

Private Clients

Your Distinct 150 Home
policy summary

A brief
look at our
extensive cover





For homes of distinction

Your home isn't ordinary, so our Distinct Home insurance isn't either. You can find a summary of its key features in this document. But as well as exceptional levels of tailored cover, a Distinct Home policy comes with plenty of good thinking, such as additional advantages and a service that is unique to you. We always aim to exceed what you expect.

Please be aware this is a summary of the policy and doesn't contain the full terms and conditions of the cover, which can be found in the policy documentation. It's important to read the policy documentation carefully when you receive it to make sure everything you expect to be covered, is covered.

Need to make a claim?

Simply call 0800 051 1750 or (+44)1603 208 901 from overseas. We're here for you 24/7.

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. Calls to 01603 are charged at national rates. For our joint protection telephone calls may be recorded and/or monitored

Who is the insurer?

The insurer of all sections of the policy is Aviva Insurance Limited. You also have a separate contract with Homeserve which applies to the Pest Contamination cover set out under Section J of the Buildings section, as Homeserve arrange and administer this cover.

What is Distinct insurance?

The Distinct Home policy is a multi-section home insurance policy. You must select contents and/or buildings cover which include home emergency service and personal lawyer as standard. All other cover sections are optional. Sections are provided for buildings, contents, art, antiques and collectables, personal belongings, home emergency service, Identity Fraud Detection and Assistance Service, personal lawyer, small craft, caravan and travel. The covers you have selected will be clearly marked on your policy schedule. Some optional covers can only be purchased with contents cover.

All sections

What are the benefits and features of Distinct insurance?

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

- Claims service – Distinct Home comes with a dedicated claims team. You can notify a claim 24 hours a day, 365 days a year and in most cases no forms are necessary.
- GP helpline – a 24-hour service providing free professional medical advice.
- Home security helpline – free advice on security, fire prevention, health and safety and environmental issues. You can also request a free home security visit by one of our experts at Risk Management Solutions.
- Legal and tax helpline – providing free expert advice.
- Homesitting – Distinct Home gives you access to the services of Homesitters Limited who can provide you with their own carefully vetted and insured homesitters while you are away on holiday or for other extended periods.
- Warranty free – for most customers, Distinct Home is warranty free, which can remove typical restrictions with regards to security.
- Personal lawyer cover of £100,000 is included as standard.
- Home emergency service cover is provided to pay for parts and materials following failure of the primary heating system, and a variety of other power and heating emergencies – see policy booklet for full details.
- Identity Fraud Detection and Assistance Service included as standard.
- Cover (excluding subsidence) can also be extended should you own a second home in France, Spain, Portugal or the Republic of Ireland.
- You can pay by monthly premiums at no extra cost.

What are the significant or unusual exclusions or limitations of Distinct insurance?

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 the policy. See also the General exclusions sections 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’. You will have selected your chosen excess for most claims, but this can vary within the policy for certain sections, e.g. no excess is payable under the home emergency service section and, for most cases, the subsidence excess is £1,000 under the buildings section.
- Loss or damage or gradual deterioration caused by wear, tear or depreciation, rot, damp, vermin or infestation.
- Any loss that is not the direct result of the insured incident itself.
- Electrical or mechanical breakdown.
- Any specific exclusion or limitation shown in your policy schedule.
- Building works and refurbishment at your home over a value of £100,000 without prior agreement.

Buildings

What are the benefits and features?

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

Cover is provided for loss or damage to buildings and no deduction will be made for wear, tear or depreciation in the event of a claim. The amount insured must be sufficient to cover the cost of re-building to the same specification, including an allowance for site clearance and professional fees.

In addition, cover is provided for:

- alternative accommodation following an insured loss – up to the buildings sum insured
- alternative accommodation following compulsory evacuation by a local authority – up to 30 days
- temporary removal of fixtures for restoration, renovation, repair or safekeeping
- re-landscaping your garden following damage caused by fire, explosion, malicious persons, riot, unlawful trespass, theft or attempted theft or being hit by vehicles, animals or aircraft – up to £25,000 or 10% of the buildings sum insured, whichever is greater, but not more than £5,000 for theft or attempted theft claims
- cost of tracing and accessing leaks – up to the buildings sum insured
- the buyer when you are selling your home
- your legal liability – up to £10,000,000 as owner of your home
- loss or damage to new fixtures and fittings advised to us within 45 days of acquisition – up to 25% of the buildings sum insured
- a professional extermination and control service for pests such as rats, mice and wasps – up to £500 per incident.

