

Important Information

We have made changes to your home insurance policy from this renewal. It's very important that you read your new policy booklet for full details of the changes. This leaflet is only a summary of the main changes and does not form part of the contract between us.

If you have any questions, please do not hesitate to contact us.

Please note:

Excesses

The **excess** for claims under Escape of Water is now £450, which can be seen on your Policy Schedule.

For claims under **Contents Outside and Garden Plants (Section 2 – Contents – B. Additional Cover)** your standard Policy **Excess** will now apply. This can be seen on your Policy Schedule.

For claims under **Money away from the Home (Optional Cover – Section 3 – Personal Possessions – B. Additional Cover)** your standard Policy **Excess** will now apply. This can be seen on your Policy Schedule.

We have added the following wording:

Important Information

The law that applies:

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

Section 1 – Buildings –

A. Core Cover

Water or oil escaping from fixed water or heating systems

x We don't cover:

- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**.

Section 2 – Contents –

A. Core Cover

Water or oil escaping from fixed water or heating systems

x We don't cover:

- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**.

Other policy conditions – Claims conditions – Professional Customer Representative

We will not deal with a **professional customer representative** unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority or the Claims Management Regulator within the Ministry of Justice, **you** can check the Financial Services Register www.fca.org.uk/register/or www.claimsregulation.gov.uk/search.aspx for details about **your professional customer representative**.

We will not continue dealing with a **professional customer representative** and instead only deal with **you** directly if:
(i) the **professional customer representative's** behaviour is unreasonable; (ii) the negotiations regarding settlement are not concluded within a reasonable timeframe; and/or (iii) there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe.

You may not assign or transfer **your** policy, or any right or obligation under that policy to any third party, including a **professional customer representative**, without **our** prior express written consent.

We will always retain the right to communicate directly with **you** even if **you** have instructed a **professional customer representative**.

If **you** instruct a **professional customer representative**, **we** may still pay any claim settlement directly to **you**. If **you** ask **us**, **we** may at **our** own discretion agree to pay the claim settlement to the **professional customer representative**. If **we** do this **we** will have paid **your** claim in full, and will not be responsible for the work carried out by **your professional customer representative**, or whoever they appoint, and will not be liable for any further costs associated with that work.

Policy definitions

Legal nuisance (section 4 only) Any continuous activity by another party causing a substantial and unreasonable interference with **your** use or enjoyment of **your home**.

Professional customer representative for these purposes is a claims handler or a company acting in a professional or a business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.

We have amended the following wording:

Section 1 – Buildings – B. Additional Cover

Alternative accommodation, kennel fees and lost rent

We will pay up to £25,000, in total, for alternative accommodation for **you** and kennel fees for **your** pets, and lost rent, if:

- **your home** is uninhabitable while it is being repaired, due to a valid claim **you** have made under Section 1
- **your home** is occupied by squatters.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore **your home** to a habitable condition.

x We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

Section 1 – Buildings – C. Accidental damage (Optional Cover)

You're not covered for

x We won't pay for:

- damage caused by any paying guest or tenant
- damage by a cause listed in or specifically excluded by Section 1A, other than:
 - scorching, melting, warping or other forms of heat distortion unless accompanied by flames
 - distortion or discolouration caused by the sun
 - acid burns
 - spillage of candle wax
 - tobacco burns, unless accompanied by flames
 - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

Section 1 – Buildings – E. If you claim – How we settle claims

If the **buildings** are damaged by any of the causes listed in [Section 1], **we** will either:

- repair or rebuild the damaged part using **our** suppliers
- pay to repair or rebuild the damaged part using **your** suppliers
- make a cash payment

If **we** can repair or rebuild the damaged part, but **we** agree to use **your** suppliers or make a cash payment,

we will only pay **you** what it would have cost **us** using **our** suppliers and therefore the amount **you** receive may be lower than the cost charged by **your** suppliers.

If **we** cannot repair or rebuild the damaged part, **we** will pay the full cost of rebuild or repair.

