

RAC
direct insurance

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Registered in England No. 924430. Registered Office: 8 Surrey Street, Norwich NR1 3NG.
Member of the Aviva Group. Authorised and regulated by the Financial Services Authority.

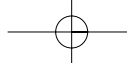
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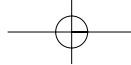
RAC Direct Insurance Policy Summary

key facts



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RAC Direct Insurance

Home Policy Summary

keyfacts

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

Name of the insurer

The insurer of all sections of this policy, other than as noted below, is London and Edinburgh Insurance Company Limited, trading as RAC Direct Insurance. Registered Office: 8 Surrey Street, Norwich, NR1 3NG.

The Home Emergency Cover section is underwritten by Inter Partner Assistance SA. Registered UK Office: The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Type of insurance and cover

The RAC Direct Insurance Home policy is a multi-section home insurance policy. All sections are optional except that you must select a minimum of either Buildings or Contents. Sections are provided for Contents (with an Accidental Damage option), Personal Belongings, Pedal Cycles, Buildings (with an Accidental Damage option), Legal Services and Home Emergency cover.

Significant and unusual exclusions or limitations

- You must comply with the 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 actions you must take as soon as you are aware of a possible claim under this 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'. The amount payable for your policy is shown on your policy schedule but an excess of £1,000 normally applies for subsidence under the Buildings section
- Certain losses or damage are not covered if any endorsement/clause is shown on your policy schedule
- Damage caused by chewing, scratching, tearing or fouling by your domestic pets is not covered.

Contents Section

See Section 1 – Contents, in your policy booklet, for details.

All Sections:

Significant features and benefits

The cover provided includes the following features and benefits, which are explained in detail in your policy booklet:

- claims service and Domestic Helpline – both available 24 hours a day, 365 days a year
- Domestic Helpline for advice about domestic property repairs and access to reputable tradesmen
- access to an Identity Theft Helpline which offers advice on prevention and resolution. Professional advisers can offer detailed guidance and advice on any aspect of protecting your identity.

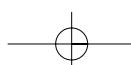
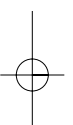
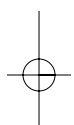
Significant features and benefits

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

In addition cover is also provided for:

- contents temporarily removed from the home (see policy schedule for amount)
- accidental damage to audio, video and computer equipment
- contents in outbuildings (up to £3,000) and in the garden (up to £500)
- the limit for contents in the garden can be increased to £1,500, for an additional premium
- replacement locks if keys are accidentally lost or stolen (up to £500)
- spoilage of food in freezers (up to £500)
- loss of heating fuel and metered water (up to £1,000)
- alternative accommodation following an insured loss (up to £10,000)
- your liability as occupier, employer, tenant and in a personal capacity.

With the Accidental Damage option all other accidental damage occurring in the home that we regard as insurable is covered. See Section 2 – extra accidental damage cover for contents, in your policy booklet, for details.



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Home Policy Summary

Significant and unusual exclusions or limitations

See Section 1 – Contents, in your policy booklet, for details.

Your policy does not cover:

- boats, boards, watercraft of any kind
- items used for business or professional purposes
- loss or damage caused by theft, malicious damage, escape of water or leaking heating fuel when your home is unoccupied for more than 60 days in a row
- loss or damage to property left in the garden when your home is unoccupied for more than 60 days in a row
- theft or malicious damage caused by you or members of your household
- the cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature but cover is available if the optional Home and Garden cover is selected
- loss or damage to pedal cycles in the open – but wider cover is available under the Pedal Cycles section
- theft of contents temporarily removed from the home, unless by somebody using force and violence, or deception to enter 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 the Personal Belongings section
- 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 Section 2 extra accidental damage cover for contents, in your policy booklet, 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 Section 3 – Personal belongings in and away from your home, in your policy booklet, for details.

Significant features and benefits

This provides much wider cover than is otherwise available under the Contents section for your clothing, personal belongings, money (up to £500) and credit cards (up to £1,000). 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 Section 3 – Personal belongings in and away from your home, in your policy booklet, for details.

- No cover is provided under this section for pedal cycles, motorised wheelchairs, skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium
- Theft or malicious damage caused by you or members of your household
- Restrictions apply for theft from an unattended vehicle and a limit of £1,500 applies. See policy booklet for details. This limit can be increased on request for an additional premium
- The cost of replacing any undamaged items that form a part of a set, suite or item of a uniform nature but wider cover is available if the optional Home and Garden cover is selected
- Damage to sports racquets, sticks, bats and clubs while in play.

Pedal Cycles section

See Section 4 – Pedal cycles, in your policy booklet, for details.

Significant features and benefits

Loss or damage to your pedal cycles anywhere in the world up to the limit shown in your schedule.

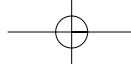
Significant and unusual exclusions or limitations

Your policy does not cover:

- pedal cycles with a motor
- the pedal cycle whilst being used for racing, pacemaking or trials
- loss or damage caused by theft when unattended – unless locked to an immovable object or in a locked building to which only you have access.

Buildings section

See Section 7 – Buildings, in your policy booklet, for details.