What are the significant or unusual exclusions or limitations?

- Certain loss or damage when your home is unoccupied or unfurnished for more than 60 days in a row – for example, if caused by theft, malicious persons or escape of water (unless central heating is in operation during October to March or the water supply is turned off at the mains and system drained).
- Cover does not extend to all damage caused by subsidence – for example, coastal and river erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. unless there is a valid claim for damage to the home itself.
- Theft or malicious damage caused by you, your paying guests or tenants.
- Liability as occupier of your home (but this can be insured under the contents section).
- Accidental damage, subsidence or heave due to defective materials, design or workmanship.
- The cost of replacing any undamaged items, which form part of a set or common design, other than a pair. However, we will cover the cost of replacement of undamaged parts of a bathroom suite or fitted kitchens and their tiles where replacements cannot be matched.

Contents

What are the benefits and features?

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

Cover is provided for loss or damage to contents at the address shown on your policy schedule and while temporarily removed elsewhere in the world. The amount insured must be sufficient to replace the contents as new.

In addition, cover is provided for:

- loss or damage to newly acquired contents advised to us within 45 days of acquisition – up to 25% of the contents sum insured)
- alternative accommodation following an insured loss up to the contents sum insured
- alternative accommodation following compulsory evacuation by a local authority – up to 30 days
- outdoor items – up to the contents sum insured
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in value of the damaged pair and sets, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost
- spoilage of food in freezers – unlimited
- accidental loss of domestic heating fuel and metered water – unlimited
- replacement locks if keys are lost or stolen – unlimited
- unrecovered court awards – £10,000,000
- temporary increase to contents for wedding gifts and your gifts and provisions for certain religious festivals – up to 25% of the contents sum insured
- your liability as occupier, in a personal capacity and as employer of a domestic employee – up to £10,000,000
- your liability as a tenant – up to £10,000,000
- trauma benefit – after a crime in your home, your policy provides assistance ranging from payment of fees towards private counselling, for temporary accommodation should you need to stay away from your home while security is improved, or fatal injury benefit should you die as a direct result of an injury by a third party
- preparing new title deeds, following loss or damage – up to £5,000
- credit cards – up to £50,000; personal money – up to £5,000; personal money in locked safe at your home – up to £10,000
- unregistered motorcycles (under 51cc) and unregistered quad bikes used within boundaries of the home; golf carts, unregistered vehicles for disabled persons and electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules for more information) – up to £10,000 per item
- contents belonging to parents or grandparents in residential care – up to the contents sum insured
- students' contents belonging to members of your household in full-time education – up to the contents sum insured
- golf hole in one cover – £500
- visitors' belongings – up to the contents sum insured
- business property – up to the contents sum insured, including £10,000 of stock
- data replacement following loss of personal or business data on your home computer – up to £10,000.
- marquees on hire – up to the contents sum insured

What are the significant or unusual exclusions or limitations?

- No cover is provided for aircraft, watercraft (other than sailboards, surfboards, windsurfers and jetskis) or trailers, motorised vehicles (other than domestic gardening equipment, golf carts and trolleys, toys and models remotely controlled by a pedestrian, vehicles designed to help disabled people (as long as the vehicles are not registered for road use), electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules for more information) unregistered motorcycles under 51cc and unregistered quad bikes used within the boundaries of your home).
- Certain loss or damage when your home is unoccupied for more than 60 days in a row – for example, if caused by theft, malicious persons or escape of water (unless central heating is in operation during October to March or the water supply is turned off at the mains and system drained).
- Theft or malicious damage caused by you, your paying guests or tenants.
- Liability arising from any motorised vehicle other than for unregistered motorcycles under 51cc and unregistered quad bikes, toys and models remotely controlled by a pedestrian and domestic gardening equipment used within the boundaries of the home, golf carts, vehicles designed to help disabled people (as long as the vehicles are not registered for road use), electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules for more information) and model aircraft.
- Liability arising from watercraft or boards unless propelled by oars or paddles.
- Liability as owner of your home (but this can be insured under the buildings section).
- No cover is provided for jewellery, watches and guns with a single article limit over £5,000 and/or over £10,000 in total, but this can be insured under the Personal belongings section.

