

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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