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Home Policy Summary

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 also provided for:

- alternative accommodation following an insured loss
- accidental damage to fixed glass and sanitary fixtures and underground services
- your legal liability as owner of your home

With the Accidental Damage option this cover is extended to cover all other accidental damage that we regard as insurable – see Section 8 – Extra accidental damage cover for buildings, in your policy booklet, for details.

Legal Service section

See section 10 – Legal Services, in the policy booklet, for details.

Significant features and benefits

We will insure you for any costs and expenses incurred in respect of legal proceedings from the following insured incidents:

- personal injury and death including medical treatment
- damage to personal belongings following death or injury
- consumer disputes in excess of £125
- property disputes with your neighbour including damage and disputes regarding the sale or purchase of your home
- disputes with your landlord regarding a tenancy agreement
- employment disputes regarding a contract of employment and legal rights
- confidential legal advice line open 24 hours a day, 365 days a year.

Significant and unusual exclusions or limitations

Your policy does not cover:

- damage caused by wet or dry rot
- loss or damage caused by theft, malicious damage, escape of water or leaking heating fuel when your home is unoccupied for more than 60 days in a row
- loss or damage to property left in the garden when your home is unoccupied for more than 60 days in a row
- certain loss or damage caused by you or members of your household
- liability as occupier of your home, but this can be insured under the Contents section
- 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
- damage caused by coastal erosion.

Significant and unusual exclusions or limitations

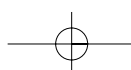
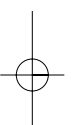
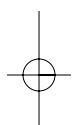
We will only cover claims:

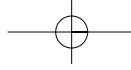
- which occur within the United Kingdom and during the period of insurance
- where prospects of success exist for the duration of the claim
- reported to us as soon as possible and a maximum of 180 days after the event.

We will not cover costs and expenses incurred prior to our written acceptance of a claim.

We will not cover claims relating to:

- death, personal injury and physical damage to an insured person's personal belongings as a result of an accident whilst an insured person is driving
- any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident
- extending, altering or renovating buildings or part of buildings
- subsidence, heave, landslip, mining or quarrying
- planning law including town and country planning legislation
- rent, service charges or renewal of the tenancy agreement dispute
- divorce, matrimonial, cohabitation, maintenance or custody matters
- work by or under the order of government, public or local authority
- any non-contracting party's rights to enforce all or any parts of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.





RAC Direct Insurance

Home Policy Summary

Home Emergency Cover section

This section only applies when shown in your schedule. See section 9, in your policy booklet, for details.

Significant features and benefits

Your cover includes the following features and benefits, which are explained in detail in your policy section booklet.

- Emergency cover (any time from 29 days after the start of this section) for:
 - The loss of essential services to your home. Essential services being mains drainage to the boundaries of the home, water, electricity and gas within the home and the main source of heating or hot water where no alternative exists
 - Blockages in toilet waste pipes
 - Plumbing problems related to leaking pipes, blocked drains, water tanks or leaking radiators
- Emergency helpline available 24 hours a day, 365 days a year
- Attendance by an approved contractor to carry out the necessary emergency repairs
- Up to £1000 per incident to cover the cost of call out, repairs, labour and VAT

- Up to £100 per incident for overnight accommodation (including travel costs) if your home becomes uninhabitable as a result of the emergency
- No excess to pay.

Significant and unusual exclusions or limitations

Please refer to "What you are not insured for" in your separate Home Emergency Cover section booklet for full details:

- any loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency Cover or any emergency which happens before the cover under this section starts or within 28 days of the start date of the cover under this section; (this restriction does not apply when you renew your cover)
- any loss or damage caused by a boiler or heating system which has not been properly maintained or which is over 15 years old
- the cost of replacing parts due to natural wear and tear or normal usage e.g. replacement fuses in plugs, tap washers, replacement cylinders and boilers
- water supply pipes outside the home
- any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards.

Home and Garden section

See the Home and Garden section of your policy booklet for details.

Significant features and benefits

- Re-landscaping cost if your garden is damaged by fire, explosion, lighting, malicious acts, theft or attempted theft or being hit by vehicles, animals or aircraft
- The cost of any undamaged items of contents forming part of a pair, set, suite or item of a uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily
- Call out, labour, parts and materials in respect of home emergencies as defined within the policy booklet.

Sports Package Section

See the Sports Package section of your policy booklet for details.

Significant features and benefits

- Accidental death benefit if you die within 12 months solely as the result of a sporting injury
- Compensation for loss of use of sports club membership due to disability following a sporting injury
- The limits for theft from an unattended vehicle under the Personal Belongings section are increased
- The Personal Belongings section is extended to cover damage to certain sports equipment in use.

Significant and unusual exclusions or limitations

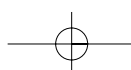
Accidental injury resulting from certain hazardous sports listed in your policy booklet.

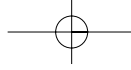
Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Right to cancel

You have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.





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Home Policy Summary

How to claim

For claims under all sections except Legal Services telephone us on 0800 051 4602.

For claims under Legal Services telephone 0800 051 4610.

For claims under Home Emergency telephone 0800 404 6091.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

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 the scheme is available on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme 7th floor Lloyds Chambers Portsocken Street London E1 8BN.

Telephone Calls

For our joint protection telephone calls may be recorded or monitored (or both).