Art, antiques and collectables

What are the benefits and features?

Your arts, antiques and collectables section includes the following significant features and benefits, which are explained in detail in your policy booklet.

Loss or damage to art, antiques and collectables at the address shown on your policy schedule and while temporarily removed elsewhere in the world.

The amount insured must represent the full acquisition cost of the items or the current market value, whichever is greater.

In addition, cover is provided for:

- loss or damage to newly acquired art, antiques and collectables advised to us within 45 days of acquisition – up to £50,000
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in market value of the damaged pair or set, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost
- defective title – up to £100,000 if you are legally obliged to return an item if it is proved that you do not have good title to it
- death of an artist – up to 200% of amount insured due to increase in value following the death of the artist in the event of a valid claim.

What are the significant or unusual exclusions or limitations?

In addition to the terms applying to the contents section, the undernoted applies:

- items in custody of dealers, auction rooms, museums or galleries when insured in the name of these institutions
- single article limit – £25,000 unless item is individually specified.

Personal belongings

What are the benefits and features?

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

Loss or damage to items of personal belongings at the address shown in schedule and while temporarily removed elsewhere in the world.

The amount insured must be sufficient to replace items as new.

In addition, cover is provided for:

- loss or damage to newly acquired personal belongings advised to us within 45 days of acquisition – up to £15,000
- pairs and sets, the cost of repair or replacement of the damaged item or the loss in value of the damaged pair and sets, whichever is least. If we cannot repair the damaged item or arrange an equivalent replacement we will pay the full replacement cost.

What are the significant or unusual exclusions or limitations?

In addition to the terms applying to the contents section, the undernoted applies:

- single article limit – £15,000 unless item is individually specified.

Personal lawyer

What are the benefits and features?

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

Costs of legal action arising from:

- your death or bodily injury, including as a result of medical negligence
- physical damage to your personal belongings following the above
- your purchasing, selling or hiring goods or services for your private use where the amount in dispute is at least £125
- interference with your legal rights relating to your home, including physical damage to your home
- disputes relating to the sale or purchase of your main private residence
- disputes with your landlord regarding your rental tenancy agreement
- your contract of employment
- interference with your rights under the Data Protection Act
- disputes relating to your personal self-assessment tax return
- your defence of a motor prosecution, as long as the offence occurred within the period of insurance.

In addition, cover is provided for:

- loss of your salary or wages while you are on jury service, as long as it is not recoverable from the court or employer.

What are the significant or unusual exclusions or limitations?

The insurer will only cover claims:

- which occur during the period of insurance. Employment disputes occurring before or within 90 days of the start date of personal lawyer cover are not covered. Certain exceptions apply where you have continuously held equivalent legal cover with us or another insurer. Please refer to the policy booklet for details
- which have reasonable prospects of success

- reported as soon as possible and within 180 days of the event giving rise to the claim
- relating to a dispute regarding the sale or purchase of your main home or consumer disputes when you have continually held legal cover with either us or another insurer since the relevant agreement was made
- a dispute between you and the insurer
- that will recover damages which are higher than any costs and expenses which may be incurred.

The insurer will not pay any costs incurred before your claim has been accepted, or any costs if action has been taken prior to our agreement.

When you are eligible to nominate an appointed representative, you will be liable to pay the difference (if any) between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.

The insurer will not cover any claim arising from or relating to:

- any claim we reasonably believe you knew, when you took out this insurance, was likely to happen
- death, bodily injury or damage to personal belongings as a result of an accident involving a vehicle you were driving
- any illness or bodily injury that happens gradually
- extending, altering or renovating and planning laws
- subsidence, heave, landslip, mining or quarrying
- libel and slander
- disputes between landlords and tenants relating to rent, services charges or renewal of the tenancy agreement
- divorce, matrimonial, cohabitation, maintenance or custody matters
- an investigation by H M Revenue and Customs Special Compliance Office
- a motor prosecution where you were driving a motor vehicle without a valid licence and/or insurance or involving parking or obstruction offences
- loss of salary or wages for jury service if you are self-employed.

Identity Fraud Detection and Assistance Service

What are the benefits and features?

Your Identity Fraud Detection and Assistance Service includes the following significant features and benefits, which are explained in detail in your policy booklet.

