

Mr T Test  
1 Normanton Drive  
MANCHESTER  
M9 6FZ



Dear Mr Test,

## Your Home Insurance Policy

Thank you for choosing John Lewis Home Insurance. Please find enclosed your policy documentation. It's important to read through everything carefully and check that all the information is correct on the Schedule and the cover still meets your needs. Any changes may affect your policy, so please contact us as soon as possible.

When purchasing this policy, we explained some of the main exclusions of the cover. Please ensure you read all of the policy exclusions in the Policy Wording.

### We are here to help

All John Lewis Home Insurance policies come with the same great value and high level of service you would expect from John Lewis. We have enclosed a quick guide to your policy which gives you an idea of the support and help you can expect from us, and a few tips that will help keep your home and possessions safe.

We hope you'll be happy with your policy and our cover continues to meet with your needs. However, if you do change your mind, you can cancel the policy within 14 days of receiving this letter. For full details please refer to the enclosed Policy Summary.

Thank you again for choosing John Lewis to protect your home.

Yours sincerely

David Coughlan  
UK Personal Managing Director

## Contact us

We're here to help

Customer Service:

**0330 102 2742**

Mon to Fri 8am-8pm, Sat 9am-5pm,  
Sunday 10am-4pm

Claims:

**0330 102 2749**

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

[www.johnlewis.com/insurance/contactus](http://www.johnlewis.com/insurance/contactus)

Today's Date:

**17th August 2015**

Policy Number:

**J00204524H**

Cover Level:

**Premier**

Cover Start Date:

**16th August 2015**

Renewal Date:

**16th August 2016**

Annual Premium:

**£316.25**

This includes Insurance  
Premium Tax.



If you have hearing or speech difficulties you can contact us using Minicom on 0800 300 836. This document and all our literature is available in large print, audio and Braille. Please contact us for further assistance.

## Home Insurance Policy Schedule

This is your **Premier policy** which you have selected to meet your needs.

This Policy Schedule together with your Policy Wording forms your annual insurance contract with us and includes important information about your Home Insurance, so please keep it in a safe place.

If you require a new Policy Wording, please contact us on 0330 102 2742.

The details shown are a record of the information you have provided to us, please check they are correct and let us know if you need to make any changes.

Please also read the 'Important Notes' section as this contains information that may affect your policy cover.

Policy number:  
J00204524H

Date of issue:  
16th August 2015

Insurance period:  
Cover start date: 16th August 2015  
Cover end date: 15th August 2016

### Your Personal Details

Policyholder:  
Mr Test Test  
Date of Birth: 10th December 1966

Marital Status: Married  
Occupation: Doctor

Address of home insured:  
1 Normanton Drive

Email address:  
nadeemahmed01@outlook.com

MANCHESTER  
M9 6FZ

Home telephone number:  
1111111111

Mobile telephone number:  
1111111111

### Your Premium

**Total Annual Premium** **£316.25**

This includes Insurance Premium Tax at the current rate, and any discounts which may apply.



Policy Section	Excess	Sum Insured	Annual Premium
<b>Buildings Option</b>		Unlimited	<b>£149.10</b>
Subsidence, Landslip or Heave	£1,000		
Escape of Water	£250		
All other covers	£200		
<b>Accidental Damage:</b>			<b>Included</b>
<b>Contents Option</b>		Unlimited	<b>£106.85</b>
All other covers	£200		
Escape of Water	£250		
Valuables		Up to £40,000	
Single Item Limit		£3,000	
<b>Accidental Damage:</b>			<b>Included</b>
<b>Personal Possessions</b>	£200	-----	<b>£15.11</b>
Unspecified Personal Possessions		£2,500	
Single Item Limit		£3,000	
<b>Student Cover Option</b>	-----		<b>Not Included</b>
<b>Pedal Cycle</b>	£200		<b>Included</b>
Unspecified Pedal Cycles		£5,000	
Single Item Limit		£1,000	
<b>Garden Cover</b>	£200	£5,000	<b>Included</b>
<b>Home Emergency</b>	-----	£1,500	<b>Included</b>
<b>Legal Expenses</b>	-----	£100,000	<b>Included</b>
<b>Protected No Claims Discount Option</b>			<b>Not included</b>
Number of years No Claims Discount: 5			
<b>Identity Theft</b>	-----	£50,000	<b>Included</b>

### Valuations

If you need to make a claim we will require an original valuation or purchase receipt for valuable items, including jewellery and watches, worth more than £5,000.

You can send original valuations or purchase receipts to us now, so we can add them to your file or you can send them at the time of claiming. If you choose to send the valuation now, you'll need to send this to us at the address on this schedule.

If you send the valuation or purchase receipt to us as part of your claim, you will be given the address to send it to during the claims process. We do request that you keep valuations up to date and that the valuation of the item(s) is no more than 5 years old. All original valuations and purchase receipts will be returned to you.

## Endorsements

This page is a continuation of your Policy Schedule and forms part of your policy. It should read with your Policy Wording.

