

Important Information

We've made some changes to your Sainsburys Home Insurance from this renewal. This leaflet is only a summary of the main changes and does not form part of the contract between us. Please read this leaflet in conjunction with your policy booklet. If you have any questions or require a new policy booklet, please contact us. We'll be happy to help you.

Section	Current Cover	Cover from your Renewal date
Section 1 Buildings	<p>Accidental damage You're not covered for</p> <p>x We won't pay for:</p> <ul style="list-style-type: none"> • damage caused by any paying guest, tenants or pets; • damage by a cause listed in or specifically excluded by Section 1A, other than: <ul style="list-style-type: none"> – 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). 	<p>Accidental damage You're not covered for</p> <p>x We won't pay for:</p> <ul style="list-style-type: none"> • damage caused by any paying guest or tenant; • 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); • damage by a cause listed in or specifically excluded by Section 1A, other than: <ul style="list-style-type: none"> – tobacco burns; – 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.
	<p>How we settle claims</p> <p>If the buildings are damaged by any of the causes listed in [Section 1], we will choose whether to:</p> <ol style="list-style-type: none"> 1) manage and pay for repairing the damaged part using our own suppliers 2) pay to repair or rebuild the damaged part using your suppliers, or 3) make a cash payment. <p>In the event that we take approach 2 or 3, we will not pay more than the amount which it would have cost us to repair or rebuild the damaged part using our own suppliers and therefore the amount you receive may be lower than the cost charged by your suppliers.</p> <p>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.</p> <p>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.</p>	<p>How we settle claims</p> <p>If the buildings are damaged by any of the causes listed in [Section 1], we will either:</p> <ul style="list-style-type: none"> • repair or rebuild the damaged part using our suppliers; • pay to repair or rebuild the damaged part using your suppliers; • make a cash payment. <p>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.</p> <p>If we cannot repair or rebuild the damaged part, we will pay the full cost of rebuild or repair.</p> <p>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.</p> <p>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.</p>

Section	Current Cover	Cover from your Renewal date
Section 2 Contents	<p>Alternative accommodation, kennel fees and storage</p> <p>We will pay up to £15,000 if your home is uninhabitable following a valid claim made under section 2A</p>	<p>Alternative accommodation, kennel fees and storage</p> <p>We will pay up to £15,000 if your home is uninhabitable following a valid claim made under section 2A or 2C</p>
	<p>Accidental damage</p> <p>You're not covered for</p> <p>x We won't pay for:</p> <ul style="list-style-type: none"> • damage to bicycles; • damage to money; • damage caused by any paying guest, tenants or pets; • damage by a cause listed in or specifically excluded by Section 2A, other than: <ul style="list-style-type: none"> – 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). 	<p>Accidental damage</p> <p>You're not covered for</p> <p>x We won't pay for:</p> <ul style="list-style-type: none"> • damage to bicycles; • damage to money; • damage caused by any paying guest or tenant; • 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); • damage by a cause listed in or specifically excluded by Section 2A, other than: <ul style="list-style-type: none"> – tobacco burns; – 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.
	<p>Your excess</p> <p>You will have to pay any excesses shown on your schedule. This includes the specific escape of water excess.</p> <p>There is no excess for claims under the additional covers contents outside and garden plants.</p> <p>We will only take off one excess for each claim, unless there is an endorsement shown in your policy schedule to say otherwise.</p> <p>If we have asked one of our suppliers to deal with all or part of your claim, we may ask them to collect the excess from you.</p>	<p>Your excess</p> <p>You will have to pay any excesses shown on your schedule. This includes the specific escape of water excess.</p> <p>We will only take off one excess for each claim, unless there is an endorsement shown in your policy schedule to say otherwise.</p> <p>If we have asked one of our suppliers to deal with all or part of your claim, we may ask them to collect the excess from you.</p>
Section 3 Personal Possessions	<p>Your excess</p> <p>You will have to pay any excesses shown on your schedule.</p> <p>There is no excess for claims for money.</p> <p>We will only take off one excess for each claim, unless there is an endorsement shown in your policy schedule to say otherwise.</p> <p>If we have asked a supplier to deal with all or part of your claim, we may ask them to collect the excess from you.</p>	<p>Your excess</p> <p>You will have to pay any excesses shown on your schedule.</p> <p>We will only take off one excess for each claim, unless there is an endorsement shown in your policy schedule to say otherwise.</p> <p>If we have asked a supplier to deal with all or part of your claim, we may ask them to collect the excess from you.</p>

