



Company: The National Farmers Union Mutual Insurance Society Limited.  
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and the Prudential Regulation Authority (No 117664).

Product: Home and Lifestyle Insurance

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Home buildings and contents insurance. Buildings insurance covers your home and its garages, glasshouses, stables, outbuildings, walls, gates, hedges, fences, tennis hard courts, swimming pools, terraces, drives, footpaths, and any fixtures and fittings. Contents insurance covers the things in your home, including household goods and personal items, valuables, money and credit cards. Cover is for causes outlined in the policy wording.



### What is insured?

- ✓ The costs of repairing or replacing damage or loss, to buildings and contents, up to the amount you have chosen
- ✓ Replacing locks if your keys are stolen. If they are lost, we'll pay up to £1,000
- ✓ Your legal liability for injuries to others or damage to their property, up to £2.5 million
- ✓ Legal costs up to £50,000 to provide you, or your family living in your home, with advice and help with the cost of legal representation
- ✓ Access to a 24 hour emergency helpline.

#### Buildings

- ✓ The cost of somewhere to stay if your home can't be lived in, up to £75,000 or 25% of the insured rebuild costs, whichever is more
- ✓ Accidental damage to fixed glass, ceramic hobs or sanitary ware in your home
- ✓ Up to £10,000 for the cost of tracing leaks in water pipes or oil fired heating systems
- ✓ The cost of alternative stabling up to 20% of the insured rebuild cost, if your domestic stables are damaged.

#### Contents

- ✓ The cost of somewhere to stay if your home can't be lived in, up to 25% of the amount insured
- ✓ Theft from outbuildings up to £5,000
- ✓ Contents in your garden up to £5,000; garden trees, plants and shrubs up to £2,000
- ✓ Money in the home up to £2,500, and the unauthorised use of credit cards up to £10,000
- ✓ Student belongings away from home up to £7,500

- ✓ Home entertainment equipment covered for accidental damage, up to one third of the total amount insured or £10,000, whichever is more.

#### Additional cover you can choose to pay for:

- Full accidental damage cover for your buildings and contents
- Cover for home emergencies such as boiler breakdown or burst pipes, up to £1,000 for each claim
- Increased legal liability, up to £10 million
- Personal belongings away from home, including jewellery, watches and pedal cycles
- Cover for additional properties, such as holiday or second homes, in the UK
- Cover for small businesses if you work from home, or have a smallholding.



### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. You can also choose an additional voluntary excess that will help reduce your premium. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any costs of replacing, repairing or restoring your buildings and contents above the amount you've insured them for
- ✗ Storm or flood damage to gates or fences
- ✗ Personal belongings away from your home
- ✗ Damage caused by your domestic pets
- ✗ Damage to your garden trees, plants and lawns by your livestock
- ✗ Student belongings stolen from an unlocked room.



### Are there any restrictions on cover?

- ! £7,500 limit for any single unspecified item
- ! £250 limit for any single tree, plant or shrub
- ! For any claim involving clothing, an amount will be deducted for wear and tear
- ! Damage to trees, plants, shrubs and lawns by causes listed in the policy wording
- ! There is no cover if your home does not have enough furniture for normal living purposes for more than 14 days, or if it's unoccupied for more than 60 days in a row.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

- Maintain the property in good condition, and take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any plans to carry out building works costing more than £50,000 at least 21 days before work starts
- Meet any minimum security and valuation requirements that apply to the policy
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.