

Insurance

Select2Protect

Policy Summary Document



Select2Protect

Policy Summary

Select2Protect is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select contents, buildings and legal expenses insurance and you may also add further benefits to provide cover to suit your needs. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Select2Protect policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Contents Insurance

If you select Contents Insurance, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • If the sum insured selected is less than the full replacement value, your claim may be reduced. • Contents excludes items included in the selectable options for Technology & Entertainment, Garden and Personal Items covers. 	Contents
<p>Freezer Food Loss or damage caused by a rise or fall in temperature.</p>		Contents
<p>Religious Festivals, Weddings, Civil Partnerships and Birthday Gift Increases The amount insured is increased for one month before and after the event.</p>	A limit of £3,000 applies.	Contents
<p>High Risk Items Clocks, paintings, works of art, stamps or coin collections are insured for a total value of £7,500. You can increase this cover if you wish.</p>	You must tell RSA if any item you own is worth more than £1,500.	Contents
<p>Clerical Business Equipment Cover for office furniture, office equipment and office stationery is included.</p>	A limit of £5,000 applies.	Contents

Table 2 Buildings Insurance

If you select Buildings Insurance, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls, fences and gates against damage by fire, flood, storm, subsidence and other similar causes.</p>	<ul style="list-style-type: none"> • Damage caused to fences or gates by storm or flood is excluded. • For subsidence claims you must pay the first £1,000. • Damage caused by structures bedding down or newly made-up ground settling. • Damage caused by sulphate reacting with any materials from which your home is built. 	Buildings

You may choose to add the following cover to Buildings Insurance:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Buildings Accidental Damage Option Covers the accidental breakage of windows and sanitary ware and damage to drains, pipes, cables or underground tanks.</p>	<ul style="list-style-type: none"> • Damage or breakage while your home is unoccupied. • Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life. 	Buildings Accidental Damage Option

Table 3 Home Emergency Assistance & Legal Expenses Options

These may be included once you select Buildings and/or Contents Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Home Emergency Assistance Option Covers emergency advice and certain repairs if immediate action is necessary.</p> <p>Legal Expenses Option Gives you and your family up to £50,000 Legal Expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Protection • Residential • Employment • Tax 	<ul style="list-style-type: none"> • A limit of £500 applies to any one claim. • Anything that could be foreseen. • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	<p>Home Emergency Assistance Option</p> <p>Legal Expenses Option</p>

Table 4 General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected.

For full details of these and other exclusions and limits please read the policy document.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance or anything that happens gradually. • If you leave your home unoccupied for more than 60 days in a row, let it to anyone, or use it for trade, professional or business purposes, some covers will be restricted and some will not apply. 	See Sections specified in Tables 1 to 3
Excesses and Limits	Policy Section
Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Tables 1 to 3

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, RSA will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Claims will be handled at the address shown on your Schedule. Should you wish to claim under your Select2Protect policy you should call the Claims Helpline on 0845 072 7148 as soon as possible.

You must give RSA any information or help that they may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy document.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of

Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Select2Protect policy or the Legal Expenses section of the policy, please contact RSA at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, RSA will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against RSA is not affected.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if RSA cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Select2Protect	Legal Expenses	Financial Ombudsman Service
Customer Relations Manager RSA Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Customer Services Dept Legal Expenses Division FirstAssist Insurance Services Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date RSA will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell RSA before the renewal date.

If you pay by direct debit RSA will renew the policy automatically and continue collecting premiums unless you notify RSA that you wish to cancel the policy. This will also apply to payments by credit/debit card, if you have previously given RSA permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in “Your right to cancel the policy” above.

Termination of the contract

You may cancel the contract by giving RSA 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

RSA may cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If RSA cancel the policy RSA may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and RSA may choose the law which applies to this contract. However, unless you and RSA agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

RSA

Select2Protect is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA’s Register by visiting the FSA’s website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Principality Select2Protect is administered and underwritten by Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority.

Principality Building Society is authorised and regulated by the Financial Services Authority (authorisation no. 155998).
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To help us maintain our service and security standards, telephone calls may be monitored or recorded.