

### About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available for UK Homes. This summary does not contain the full terms, conditions, exclusions, warranties and endorsements applicable to the insurance contract. These can be found in the policy wording. The policy wording is available on request or can be viewed on our website [www.insuremyvilla.com](http://www.insuremyvilla.com).

If you are in any doubt as to the suitability of the cover you should consult us or your insurance agent. A policy wording is always issued along with a Schedule of Cover when cover is first accepted by us.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by us or by the insurance agent who sold you this insurance. We reserve the right to change or limit any cover.

### About the Insurer

This policy is arranged and administered by Insure My Villa which is a trading name of Insure My Villa Limited who are an appointed representative of Vasek Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309354. The policy is underwritten by Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

### Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the Schedule of Cover.

### Cancellation Rights

A retail customer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions. Providing you have not made any claims we will refund the premium on a pro-rata basis less an administration charge of £15. We may cancel the insurance by giving 7 days notice in writing to you at your last known postal address confirming that all cover will cease. In this event we will refund a proportion of your premium on a pro-rata basis. You may cancel the insurance at any time by giving us 7 days notice in writing. In this event we will refund a proportion of your premium on a pro-rata basis less an administration charge of £20 as long as there have been no claims made or reported during the period of insurance.

### How to Make a Claim Under this Insurance

When you first insure with Insure My Villa you will be provided with comprehensive details of how to make a claim under any of our policies, this will be contained within the relevant policy wording. When you become aware of any incident that may give rise to a claim you should immediately inform us of this, you will then be issued with a claim form for completion. All incidents that may give rise to a claim must be notified to us by way of a claim form within 90 days of the date you became aware of the incident. Claims may be notified to us online at [www.insuremyvilla.com](http://www.insuremyvilla.com).

### Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim or you wish to register a complaint against us you should, in the first instance, contact Insure My Villa by writing to 30-34 Hounds Gate Nottingham NG1 7AB United Kingdom or by telephoning +44 (0)115 950 5052.

In the event that you remain dissatisfied you can refer the matter to the Complaints Department. Their address is Policyholder and Market Assistance Department, Lloyd's Market Services, One Lime Street, London EC3M 7HA Tel: +44 (0)207 327 5693 Fax: +44 (0)207 327 5225 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your right to take legal proceedings.

### The Law Applicable to this Insurance

This policy is subject to English law and any disputes in connection with this policy will be subject to English Courts.