

Mr A Bailey  
Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire  
DL8 3LN

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**

22nd September 2015



Dear Mr Bailey,

## **WELCOME TO MORE TH>N HOME CHOICE INSURANCE**

Thank you for choosing MORE TH>N Home Choice Insurance to protect your home. Enclosed you'll find your Schedule, Statement and Policy Wording. They contain all you need to know about your cover. To make sure we've taken care of everything, please read them through and check your details are correct. Your MORE TH>N Legal Services Policy Booklet will be sent to you shortly together with details of your security password to access the legal document service.

Thanks for your credit card payment of £388.28 which will be debited shortly.

### **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.

You have a sum insured of £100,000 for the contents of your home and you have chosen to cover your buildings for £1,000,000 for the re-building of your home. We aim to replace lost, damaged or stolen items within a few days. And whether it's a burglary or a burst pipe, if disaster strikes, our 24-hour Emergency Helpline will help you organise prompt repairs.

Please remember if you should change your mind about insuring with us, you have the right to cancel the policy, within 14 days of receiving this letter. For full details, please refer to the enclosed Policy Wording.

For details of the special terms that apply to your policy, please read the Endorsement section of your Home Insurance Schedule. Please see your Statement for any actions you may need to take.

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

**Your annual premium is**  
**£388.28**

Your cover starts on  
**18 October 2015**

Your cover expires on  
**17 October 2016**

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

### **KEY DOCUMENTS IN THIS PACK**

- > **Schedule**
- > **Statement**
- > **Policy Wording**

Thank you once again for insuring your home with MORE TH>N. If there's anything else we can do for you, just call us on 0330 102 3627.

Yours sincerely

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

David Pitt  
Customer Services Director

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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 is a copy of the information you gave us - your home insurance policy is based on it. Please check that the details shown here are accurate. If there is anything wrong, please let us know on 0330 102 3627 and we will amend your policy for you. Please keep this document in a safe place.

## Your cover details

Policy number: HI50120186

Date your cover starts:

Contents 18 October 2015

Buildings 18 October 2015

## About you

Name

Mr Alan Bailey

Date of birth

6th October 1983

Address

Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire  
DL8 3LN

Occupation

Chef

## About your home

Your home:

is a detached house

- has 3 bedrooms
- was built in 1968
- is occupied by 2 adults
- is occupied by 2 children
- has a cat or dog
- has smoke detectors
- is built of brick, stone or concrete OR timber frame with brick walls (built after 1980)
- is roofed with slates, tiles, concrete and asphalt AND no more than 50% of your roof is felt on timber.
- is not showing any sign of or ever had any damage caused to it by subsidence, landslip or heave
- is only lived in by you and your family
- is not left unoccupied for a total of more than 60 days in a year.
- Your home or the land belonging to it has not been flooded in the last 5 years.

If you purchased your policy through Compare The Market, the statements relating to the number of Adults, Children and Pets in your home may be incorrect. These have been defaulted as Compare the Market don't ask these questions, however this has no effect on your premiums or any future claims this year.

## Your policy excesses

The amount you must pay in the event of a claim. Your policy includes a compulsory excess. You may choose a voluntary excess in addition to this. Full details are shown on your Schedule.

## You or any person living with you

(at your present address or any previous addresses)

- have not had insurance cancelled, declined or declared void
- have not received any conviction except for driving offences
- have not made any claims in the last 3 years

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**See your Schedule for details of:**

- Your Buildings and Contents cover
- MORE THAN Legal Services
- Your policy endorsements

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

**Policy number**  
HI50120186

**Address**  
Flat 1 Hume Cottage  
Appersett HAWES  
N Yorkshire

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

## About your cover

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

<u>Cover</u>	<u>Excess</u>	<u>Limit/Sum insured</u>	<u>Premium</u>
<b>Primary Contents cover</b>		£100,000	£109.97
Compulsory excess	£50		
Voluntary excess	£100		
Total excess	£150		
Escape of water excess	£325		
<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 - (Cover limited to highest value bike shown)</b>	- - -	- - -	Not included
<b>Primary Buildings cover</b>		£1,000,000	£364.29
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
Legal helpline			

## Premium calculation

Primary Contents Saving	£109.97
<b>Annual premium due</b>	<b>£388.28</b>

### Additional notes

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

In choosing this product and your level of cover you have not received any personal recommendations from Royal & Sun Alliance Insurance plc.

## Endorsements

### 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.**

## Important notes

### 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.

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.

## About our service/complaints

We have an internal complaints procedure in place and you also have the right to refer your complaint to the Financial Ombudsman Service. Therefore, if you are not satisfied with any part of our service, please contact us on 0330 102 3627. For further details, please refer to your policy booklet.

## About us

Here are our contact details, if you want to get in touch:

<b>Post</b>	MORE TH>N CUSTOMER SERVICE CENTRE PO BOX 825 COLMORE GATE BIRMINGHAM B3 2SB
<b>E-mail</b>	home@morethan.com
<b>Phone</b>	Claims Helpline 0330 100 7783 Customer Service line 0330 102 3627
<b>Opening hours</b>	Monday - Friday 8am - 9pm Saturday 8am - 5pm Sunday 9am - 5pm