An endorsement alters the standard terms of your insurance as printed in your Policy Wording. It will also set out those things which you must or must not do in order to obtain full protection of the insurance you have chosen. It is very important that you read and understand all endorsements printed below and comply with them. If you do not and you are unfortunate enough to need to make a claim you may find your cover is reduced, and in some circumstances you may find that you have no cover at all.

If you are unclear about any endorsement, please contact us. By paying your premium you confirm that you have understood and accepted these policy changes.

### Minimum Standard of Security

Please read this endorsement carefully as failure to comply with it could mean you may not have cover for theft or attempted theft and/or malicious acts or vandalism at your home. This endorsement does not apply to your Buildings cover.

From 30th September 2015 we will not provide cover for theft or attempted theft and/or malicious acts or vandalism at your home unless the security devices listed below are fitted where shown and are brought into operation with all doors and windows locked shut whenever:

- your home is left without any occupants, in which case the keys must be removed from the security devices and stored out of sight;
- occupants go to bed at night, although security devices on windows in rooms which are occupied do not need to be brought into operation.

Security devices must be fitted to your home in the following places:

1. The main final exit door (If your home is a flat or part of a house converted into flats, the main final exit door means the door to your self-contained flat and not any communal exit door.):

- A lock which can be locked by a key from both the inside and the outside, or
- A mortice deadlock with 5 or more levers or a surface mounted rim deadlock, or
- A key operated multi-point locking system.

2. Other single exit doors and/or doors inside garages which provide access into any part of your home:

Same devices as listed in 1 above, or alternatively by a

- Two key operated security bolts operating horizontally and fitted internally top and bottom.

3. Exit doors to garages and other outbuildings (except greenhouses):

Same devices as listed in 1 and 2 above, or alternatively by

- At least one key operated locking device.

4. Double opening outside doors or windows (e.g. French doors or French windows):

- A lock which can be locked by a key from both the inside and the outside, or
- A key operated multi-point locking system, or
- For each door or window two key operated security bolts operating vertically and fitted internally top and bottom.

5. Sliding patio doors:

Same devices as listed in 4 above, or alternatively

- For each opening door two key operated patio door locks operating horizontally and fitted top and bottom, or
- One key operated patio door lock plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames.

6. All ground floor opening windows and any on the first floor or above that are 'readily accessible':

- A key operated multi-point locking system, or
- At least one key operated locking device.

HJLCTSW2 25.07.2018

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Please note that for the purposes of this wording 'readily accessible' means windows that can be reached from the ground without the use of a ladder or via single storey extensions, balconies, external staircases and fire escapes, nearby trees, roofs joining or next to your home, outbuildings, garages or walls.

7. All panes of glass in louvre windows must be securely bonded into their brackets with an adhesive suitable for this purpose.

**All policy limits, benefits, conditions, exclusions and what is not covered apply except where they have been changed by the endorsement.**

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## Important Notes

### Changes in your circumstances

Your answers to our questions need to be honest and truthful to the best of your knowledge and belief, so that we can consider that you have fulfilled your requirement to disclose all necessary information. If any of these details are incorrect or change you must tell us as soon as reasonably possible.

Using the address on the front of the Policy Schedule, you must tell us within 30 days or as soon as you know about any of the following changes:

- you are going to move home permanently;
- someone other than your family is going to live in the home;
- the home is going to be used for short periods each week or as a holiday home;
- the home is going to be unoccupied. For the purposes of this condition unoccupied means your home is going to be left without any occupants for more than a total of 60 days in any insurance period;
- work is to be done on the home which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to the home;
- the number of bedrooms in the home has changed;
- you or any member of your family has received a conviction for any offence except for driving;
- any part of the home is going to be used for any trade, professional or business purposes;
- any increase in the value of your items or the rebuilding cost of your Buildings.

There is no need to tell us about trade, professional or business use if:

- the trade, professional or business use is only clerical; and
- you do not have staff employed to work from the home; and
- you do not have any visitors to the home in connection with your trade, profession or business; and
- you do not keep any business money or stock in the home.

We may re-assess 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 will be entitled to reject payment of a claim or a payment could be reduced. In some circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

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## About Us

### Contact

John Lewis Home Insurance Centre  
PO BOX 1360  
PETERBOROUGH  
PE2 2QW

[www.johnlewis.com/insurance/contactus](http://www.johnlewis.com/insurance/contactus)

### Phone

Customer Service: 0330 102 2742  
Claims Line: 0330 102 2749

### Opening hours

Monday - Friday 8am - 8pm  
Saturday 9am - 5pm

Customer Service only

Sunday 10am - 4pm

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# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** John Lewis Premier Buildings Insurance

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This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

