

TEST

Mr Alan Bailey
Flat 1 Hume Cottage
Appersett Hawes
N Yorkshire
DL8 3LN



Dear Mr Bailey,

Changes to your MORE TH>N Home Choice Insurance

Thank you for getting in touch with us recently.

A Revised Schedule is enclosed. Please take a few minutes to read through the details to check that they are now correct.

This Revised Schedule should be kept in a safe place with the policy booklet that we have already sent to you - you will need them if you ever make a claim. (If you need a replacement Policy Wording booklet, please let us know.)

Primary Contents cover at no additional cost

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.

What happens next?

Your MORE TH>N Legal Services and Home Emergency cover policy booklets will be sent to you shortly under separate cover. If you need to make a claim under your Home Emergency cover please call 0330 100 7780. You can claim for any insured incident occurring from , which is 7 days after your cover start date. Your Legal Services pack will arrive along with details of your security password to the online legal document service in a couple of days.

We have amended your policy and you'll see the annual premium in the box opposite. If you have already made payment over the phone then you do not need to do anything. Otherwise to pay by credit or debit card, please contact our Customer Service Line on **0330 102 3627** and we will organise this for you immediately.

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:

HI50120186

25th September 2015

Buildings and Contents cover for
Flat 1 Hume Cottage Appersett
Hawes
DL8 3LN

Your annual premium is
£461.38

Your cover starts on
18th October 2015

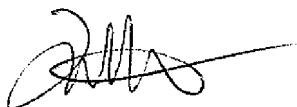
Your cover expires on
17th October 2016

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

KEY DOCUMENTS IN THIS PACK
Revised Schedule

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**. You'll also find full details of other MORE TH>N products and services on our website at www.morethan.com.

Yours sincerely

A handwritten signature in black ink, appearing to read 'David Pitt', with a long horizontal stroke extending to the right.

David Pitt
Customer Services Director

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
Flat 1 Hume Cottage Appersett Hawes
N Yorkshire DL8 3LN

Policy number
HI50120186

This property is occupied by you (and your family)

About your cover

Period of insurance from: 18th October 2015 to 17th October 2016

Cover	Excess	Limit/Sum insured	Premium
Primary Contents cover (excluding Upgrade & Accidental Damage)		£75,000	£109.97
Compulsory excess	£50		
Voluntary excess	£100		
Total excess	£150		
Escape of water excess	£325		
High Risk Items (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		£5,500	
Single article limit		£1,000	
Personal possessions			£20.96
Specified items			
Rolex Watch		£2,000	
Personal money and credit cards			£2.91
Personal money	£25	£500	
Credit cards	n/a	£500	
Pedal cycles - (Cover limited to highest value bike shown)	£25	£200	£9.24
Primary Buildings cover (excluding Upgrade & Accidental Damage)		£1,000,000	£364.29
Compulsory excess	£50		
Voluntary excess	£100		
Total excess	£150		
Subsidence excess	£1,000		
Escape of water excess	£325		
MORE TH>N Legal Services	n/a	£50,000	£23.99
Home Emergency cover	n/a	£1,000	£39.99
*For information - Boilers must be under 15 years of age and have been serviced within the last 12 months			
24 hour Legal Helpline	- - -	- - -	Included as standard

Premium calculation

Primary Contents saving	£109.97
Annual premium due	£461.38

Additional notes

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

Endorsements

CONTENTS PRIMARY

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.

ALL OPERATIVE SECTIONS

Excluded Home Emergency Assistance

The cover provided by the Home Emergency Assistance (24-hour Emergency Repair Service and Helpline) part of your household policy no longer applies. You will still have the benefit of the Legal Advice helpline.

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

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

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