

Mr Alan Bailey  
37 Highfield Road  
Birkenhead  
Merseyside  
CH42 2BU



Dear Mr Bailey,

### We've updated your home insurance paperwork

Thank you for getting in touch with us recently to advise us of the changes to your home insurance needs. We have amended your policy and enclose a newly updated Schedule. Please take a few minutes to read it through to check the details are now correct.

Remember, by having your buildings and contents cover in one policy, you'll enjoy Primary Contents Cover at no additional cost for the life of your policy, unless you make a contents claim.

Your Schedule should be kept in a safe place with the policy booklet that we have already sent you. (If you need a replacement policy booklet, please call us on the number shown above.)

As a result of the changes to your cover your premium has been revised. An additional payment is required of £431.30. If you haven't already made payment, please contact our Customer Service Line on 0330 102 3627 and have your credit/debit card details to hand.

If you have any questions about your cover, or if there is anything else we can do for you, please feel free to call us on 0330 102 3627.

Yours sincerely

David Pitt  
Customer Services Director

## TO CONTACT US CALL

Claims Helpline:

**0330 100 7783**

Mon to Fri 8am - 9pm, Sat 9am - 5pm

Customer Service Line:

**0330 102 3627**

Mon to Fri 8am - 9pm, Sat 8am - 5pm, Sun 9am - 5pm

Policy Number:

**HI50120522**

25th September 2015

**TEST**  
Buildings and Contents cover for  
N Hance 7 High Street,  
TA8 1NX

**Effective date of change is**  
19th October 2015

**Premium amount due is**  
£431.30

**Special Terms Apply** - These are  
detailed in the Endorsement section  
in your policy Schedule

### KEY DOCUMENTS IN THIS PACK

> Amendment Schedule

# TEST

MORE TH>N is not authorised to provide advice or recommendations to our customers about their cover or price. We will provide you with the information you need about your policy to make an informed decision when purchasing or renewing your insurance cover with us. Please read the policy information that we have provided to ensure that the cover shown meets your needs.

If you have hearing or speech difficulties, you can contact us using Minicom on 0800 300 836. This letter and all our literature are available in large print, audio and Braille.

This Schedule and any applicable endorsements form the basis of your insurance contract and you should read it in conjunction with your policy booklet R00841G.

## About you

**Policyholder**  
Mr Alan Bailey

**Address**  
N Hance 7 High Street  
Burnham-on-Sea TA8 1NX

**Policy number**  
HI50120522

**This property is occupied by you (and your family)**

## About your cover

Period of insurance from: 19th October 2015 to 17th October 2016

| Cover  | Excess | Limit/Sum insured | Premium              |
|--|--------|-------------------|----------------------|
| <b>Primary Contents cover including Accidental Damage (excluding Upgrade)</b>  |        | £75,000           | £147.83              |
| Compulsory excess  | £50    |                   |                      |
| Voluntary excess   | £100   |                   |                      |
| Total excess   | £150   |                   |                      |
| Escape of water excess   | £325   |                   |                      |
| Accidental Damage excess   | £250   |                   |                      |
| <b>High Risk Items</b>   |        |                   |                      |
| (High risk items are televisions, personal computers, binoculars, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.) |        |                   |                      |
| Total limit  |        | £7,500            |                      |
| Single article limit   |        | £1,000            |                      |
| <b>Personal possessions</b>  | - - -  | - - -             | Not included         |
| <b>Personal money and credit cards</b>   | - - -  | - - -             | Not included         |
| <b>Pedal cycles</b> - (Cover limited to highest value bike shown)  | - - -  | - - -             | Not included         |
| <b>Primary Buildings cover (excluding Upgrade &amp; Accidental Damage)</b>   |        | £1,000,000        | £521.40              |
| Compulsory excess  | £50    |                   |                      |
| Voluntary excess   | £100   |                   |                      |
| Total excess   | £150   |                   |                      |
| Subsidence excess  | £1,000 |                   |                      |
| Escape of water excess   | £325   |                   |                      |
| <b>MORE TH&gt;N Legal Services</b>   | n/a    | £50,000           | £23.99               |
| <b>Home Emergency Assistance</b>   | n/a    | £200              | Included as standard |
| 24 hour Legal Helpline   | - - -  | - - -             | Included as standard |

## Premium calculation

|                               |                |
|-------------------------------|----------------|
| Primary Contents saving       | £134.78        |
| <b>Total premium</b>          | <b>£558.44</b> |
| <b>Additional premium due</b> | <b>£431.30</b> |

### Additional notes

All premiums include Insurance Premium Tax and any special discounts.  
The individual premiums shown take into account your voluntary excess.

