where Mortgage Payment Protection has been selected by you, this section of the policy will remain in force as long as you have a mortgage and continue to pay your monthly premium but it will end when you reach 65, if you retire and do not intend to actively seek further work or when your mortgage is repaid. You should review the level of monthly benefit you have chosen on a regular basis to make sure that it is sufficient to cover your monthly payments and that it is still within the limits described in the policy if you have changed your mortgage arrangements.

Home Insurance

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either you or by Select & Protect who will administer your policy. It is recommended that you review your need for insurance cover periodically, to ensure that it remains adequate.

Cancellation Rights

Mortgage Payment Protection

You have the right to cancel your policy during a period of 30 days from the day of purchase of the contract or the day on which you receive your policy booklet, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

Household Insurance

You have the right 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 booklet, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

To report all Legal Protection claims, you must give DAS details of any claim as soon as possible. You can telephone DAS on 0117 934 0553. DAS will be able to take details of your claim but will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email newclaims@das.co.uk, or write to:

The Claims Department

DAS Legal Expenses Insurance Company Limited

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

To make a claim you will need to give your policy number or your postcode, plus details of the incident.

If you have selected the relevant cover,

For Mortgage Payment Protection claims, call 08000 929 518 between 9.00am and 5.00pm Monday to Friday.

Complaints

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify Select & Protect. Select & Protect and the insurance undertaking are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time. Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN

End of Policy Summary

Important Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of the property or any criminal convictions (other than motor offences). If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Under Insurance (Home Insurance Only)

You must declare the full value of goods or property insured under the home insurance sections that you have selected;

failure to do so may invalidate your policy or reduce claims settlements.

Data Protection

Data Protection Act Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Select & Protect and the insurance undertaking.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurers compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Select & Protect, the insurance undertaking and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to the Marketing Team, Select & Protect, 1st Floor, Maitland House, Warrior Square, Southend on Sea, Essex, SS1 2AA.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History (Home Insurance only)

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in property insured under the policy.

Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The policy will be administered by
Select & Protect, PO Box 5730, Southend on Sea SS1 2ZT
Select & Protect is authorised and regulated by the Financial Services Authority.