



John Wason Insurance, part of Jelf Insurance Brokers Ltd,  
Clarendon House, 59/75 Queens Road,  
Reading, RG1 4BN.

## Overseas Personal Insurance Policy Summary

### About this summary of cover

The following summary provides key information about the Overseas Personal Insurance Policy and does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which will be provided on completion of your contract or at any time upon your request. This summary does not form part of your contract of insurance.

**Type of insurance:** Contents, All Risks, Loss of Money and Personal Liability

**Underwritten by:** This Insurance is underwritten on a binding authority contract administered by John Wason Insurance, part of Jelf Insurance Brokers Ltd.

**Security:** Security is provided by Lloyd's Syndicate Beazley AFB 2623 & 623

Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

You can select whichever section you need. Full details of what you have chosen are shown in your personal quotation.

You should discuss with us exactly what your insurance needs are and we will then provide you with a quotation based on the information that you have provided. The quotation will provide you with the total price, including any related fees, charges and taxes applicable. The quotation will be valid for a specified period, the details of which will be advised to you.

On receipt of your policy document, you will have time to decide if you wish to cancel the policy, see "Cancellation" for more information.

### About John Wason Insurance

John Wason Insurance are part of Jelf Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority, under Reference Number 302751. We have authorisation granted to us, by the insurer, under a delegated authority to transact insurance business on their behalf, under contract reference number BZ/06. Full details are held by the Society of Lloyd's.

### 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.

### **Your Right to Cancel this insurance**

If you decide that you do not wish to proceed then you can cancel this insurance by writing to this office or to the insurance broker within 14 days of either:-

- The date you receive your policy documentation, or
- The start of the period of insurance

Whichever is the later. Providing you have not made any claims we will refund the premium.

### **How to make a claim under this insurance**

If you believe that you have a claim under this Insurance, you should notify:

John Wason Insurance, part of Jelf Insurance Brokers Ltd  
Clarendon House  
59/75 Queens Road  
Reading Berkshire  
RG1 4BN

Telephone +44 (0) 118 983 9994  
Fax +44 (0) 118 983 9978  
Email [overseas@jwason-insurance.co.uk](mailto:overseas@jwason-insurance.co.uk)

You will need to supply your certificate number, full details of the claim, including the date, amount and circumstances of the loss. A claim form will normally be issued for completion.

### **Complaints**

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact John Wason Insurance.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to the Complaints Department at Lloyd's. Their address is:-

#### **Complaints Department**

Lloyd's  
One Lime Street  
London  
EC3M 7HA  
Tel: 0207 327 5693  
Fax: 0207 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.

In all communications the policy/certificate number appearing in line one of the schedule should be quoted.

## The Law applicable to this Insurance

This Insurance shall be subject to English Law

## The Cover Available

This Overseas Personal Insurance is a comprehensive property insurance and only relates to the benefits of the insurance which you request and we agree to insure.

**Contents** are defined as: Household goods and all other personal property, tenant's fixtures and fittings, all of which are owned by or are the legal responsibility of the Assured or any permanent member of his household.

**Contents** are covered for loss or damage caused by :-

- Fire, Lightning or Explosion
- Aircraft and other aerial devices or articles dropped therefrom
- Earthquake
- Storm or Tempest
- Bursting or overflowing of water tanks, apparatus or pipes excluding loss or damage to the Contents of domestic outbuildings and garages of non-standard construction
- Bursting or overflowing of domestic fuel oil tanks, apparatus or pipes
- Burglary, housebreaking, theft or larceny or any attempts thereat
- Impact by any vehicle or animal *excluding* loss or damage caused by any vehicle or animal belonging to or under the control the Assured or any permanent member of his household.
- Any person taking part in a riot or strike (see last page of Key Facts for definition)
- Any person of malicious intent (see last page of Key Facts for definition)

