



Trinity Policy Summary

Trinity Insurance Services Ltd

1 Old Market Avenue
Chichester
West Sussex
United Kingdom
PO19 1SP

Policy Information

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the certificate wording a copy of which is available on request.

NAME OF THE INSURER

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC.

SIGNIFICANT FEATURES AND BENEFITS - BUILDINGS AND CONTENTS SECTIONS

INCLUDES COVER FOR LOSS OR DAMAGE CAUSED BY:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Landslip or Heave, Falling Trees, Lamp-posts or Telegraph Poles.

BUILDINGS SECTION ALSO INCLUDES COVER FOR:

Frost damage to fixed water tanks, apparatus and pipes, accidental damage to underground pipes, breakage of fixed glass, loss of rent, your legal liability as owner.

CONTENTS SECTION ALSO INCLUDES COVER FOR:

Property in the open, temporary removal to certain other premises, accidental damage to audio and video equipment, breakage of ceramic hobs, replacement locks following theft or loss of keys, your legal liability as occupier, your legal liability for accidents to domestic staff.

COVER FOR BOTH BUILDINGS AND CONTENTS CAN BE EXTENDED TO INCLUDE ACCIDENTAL DAMAGE.

SIGNIFICANT FEATURES AND BENEFITS - PERSONAL POSSESSIONS SECTION

INCLUDES COVER AGAINST PHYSICAL LOSS OR DAMAGE ANYWHERE IN THE WORLD FOR:

Jewellery, Clothing, Baggage, Sports Equipment, Guns

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

BUILDINGS SECTION:

- The first £50 of every claim except for claims for subsidence, heave and landslip where this amount is increased to £1,000
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

CONTENTS SECTION:

- Any amount over £750 in respect of property in the open.
- Any amount over £2,500 in respect of unspecified items of gold, silver, jewellery and furs.
- Any amount over £500 in respect of replacement locks.

- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

PERSONAL POSSESSIONS SECTION:

- The first £50 of every claim in respect of unspecified items.
- Any amount up to that shown on your schedule
- Loss or damage to mobile telephones and computer equipment unless specified in the schedule
- The cost of replacing undamaged items which form part of a pair, set or suite

DURATION OF THIS INSURANCE

The period of insurance will be for 12 months unless otherwise agreed by the underwriters. The period of insurance will be shown in the schedule of insurance.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your insurance broker. Failure to pay within the terms may result in your insurance being cancelled.

CANCELLATION RIGHTS

You may cancel this insurance within 14 days of the later of the conclusion of the contract or the day on which you receive the policy document and receive a full refund of the premium paid. The underwriters reserve their rights to refund any premium if you have made a claim on this policy.

HOW TO MAKE A CLAIM

In the event that you need to make a claim please contact Heath Lambert Insurance Services, who deal with the claims, on telephone number 01403 321 348.

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact

The Managing Director
Trinity Insurance Services Ltd
1 Old Market Avenue
Chichester
West Sussex
PO19 1SP

If you are unable to resolve the matter with your broker and wish to make a complaint you may do so at any time by referring the matter to the Compliance Officer, Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Complaints that cannot be resolved by Great Lakes Reinsurance (UK) PLC may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The full complaints procedure is shown in the certificate wording.

COMPENSATION

Great Lakes Reinsurance (UK) PLC are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the underwriters are unable to meet their obligations to you under this contract. General insurance products are normally covered for 100% of the first £2,000 and 90% of the remainder of the claim, with no upper limit. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website: www.fscs.org.uk).