

Overseas Permanent & Holiday Home Insurance Policy

This document is a summary of the Abbeygate Overseas Home Insurance Policy and does not contain the full cover details or the full terms and conditions. The full details can be found in the policy booklet or online at www.abbeygateinsure.com. It is important you read the policy booklet and the policy schedule carefully when you receive them.

THE INSURER

This product is provided by Abbeygate. Abbeygate is a trading name of Wyedean Insurance Services Limited. The Insurer of all sections of this policy is Amtrust Europe Limited. Wyedean Insurance Services Limited are authorized and regulated by the Financial Conduct Authority number 305487.

TYPE OF INSURANCE AND COVER

The Abbeygate Overseas Home Insurance Policy can provide cover for Buildings, Contents, Legal Liabilities and Valuables and Personal Effects. It is designed for either primary or holiday home risks. You must comply with the conditions detailed in the policy for cover to apply.

SIGNIFICANT POLICY FEATURES

The Abbeygate Overseas Home Insurance Policy is specifically designed for Permanent and Holiday Homes in Spain, Portugal and Cyprus.

BUILDINGS

This section covers the structure of your home and its permanent fixture and fittings. Cover is provided for an extensive list of perils – such as fire, explosion, storm, flood, earthquake and theft.

In addition cover is provided for:-

- Alternative Accommodation
- Loss of hiring charges following a loss
- Accidental damage of glass and sanitary fixtures (full accidental damage is optional)
- Garden cover up to 1000 Euros
- Cost of tracing and accessing leaks up to 2500 Euros
- Your legal Liability as owner of your property (1,000,000 Euros)
- Leakage of oil from any fixed domestic heating installation

CONTENTS

This covers household goods and personal effects and valuables in the home. Cover is provided for an extensive list of perils – such as fire, explosion, storm, flood, earthquake and theft.

In addition cover is provided for:-

- Contents temporarily removed
- Garden ornaments and furniture up to 1500 Euros
- Replacement locks if keys are lost or stolen
- Frozen food spoilage up to 1000 Euros
- Seasonal Increases
- Alternative accommodation
- Optional Full accidental damage
- Electrical power surges up to 1000 Euros
- Your liability as occupier, employer, tenant and in a personal capacity (1,000,000 Euros)
- Limited golf extension up to 250 Euros

VALUABLES AND PERSONAL EFFECTS

This section covers specified and unspecified valuables, clothing and personal effects and sports equipment away from the home anywhere in Europe. In addition this section covers personal money up to 500 Euros and financial loss as a result of fraudulent use of credit cards up to 500 Euros

EMERGENCY TRAVEL

This will cover emergency travel costs up to 1500 Euros any one year to view your property which has sustained damage in excess of 1500 Euros.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

There are a number of exclusions and limitations. You should refer to your policy wording for full details (also found on our website www.abbeygateinsure.com).

All sections –

1. *The first 150 Euros of each claim with the exception of Escape of Water which is subject to the first 375 Euros.*
2. *Any loss under Extraordinary Risk – for example Consorcio risk in Spain (Please refer to your policy wording).*
3. *Loss or damage caused to property or money held or used for business purposes.*
4. *Loss or damage from any cause not listed in the policy wording.*

Buildings –

1. ***Theft or attempted theft unless involving forcible and violent entry (This exclusion applies when the buildings are either unoccupied or part let to anyone other than to relatives).***
2. ***Loss or Damage caused by Subsidence Landslip or Heave.***

Valuables and Personal Effects –

Theft of unattended bicycles unless they are securely padlocked at the time of theft.

DURATION OF POLICY

The policy will remain in force for 12 months from the date of commencement or as otherwise shown in your policy schedule.

CANCELLATION RIGHTS

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the insurance or the day on which you receive your policy documentation. A full explanation of cancellation procedures is on the policy wording.

HOW TO CLAIM

In the first instance please contact Abbeygate @ L-07 Sotovila VI, Comercial Centro, Sotogrande, 11310 Cadiz, Spain. Telephone 0034 952893380 or email maxine@abbeygateinsure.com. Details are in the policy wording.

COMPLAINTS

We hope that you will be happy with the service we provide. However, if you are unhappy for any reason we would like to hear from you. In the first instance please contact Amtrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Telephone 01159 411 022. Email complaints@amtrusteu.co.uk. Your policy wording has full details of the complaints procedure. If you have complained to us and we are unable to resolve your complaint you are then entitled to refer to an Independent Body.