Cover is provided for:

- the main policyholder, and where applicable, the named partners on your schedule.

The following services are provided:

- unlimited online access to your Experian Credit Report
- monitoring of your Experian Credit Report information for certain changes
- monitoring of the web and social networks to help detect theft, accidental disclosure and misuse of your personal information online
- alerts via SMS or email (as requested by you) whenever a certain change occurs to your Experian Credit Report that could be a sign of potential identity fraud, and if your personal information is detected online allowing you to take quick, preventative action
- fraud resolution service. In the event of identity fraud, a personal case handler from Experian's 'Victims of Fraud' team will work with you to provide advice, support and assistance until the disputed entries on your credit report are resolved.

What are the significant or unusual exclusions or limitations?

- This service is available to United Kingdom, Channel Island and Isle of Man residents only.
- Membership lasts for the duration of your Distinct Home policy. This service will end if your Distinct Home policy is cancelled, expires or ends for any reason.
- One membership is available per Distinct Home policy.

Travel

This section provides worldwide travel cover for you, your partner, family members and domestic staff living at your home address. Cover operates for holidays and business trips (non-manual duties only), that last no more than 90 days' duration (winter sports cover is included for up to 31 days) and which commence during the period of insurance. UK holidays are also covered where they include at least two consecutive nights stay in pre-booked holiday accommodation.

What are the benefits and features?

Your Travel section includes the following significant features and benefits, which are explained in detail in your policy booklet (limits apply per person).

- 24-hour worldwide emergency medical service for immediate help with any emergency medical situation outside the UK.
- The Travel Assistant – whether travelling on business or pleasure, Distinct Home provides you with a dedicated travel assistance service. Before you go and while you are away, the Travel Assistant helpline can be contacted 24 hours a day, 365 days a year and can help you with a wide range of travel advice, from information on the country you are visiting to helping out with emergencies abroad.
- Cancellation charges and abandonment – refund of pre-paid costs up to £15,000 if you have to cancel or abandon your trip due to any of the reasons stated in your travel insurance policy section.
- Emergency medical and associated expenses – up to £10 million outside the UK (includes repatriation costs).
- Personal accident – up to £50,000 for loss of limbs/sight or permanent total disablement.
- Personal liability – up to £2 million for accidental injury to third parties or damage to their property.
- Missed international departure – up to £1,000 for extra travel costs if you miss your international departure from/to the UK due to any of the reasons stated in your travel insurance policy section.
- Delayed departure – up to £750 if your travel is delayed for more than 12 hours. Also, up to £15,000 if you abandon the trip after being delayed more than 24 hours.
- Missed connection outside of the UK – up to £1,000 to get you to your destination if you miss a connection outside of the UK due to public transport not running to schedule.
- Legal expenses and advice – up to £100,000 for legal costs incurred following your personal injury or death while you are on your trip.
- The policy also provides additional benefits, such as if you are a victim of a hijack or mugging; if you need to obtain a temporary passport whilst abroad; for alternative accommodation if yours is affected by a catastrophe abroad; or for baggage delayed for more than 12 hours on your outward journey.