Section	Current Cover	Cover from your Renewal date
Section 4 Family Legal Protection	<p>Legal expenses</p> <p>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.</p> <p>You can ring the legal helpline to talk about any private legal problem under the laws of:</p> <ul style="list-style-type: none"> • United Kingdom; • Any other European Union member countries; • Norway; • Switzerland. <p>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.</p> <p>The legal helpline does not provide advice in relation to any business, trade, profession or venture for gain.</p> <p>Please have your home insurance policy number with you when you call.</p>	<p>Legal expenses</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Please have your home insurance policy number with you when you call.</p>
	<p>Contract disputes</p> <p>We will pay costs for breach of contract claims for:</p> <ul style="list-style-type: none"> • buying or hiring goods or services; • selling goods; • buying or selling your home. <p>We will only pay costs for claims relating to advice, specification, design, construction, conversion, extension, renovation or demolition relating to any land or buildings, if they are part of your home and the contract value is less than £15,000 (including VAT).</p>	<p>Contract disputes</p> <p>We will pay costs for breach of contract claims for:</p> <ul style="list-style-type: none"> • buying or hiring goods or services; • selling goods; • buying or selling your home. <p>We will only pay costs for claims relating to advice, specification, design, construction, conversion, extension, renovation or demolition relating to any land or buildings, if they are part of your home and the contract value is less than £20,000 (including VAT).</p>
	<p>Protecting your property</p> <p>We will pay costs for the following claims arising out of owning or living in your home:</p> <ul style="list-style-type: none"> • legal nuisance; • trespass to your home; • physical damage to your home. <p>We will only pay for claims relating to works carried out by a government, public or local authority or their contractors if they are for accidental physical damage.</p> <p>We will only pay the costs of defending your legal rights in claims against you if you are defending a counter-claim.</p>	<p>Protecting your property</p> <p>We will pay costs for the following claims arising out of owning or living in your home:</p> <ul style="list-style-type: none"> • legal nuisance; • trespass to your home; • physical damage to your home. <p>We will only pay for claims relating to works carried out by a government, public or local authority or their contractors if they are for accidental physical damage.</p> <p>We will only pay the costs of defending your legal rights in claims against you if you are defending a counter-claim.</p>
	<p>Legal defence</p> <p>We will cover the costs of claims for your work as an employee that lead to:</p> <ul style="list-style-type: none"> • 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 13 of the Data Protection Act 1998. 	<p>Legal defence</p> <p>We will cover the costs of claims arising from you carrying out your duties of work as an employee that lead to:</p> <ul style="list-style-type: none"> • you being prosecuted in a criminal court within the territorial limits; • civil action being taken against you for unlawful discrimination.

Section	Current Cover	Cover from your Renewal date
	<p>Tax enquiries</p> <p>We will cover the costs of helping you with a full enquiry by HM Revenue & Customs into all aspects of your self-assessment tax return, provided the enquiry focuses solely on your work as an employee.</p>	<p>This cover has been removed.</p>
	<p>Conditions and losses not covered</p> <p>We don't cover claims arising from or relating to:</p> <ul style="list-style-type: none"> • 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 section of the policy other than as shown under 'How to make a complaint' (see page 44); • 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 where we did not provide cover for the original claim. 	<p>Conditions and losses not covered</p> <p>We don't cover claims arising from or relating to:</p> <ul style="list-style-type: none"> • 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 44); • 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.