### What is this type of insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms.



#### What is insured?

- ✓ Buildings sum insured is shown on your schedule
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence
- ✓ Loss or theft of keys and accidental damage to the locks of external doors at your home
- ✓ Damage caused by the emergency services
- ✓ Trace and access
- ✓ Full accidental damage
- ✓ Alternative accommodation
- ✓ Home emergency cover up to £1,500
- ✓ Legal expenses cover up to £100,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Identity theft cover up to £50,000



#### What is not insured?

- ✗ General maintenance, wear and tear
- ✗ Storm or flood damage to fences, hedges or gates



#### Are there any restrictions on cover?

- ! Excesses - this is the part of a claim you have to pay
- ! If your home is left unoccupied for more than 60 days you won't be covered for:
  - Escape of water or oil
  - Freezing of water and oil pipes or tanks
  - Malicious damage or vandalism
  - Theft or attempted theft
- ! If you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism
  - Theft or attempted theft unless force and violence has been used to get into or out of your home



### Where am I covered?

✓ The product provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must pay the premium shown on the policy schedule



### When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



### How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number within your policy documents or on our website.

# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** John Lewis Premier Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

### What is this type of insurance?

Your contents insurance cover protects your contents and personal items within the property, i.e. the things you'd take with you if you moved home.



#### What is insured?

- ✓ Contents sum insured is shown on your schedule
- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft
- ✓ Standard accidental damage to TVs, computer and audio equipment and accidental breakage of mirrors, ceramic hobs and glass in furniture in the home
- ✓ Full accidental damage
- ✓ Damage caused by the emergency services
- ✓ Escape of metered water/oil cover up to £5,000
- ✓ Money and credit cards in the home cover up to £1,000
- ✓ Business equipment cover up to £10,000 and stock cover up to £500
- ✓ Contents in the open cover up to £5,000
- ✓ Deeds and documents cover up to £2,500
- ✓ Occupiers and personal liability cover up to £2,000,000
- ✓ Tenants improvements/liability cover up to £20,000
- ✓ Thefts from garages/outbuildings cover up to £5,000
- ✓ Visitors personal contents cover up to £2,500
- ✓ Legal downloads cover up to £5,000
- ✓ Domestic staff's personal effects cover up to £1,000
- ✓ Unrecovered damages cover up to £2,000,000
- ✓ Shopping in transit cover up to £1,000
- ✓ Dependant relative cover up to £2,500
- ✓ Personal possessions cover up to £2,500 as standard with an option to increase cover up to £25,000
- ✓ Unspecified pedal cycles cover up to £5,000 limited to £1,000 per cycle
- ✓ Garden contents cover up to £5,000
- ✓ Legal expenses cover up to £100,000
- ✓ Home emergency cover up to £1,500
- ✓ Alternative accommodation
- ✓ Identity theft cover up to £50,000
- ✓ Matching sets cover

#### Optional cover you may have chosen

- Student Cover up to £5,000



#### What is not insured?

- ✗ General maintenance, wear and tear



#### Are there any restrictions on cover?

- ! Excesses - this is the part of a claim you have to pay
- ! If your home is left unoccupied for more than 60 days you won't be covered for:
  - Escape of water or oil
  - Malicious damage or vandalism
  - Theft or attempted theft
- ! If you have tenants in your home, you won't be covered for:
  - Theft or attempted theft unless force and violence has been used to get into or out of your home
  - Malicious damage or vandalism



### Where am I covered?

✓ The product provides cover in the United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must pay the premium shown on the policy schedule



### When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



### How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number within your policy documents or on our website.

## Home Statement of Insurance

These details are a record of the information provided to us and of the assumptions we have made about you and will form part of the policy terms and conditions. Please check they are correct and keep this document in a safe place.

Whenever we have asked questions about you and your family we mean you, your husband, wife or partner, children (including foster and adopted children), relatives, your domestic employees, all who normally live with you.

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Your property is owned outright.

Your property is a semi detached house.

Your home is not a listed building.

Your home was built between 1946 and 1979.

Your home has 3 bedrooms.

Your home has 1 bathroom.

Your home has no children.

Your home has no cats and/or dogs.

You live in the insured property.

The home is never usually unoccupied.

Everyone living in the property is a member of your family.

You have held buildings and contents insurance for 5 consecutive claim free years.

Your home is built from brick or stone and roofed with slate, tiles, concrete or asphalt.

The home is not used for any trade, professional or business purposes other than clerical work undertaken by your family.

You or any of your family have not had any home insurance cancelled, declined or declared void.

You or any of your family have not received a conviction for any offence except driving.

You or your family have not been declared bankrupt or been subject to bankruptcy proceedings.

You or your family have not made any claims in the last 5 years.

The home is not showing any signs of, or had any damage caused by subsidence, landslip or heave.

The home or the land belonging to it have not been flooded in the last 5 years.

The home is in a good state of repair.

The home is not left unoccupied for a total of more than 60 days in a year.



**Your Security**

Your home has door and window locks.

Your home has a professionally installed burglar alarm.

Your burglar alarm is annually maintained.

Your home has a working CCTV camera fitted.

Your home has a working smoke alarm.

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