**Contents** cover also includes

- Contents whilst temporarily removed from the premises against loss or damage caused by any of the perils listed above:
  - (a) in any occupied private dwelling
  - (b) in any building where the Assured or any permanent member of his household is residing or is employed,
  - (c) in any trade building for the purpose of alteration, cleaning or processing
  - (d) in any furniture depository, up to a limit of 20% of the sum insured on Contents
  - (e) whilst deposited for safe custody in any hotel, inn, lodging house, club, bank or safe deposit, and
- Against loss or damage elsewhere caused by the perils of fire, lightning, explosion, aircraft or earthquake only, or
- Against loss or damage during the process of removal and transit following permanent change of residence or whilst in transit to and from any bank, safe deposit or furniture depository, caused by the perils of fire, lightning, explosion, aircraft, earthquake, burglary, housebreaking, theft or larceny only.
- Accidental breakage of mirrors whilst within the buildings in the schedule
- Rent – up to twelve months – for which the Assured is liable as occupier if the Buildings are rendered uninhabitable by any of the insured perils not exceeding 10% of the sum insured on Contents of the Buildings damaged or destroyed
- Additional costs of alternative accommodation incurred by the Assured as occupier if the Buildings are rendered uninhabitable by any of the insured perils not exceeding 10% of the sum insured on Contents of the Buildings damaged or destroyed.
- Assured's legal liability up to 10% of the sum insured under Section 1 for loss of or damage to the private dwelling caused by any of the insured perils *excluding* any liability
  - (a) for loss or damage caused by fire, lightning or explosion in respect of the Buildings named in the Schedule other than landlord's fixtures or fittings

- (b) caused by any person taking part in a riot or strike or by any person of malicious intent
- (c) whilst the Buildings are unfurnished
- (d) for the amount stated in the Schedule for each loss or damage caused by
  - (i) storm, tempest or flood
  - (ii) bursting or overflowing of water tanks, apparatus or pipes

- The Assured's legal liability up to 10% of the sum insured under Section 1 for the cost of repairing accidental damage to domestic fuel oil pipes, underground water supply pipes, underground gas pipe or underground electricity cables which extend from the Buildings named in the schedule to the public mains.
- Fatal injury to the Assured or to the Assured's spouse occurring at the premises named in the Schedule occasioned by outward and visible violence caused by burglars, housebreakers, thieves and larcenists or by fire provided that death ensues within twelve months of such injury. Liability of Underwriters shall not exceed £1,000.

**Contents** cover includes in addition

- Money within the home up to £50
- £100 in respect of deeds, registered bonds and other personal documents
- £100 in respect of stamps or coins forming part of a collection
- £500 or 10% of the sum insured on Contents (whichever is the less) in respect of gold, silver, gold and silver plated articles, jewellery and furs.
- Legal liability as Occupier of the private dwelling up to a limit of £100,000 for any one accident or series of accidents arising out of any one event plus the costs and expenses incurred by the Assured with Underwriters' written consent, in the defence of any such claim *excluding liability:*
  - (a) arising out of or incidental to any profession, occupation or business
  - (b) which has been assumed under contract and would not otherwise have attached
  - (c) arising out of the ownership, possession or operation of any mechanical vehicle or any power operated lift

**All Risks**

This Section covers physical loss of or damage to the property described in the attached Specification from any cause except as hereafter specified but is limited to the Sums Insured stated in the Schedule.

**Loss of Money**

- Cash, currency, bank notes or negotiable documents
- Credit cards for which the Assured is responsible as a result of misuse by any unauthorised person(s) following loss or theft of any Credit Card arising before the Credit Card Company has received notification of the loss.

**Personal Liability**

Includes any members of the Assured's family residing within the Assured's household and will

- Indemnify the Assured up to but not exceeding £500,000 for any one accident or series of accidents arising out of one event, arising from bodily injury or disease to persons or damage to property.
- in addition pay the costs and expenses incurred with the written consent of the Underwriters in the defence of any such claim.