If the damage to the **buildings** isn't repaired or rebuilt, **we** may pay the difference between the market value of **your** property immediately before the damage and its value after the damage.

We may take off an amount for wear and tear if the **buildings** were not in a good state of repair at the time of the damage.

Section 2 – Contents – B. Additional Cover

Alternative accommodation, kennel fees and storage

We will pay up to £15,000 if **your** home is uninhabitable following a valid claim made under Section 2A for:

- the cost of providing alternative accommodation for **you** and kennel fees for **your** pets while **your home** is uninhabitable
- the cost of temporarily storing **your contents** while **your** home is being repaired.

We will only provide cover for **your contents** if:

- they aren't covered by any other insurance policy
- **we** have arranged for their temporary storage.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and

will continue for the shortest amount of time necessary to restore/replace **your contents** and/or to make **your home** habitable.

x We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

Section 2 – Contents – C. Accidental damage (Optional Cover)

You're not covered for

x We won't pay for:

- damage caused by any paying guest or tenant
- damage by a cause listed in or specifically excluded by Section 1A, other than:
 - scorching, melting, warping or other forms of heat distortion unless accompanied by flames
 - distortion or discolouration caused by the sun
 - acid burns
 - spillage of candle wax
 - tobacco burns, unless accompanied by flames
 - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

Section 4 – Family Legal Protection (Optional Cover)

Legal expenses

Before **you** incur any **costs**, **you** must contact the legal helpline on **0800 206 1968**. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem under **United Kingdom** law, whether or not it results in a claim. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether **you** need to consult a lawyer.

The legal helpline does not provide advice in relation to any claim made under this policy or in relation to any business, trade, profession or venture for gain.

Please have **your home** insurance policy number with **you** when **you** call.

Legal defence

We will cover the **costs** of claims arising from **you** carrying out **your** duties of work as an employee that lead to:

- **you** being prosecuted in a criminal court within the **territorial limits**
- civil action being taken against **you** for unlawful discrimination
- civil action being taken against **you** under Section 169 of the Data Protection Act 2018.

Conditions and losses not covered – Losses not covered that only apply to Section 4 Family Legal Protection

The losses not covered apply to this section in addition to the losses not covered on pages 7 and 38.

x We don't cover claims arising from or relating to:

- **costs** relating to the period before **we** accept **your** claim
- action against another person who is insured by this policy
- fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
- any dispute between **you** and someone **you** live with or have lived with
- divorce, separation, matrimonial or civil partnership issues, cohabitation, joint property ownership, joint financial obligations or maintenance, financial or custody arrangements involving children
- a judicial review – an application for a judge to review the legality of a decision made or action taken by a public body
- any dispute with **us** about this insurance policy other than as shown under 'How to make a complaint' (see page 43)
- incidents that begin before cover started
- loss or damage that is insured under another section of this policy or any other insurance policy
- any appeal or enforcement action where **we** did not provide cover for the original claim

- a group action (unless the claims are brought under "Employment"). This means any dispute where more than one person can claim against the same opponent(s) for the same (or similar) issues, whether or not the claims are heard together by the same **Court** or other body. This includes any claims brought under a Group Litigation Order (or the equivalent procedure) or as a standalone claim.

Policy Definitions

Territorial limits (section 4 only)
The **United Kingdom**.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 206 1964** or **0190 363 6964**.

If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will

be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint	It will let you know our complaint handling process and information about the Financial Ombudsman Service
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	<p>This is a detailed response, which will outline:</p> <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable. <p>It will also provide information about the Financial Ombudsman Service</p>

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:
complaint.info@
financial-ombudsman.org.uk

Phone:
UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500

Writing to:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

A summary of the Sainsbury's Home Insurance Privacy Notice Your Information

Although we haven't changed the way we collect, use and share your information, we have revised our Privacy Notice so that it provides you with greater detail and more information. This is available to view at www.u-k-insurance.co.uk/sainsburys.html or you can call us if you would like a paper copy.

Sainsbury's Home insurance is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ.
Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

SB 13HIL 0319