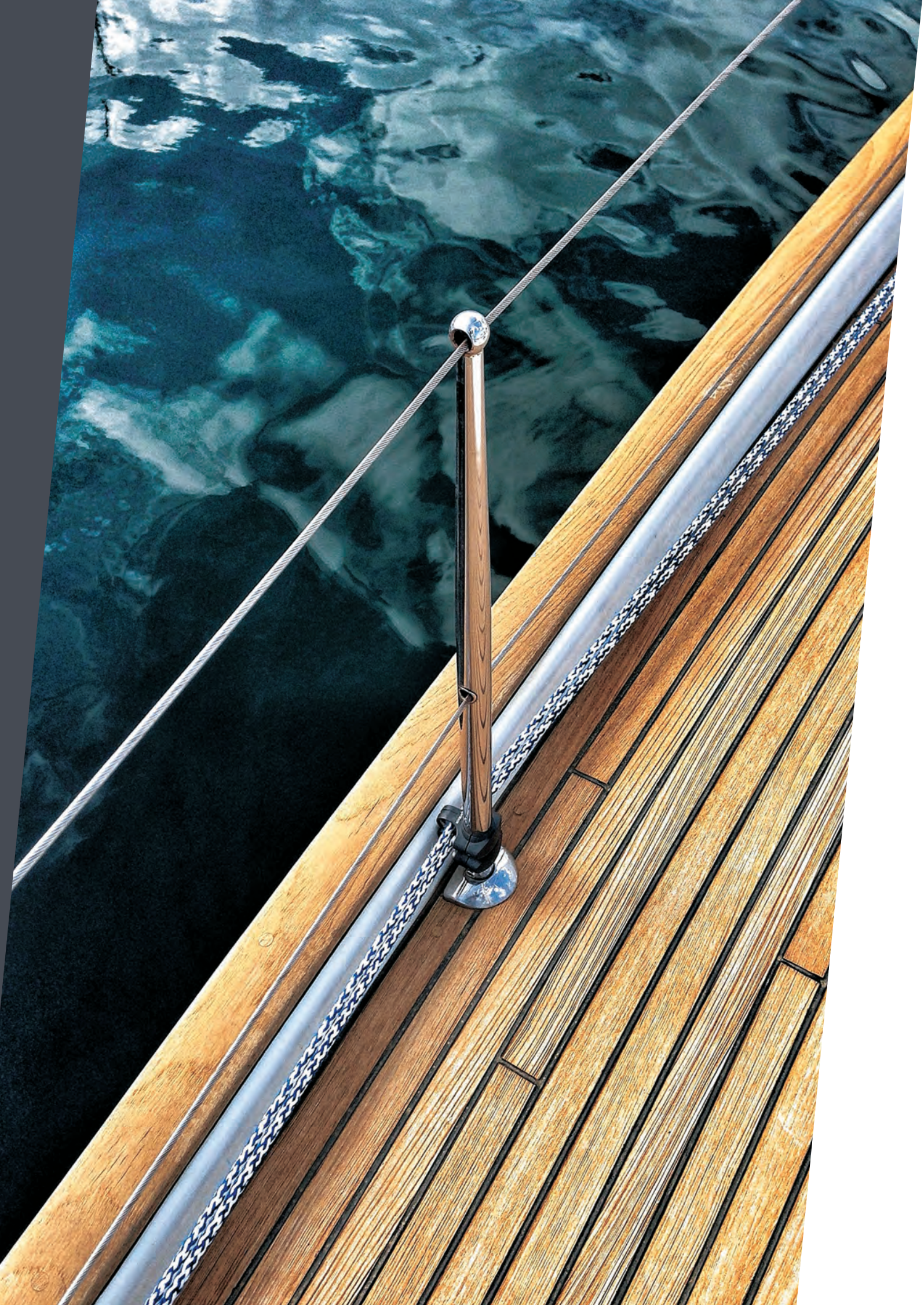
What are the significant or unusual exclusions or limitations?

For cover to apply you must comply with the conditions outlined in your travel insurance policy section. These include:

- the need to tell us about any pre-existing medical condition, and actions you must take in the event of a claim (e.g. you may need to notify the police within 24 hours)
- domestic staff are covered only if they live at the policyholder's home and are travelling with the policyholder, his/her partner or their children.

Your policy excludes:

- cancellation, medical expenses or abandonment claims:
 - if an insured person, or anyone upon whose good health your trip depends has a serious, chronic or recurring illness, injury or disease, unless accepted by us
 - not authorised by Aviva
 - for the cost of travel and accommodation you arranged using air miles
 - for any diagnosed anxiety state, depression or mental or nervous disorder
 - for the refund of any costs for a person not insured under this policy
- medical expenses, abandonment or personal accident claims that result from:
 - your participation in a leisure or winter sports activity not listed in your policy booklet unless agreed by us and shown on your home policy schedule
 - you motorcycling as a rider or passenger on a machine over 125cc; or a machine under 125cc unless you wear a crash helmet and, as a rider, you hold a full UK motorcycle licence
 - hospital or repatriation costs that have not been authorised by our Medical Emergency Assistance Service
- personal liability claims arising:
 - out of your job
 - from your participation in leisure activities, activity-based holidays or winter sports activities where personal liability is shown as excluded for that activity
- missed international departure and delayed departure where the reason for the delay was public knowledge on the start date of the period of insurance or the date you booked your trip (whichever is later)
- legal expenses claims:
 - which do not have a reasonable prospect of succeeding
 - not reported within 180 days of the event giving rise to the claim
 - for any costs incurred before your claim has been accepted
 - relating to a dispute between you and the insurer
 - a dispute between you and someone you were travelling with, a person related to you, or another person insured under the policy
 - relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance
 - relating to Deep Vein Thrombosis (DVT) or its symptoms, that result from travelling by air
- any claim for your death, injury, illness or disability arising from you being under the influence or effect of drugs or alcohol
- any specific exclusion or limitation shown on your policy schedule
- when you are eligible to nominate an appointed representative, you will be liable to pay the difference (if any) between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.