## Significant or unusual exclusions or limitations

Your policy excludes some situations. Please refer to the exclusions under each section of your policy booklet and the General Exclusions for full details. Your policy excludes:

### Contents excludes:

- Subsidence, landslip or flood however caused
- Loss or damage to the Contents of domestic outbuildings and garages of non-standard construction
- Accidental damage/loss
- Average - Liability shall not exceed the respective Sums Insured on Buildings or Contents nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

### Contents excludes:

- contents outside the territorial limits specified in the Schedule
- cash, currency, bank notes, negotiable documents or coins and stamps not forming part of a coin or stamp collection.

### All Risks excludes:

- Any loss or damage if the Assured is engaged in or in any way connected with any form of professional entertaining
- Breakage of articles of a brittle nature other than jewellery, unless such breakage is caused by burglars, thieves or fire
- Loss or damage caused by moth, vermin, wear and tear, gradual deterioration of electrical breakdown or derangement
- Damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation
- Loss of cash, currency or bank notes
- Damage to guns caused by rusting or bursting of barrels
- Breakage of sports equipment whilst in use
- Any loss of or damage to contact or corneal lenses

*Replacement* – Underwriters shall be entitled at their sole option to replace or repair or pay for any article lost or damaged whether wholly or in part

*Pairs and Sets* – Where any insured item consists of articles in a pair or set, insured for £100 (or currency equivalent) or over this Insurance shall not pay more than the value of any particular part or parts which may be lost or damaged nor more than a proportionate part of the insured value of the pair or set.

*Condition of Average* applicable: Liability shall not exceed the Sum Insured on All Risks nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

### Loss of Money excludes:

- shortages due to error or omission
- depreciation in value
- losses not reported to the Police and in the case of Credit cards to the issuing Company within 24 hours of discovery
- any claim resulting from loss of Credit Cards where the Assured has failed to comply with all the terms and conditions under which the Credit Card was issued

The liability of Underwriters for any loss or damage shall not exceed the sum insured stated in the Schedule.

**Personal Liability excludes:**

- bodily injury or damage to property arising out of the ownership, occupation, possession or use by the Assured of  
(i) any land or building or (ii) any animal (other than cats, dogs or horses), or
- arising out of the ownership, possession or operation of any mechanically propelled or horse drawn vehicle, or any ship, vessel or craft, or
- arising out of the profession, occupation or business of the Assured

*Refer to full policy wording for additional Exclusions*

**Change of Circumstances**

You must immediately inform us, of any change in the type of occupancy at the risk address, of any change in the type of tenants, if the property becomes unoccupied or not relet within 30 days, if the property becomes illegally occupied, as last disclosed to us by you. If you do not tell us of these changes your policy may be void and your claim may not be covered.

**Unoccupancy**

In the event of the private dwelling named in the Schedule being left without an authorised inhabitant for more than 28 consecutive days this Insurance shall exclude the first £500 each and every claim

**Definitions***Riot or strike:*

- Any act committed in the course of a disturbance of the public peace by any person taking part together with others in such disturbance; or
- Any wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out whether or not such act is committed in the course of a disturbance of the public peace, or
- Any act of any lawfully constituted Authority for the purpose of suppressing or minimising the consequences of any existing disturbance of the public peace, or for the purpose of preventing any such act as is referred to in (b) above or minimising the consequences thereof.

*Malicious intent:*

The phrase 'any person of malicious intent' as used in this Insurance means loss or damage directly caused by any malicious act of any person whether or not such act is committed in the course of a disturbance of the public peace.

**Policy Excess**

The standard policy excess is £50 (Loss of Money section £25). However higher excesses may be imposed and you will be informed prior to accepting cover.

**How we settle your claim**

### *Contents and All Risks*

If cover is arranged on a Replacement as New Basis, providing the sum insured is adequate, we will pay either the full cost of repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as the new article is as close as possible to but not an improvement on the original article when it was new.

The basis of settlement does not apply to clothes, linen etc where we will take off an amount for wear, tear and depreciation. It does not also apply to losses arising from accidental damage to audio and audio visual units including television sets, video recorders and home computers insured under the All Risks section.

### **Your Total Peace of Mind**

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information relating to the compensation scheme can be obtained from the Financial Services Compensation Scheme website [www.fscs.org.uk](http://www.fscs.org.uk)

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