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## Other interests

**Name:** Miss Angela Smith

**Nature of interest:** Joint Policyholder

**Address:** 37 Highfield Road Birkenhead Merseyside CH42 2BU

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## Endorsements

### CONTENTS PRIMARY PLUS

With effect from 03.12.2015 it is a condition of the insurance in respect of loss of or damage to the insured property at the home caused by theft, malicious persons or vandals that:

- a) the final exit door is secured by a deadlock conforming to BS3621 or with a minimum of 5 levers or by a multi-point locking system incorporating a lever or cylinder deadlock
  - b) patio or french doors or windows
    - are secured by a multi-point locking system incorporating a lever or cylinder deadlock OR
    - hinge type are secured by key operated security bolts operating vertically fitted internally top and bottom OR
    - sliding type are secured by key operated bolts fitted internally top and bottom
  - c) all other external doors are secured by:
    - deadlocks conforming to BS3621 or of a minimum 5 levers operation OR
    - key operated security bolts operating horizontally fitted internally top and bottom OR
    - a multi-point locking system incorporating a lever or cylinder deadlock
  - d) all ground floor and basement opening windows and any other ground floor openings to the home measuring more than 23cms X 23cms (9" X 9") are secured by key operated locks
  - e) all upper floor opening windows (including skylights) are fitted with key operated window locks if accessible from adjoining roofs, walls, downpipes, balconies or external stairs.
  - f) all panes of glass in louvre windows are securely fixed with suitable adhesive into their brackets
- and

all locking devices mentioned above are brought into operation whenever:

- there is no person in charge of the home within the boundaries of the land belonging to the home
- the occupants retire at night (locking devices on windows in occupied rooms need not be brought into operation).

### ALL OPERATIVE SECTIONS

Applicable to the Contents section of your policy.

As you are insuring your Buildings and Contents together on this policy, your Primary Contents cover insurance premium is included at no additional cost for as long as you continue to insure your Buildings and Contents together on this policy, provided:

- You do not make a Contents claim, and
- You do not cancel the Buildings insurance.

If your policy includes Upgraded Contents cover or Contents with Accidental Damage cover you will pay an additional premium for the additional covers provided.

**Except for the change(s), your Policy Wording gives details of 'What is not covered' and all limits, conditions and exclusions that still apply.**

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## Important notes

If you require a replacement policy booklet, please contact the customer service line. This schedule is a record of the information provided to MORE TH>N about you and forms part of the policy terms and conditions. Please check that it is correct and keep it in a safe place. If you need to change anything please call us.

### Changing circumstances

Using the address on the front of your Schedule, you must tell us within 30 days as soon as you know about any of the following;

- Of a permanent change of address
- The number of bedrooms in your home has changed
- If anyone other than your family lives in the home, if it is a weekend or holiday home or if it is left unoccupied for a total of more than 60 days in a year
- If your home is not in good condition, if it requires work other than routine maintenance or redecorating or any structural alteration or extension to your home.
- If you or any member of your family living with you has received a conviction for any offence except for driving offences.
- Any increase in the value of your contents or the rebuilding cost of your building.

We may reassess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, we may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

## About us

### Contact

MORE TH>N  
Customer Service Centre  
PO BOX 825  
COLMORE GATE  
BIRMINGHAM B3 2SB

### E-mail

home@morethan.com

### Phone

|                        |               |
|------------------------|---------------|
| Customer Service Line  | 0330 102 3627 |
| Customer Renewal Line  | 0330 100 7822 |
| Claims Helpline        | 0330 100 7783 |
| 24 Hour Legal Helpline | 0800 300 688  |