Section	Current Cover	Cover from your Renewal date
<p>Section 5 Home Emergency</p>	<p>If you have an emergency</p> <p>If your home is in the United Kingdom (and isn't on the Isle of Man, the Channel Islands, the Isles of Scilly or the Scottish Islands)</p> <p>If there is an emergency in your home, when you call us:</p> <ul style="list-style-type: none"> • we will tell you what you can do in order to protect yourself and your home; • we will send an authorised repairer to your home; • we will pay up to £500 (including VAT) for each emergency assistance call out to cover the cost of: <ul style="list-style-type: none"> – the call out; – labour at your home; – parts. <p>In the event that your home is not fit to be lived in as a result of an emergency and remaining so overnight, we shall also at your request, arrange and pay up to £250, including VAT in total for:</p> <ul style="list-style-type: none"> • one night's accommodation for you; and/or • transport to such accommodation. <p>If your home is on the Isle of Man or the Channel Islands</p> <p>If there is an emergency in your home, when you call us:</p> <ul style="list-style-type: none"> • we will tell you what you can do in order to protect yourself and your home; • we will give you the go-ahead to find a suitably qualified repairer to visit your home; • we will pay up to £500 (including VAT) for each emergency assistance call out to cover the cost of: <ul style="list-style-type: none"> – the call out; – labour at your home; – parts. <p>In the event that your home is not fit to be lived in as a result of an emergency and remaining so overnight, we shall also at your request, arrange and pay up to £250, including VAT in total for:</p> <ul style="list-style-type: none"> • one night's accommodation for you; and/or • transport to such accommodation. 	<p>If you have an emergency</p> <p>If there is an emergency in your home, when you call us:</p> <ul style="list-style-type: none"> • we will tell you what you can do in order to protect yourself and your home; • we will send an authorised repairer to your home; • we will pay up to £500 (including VAT) for each emergency assistance call out to cover the cost of: <ul style="list-style-type: none"> – the call out; – labour at your home; – parts. <p>In the event that your home is not fit to be lived in as a result of an emergency and remaining so overnight, we shall also at your request, arrange and pay up to £250, including VAT in total for:</p> <ul style="list-style-type: none"> • one night's accommodation for you; and • one night's kennel fees for your dogs and/or cats. <p>including transport costs.</p>

Section	Current Cover	Cover from your Renewal date
<p>Other policy conditions</p>	<p>Professional Customer Representative</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>We will always retain the right to communicate directly with you even if you have instructed a professional customer representative.</p> <p>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.</p>	<p>Professional Customer Representative</p> <p>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, you can check the Financial Services Register www.fca.org.uk/register/ for details about your professional customer representative.</p> <p>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.</p> <p>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.</p> <p>We will always retain the right to communicate directly with you even if you have instructed a professional customer representative.</p> <p>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.</p>

Section	Current Cover	Cover from your Renewal date
	No wording currently	<p>B No claim discount protection (Optional) – Buildings</p> <p>or</p> <p>C No claim discount protection (Optional) – Contents</p> <p>This cover is only available to customers who purchased their policy before the 25th September 2016.</p> <p>Your schedule will show if you have this protection.</p> <p>In return for an extra premium, you can keep your Buildings and/or Contents No Claim Discount, unless you make more than one claim, on the same section, in any one period of insurance.</p> <p>What will happen if you make a claim?</p> <p>If you have No Claim Discount Protection and make:</p> <ul style="list-style-type: none"> • one claim – your No Claim Discount will not change. <p>If you didn't have the protection your renewal premium would have been at least 8.5% higher;</p> <ul style="list-style-type: none"> • two claims – your Buildings and/or Contents No Claim Discount will reduce to 3 years. If you didn't have the protection your renewal premium would have been at least 8.4% higher; or • three or more claims – your Buildings and/or Contents No Claim Discount will reduce to 0 year. <p>No Claim Discount Protection is only available if you have 5 years or more No Claim Discount.</p> <p>No Claim Discount Protection only protects the No Claim Discount and not the overall premium. The renewal price may still increase following a claim.</p>

Section	Current Cover	Cover from your Renewal date
Policy definitions	Date of incident (section 4 only) <ul style="list-style-type: none"> For civil cases, the date of the incident that leads to a claim. If more than one incident arises at different times from the same cause, the date of incident is the date of the first of these incidents. For criminal cases, the first date it is alleged that you broke the law. For claims under 'Tax enquiries', the date when HM Revenue & Customs first tells you in writing that it intends to make an enquiry. 	Date of incident (section 4 only) <ul style="list-style-type: none"> For civil cases, the date of the incident that leads to a claim. If more than one incident arises at different times from the same cause, the date of incident is the date of the first of these incidents. For criminal cases, the first date of any alleged offence.
	Geographical limits (section 5 only) The United Kingdom including the Isle of Man and the Channel Islands, but not the Isles of Scilly or the Scottish Islands.	Geographical limits (section 5 only) The United Kingdom including the Isle of Man, the Channel Islands, the Isles of Scilly and the Scottish Islands.
	No wording currently.	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 .
	Territorial limits (section 4 only) The United Kingdom . For claims under 'Personal injury' and 'Contract dispute', the territorial limits also include European Union, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).	Territorial limits (section 4 only) The United Kingdom .

Privacy Notice – Your Information

Although we haven't changed the way we collect, use and share your information, we would like to remind you that full details of how we use it and who we share it with 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.

If you would like a Braille, large print or audio version of your documents, please let us know.