Small craft

What are the benefits and features?

Your small craft section includes the following significant features and benefits, which are explained in detail in your policy booklet. The amount insured must be sufficient to replace the items as new, less an amount for wear, tear and depreciation.

The following cover is provided within the UK and Republic of Ireland and surrounding waters up to 12 miles:

- accidental loss or damage to the craft, including any inboard engine, normal gear and equipment, plus outboard motor and trailer/trolley if shown on the policy schedule
- your legal liability arising from ownership or use of the craft, up to £1,000,000
- medical expenses following your accidental bodily injury if the craft sinks or hits an external object.

What are the significant or unusual exclusions or limitations?

- Loss, damage or legal liability unless the policy conditions of this policy section are observed (these relate to the safe use of the craft and security).
- Theft of outboard motors unless fitted with an anti-theft device or involving violent and forcible entry.
- Theft of gear or equipment unless involving violent and forcible entry.
- Loss or damage to outboard motors unless fitted to the craft by a safety device.
- Liability in respect of water skiing, parachute skiing or similar activities while being towed by the craft unless you have chosen to pay an additional premium for this cover.

Caravan

What are the benefits and features?

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

The amount insured must be sufficient to replace as new if less than two years old, but should allow for wear, tear, and depreciation if older. The following cover is provided for touring caravans only (not static or motor homes):

- loss or damage to your caravan and ancillary equipment comprising awnings and general camping equipment
- your legal liability arising from ownership or use of your caravan in the UK, Republic of Ireland and rest of the world in respect of temporary visits.

What are the significant or unusual exclusions or limitations?

- Theft or attempted theft of your caravan unless secured by a wheelclamp or hitchlock.
- Theft from an unattended caravan unless involving violent and forcible entry.
- Business or professional use or letting out on hire.
- Legal actions brought against you in courts other than in the UK or Republic of Ireland.

How long does my Distinct insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay the premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days, either from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are Aviva's charges for policy amendment and cancellation?

If you cancel within the 14-day period, you will be entitled to a refund of premium paid subject to a deduction for the time you have been covered, (excluding travel cover if selected, where you will receive a full refund provided you have not travelled, and there has been no claim or incident likely to give rise to a claim).

If you cancel after the 14-day period, you will be entitled to a refund of the premium paid in respect of the cancelled cover (excluding premiums for travel cover if selected), less a proportionate deduction for the time we have provided such cover. There will also be a cancellation charge of up to £10 (plus Insurance Premium Tax, where applicable).

How do I make a claim?

For claims under all sections other than detailed below, telephone our dedicated claims service on **0800 051 1750** (for claims abroad call **(+44) 1603 208 901**).

For medical emergencies and travel assistance under the travel section call **(+44) 1603 208 538**.

For claims under the personal lawyer cover section call **0800 051 1718**.

For claims under legal expenses within the travel section call **(+44) 1603 208 536**.

For all other claims under the travel section call **(+44) 1603 208 537** from abroad and **01603 208 537** from the UK.

For claims under the pest contamination cover within the buildings section call **0800 408 1529**.

How do I make a complaint?

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.

For all complaints relating to sections other than stated below, in the first instance please speak to your insurance adviser or usual Aviva Distinct Home point of contact.

For complaints directly relating to the pest contamination cover detailed under Section J of the buildings section, please write to the Customer Relations Department, Homeserve, Freeport WV1849, Walsall WS2 7BR.

To make a complaint about the service, you should refer to Experian's complaints procedure, available by visiting <http://www.experian.co.uk/assets/consumer/contact-us/complaint-handling-procedure.pdf>.

Alternatively, please call 0344 481 8193. A typical call charge from a BT residential landline is no more than 5.11p per minute, a 13.1p connection fee may be charged. Calls from other networks and mobiles may be higher. Calls may be recorded for training and monitoring purposes.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.





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