

## ManxCover Home Insurance

### Summary of Cover

ManxCover Home Insurance is administered by Blackford & Company and underwritten by Tower Insurance Company Limited. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select buildings, contents, personal possessions and optional legal expenses insurance cover. Home emergency assistance cover is automatically included. Full details of what you have chosen are shown in either your personal quotation or policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or **at any time on request**. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy - see "Your right to cancel the policy" for more information.

### Table 1 Buildings Insurance

If you select Buildings Insurance, the following will automatically be included:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Structure Damage</b></p> <p>Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>• Damage caused to fences, hedges or gates by storm or flood is excluded.</li> <li>• For subsidence claims you must pay the first £1,000.</li> <li>• Damage caused by structures bedding down or settlement of newly made up ground.</li> <li>• Damage caused by chemicals reacting with any materials from which your home is built.</li> </ul>	Buildings
<p><b>Trace and Access</b></p> <p>Covers the cost of tracing an escape of water or oil from your heating or water system.</p>	Cover is limited to £5,000.	Buildings
<p><b>Standard Accidental Damage</b></p> <p>Covers the accidental breakage of glass in windows, ceramic hobs, bathroom suites, drains and pipes and accidental damage to cables and underground tanks.</p>	<ul style="list-style-type: none"> <li>• Excludes wear and tear.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>	Buildings

ManxCover Home Insurance also includes the following cover to Buildings Insurance:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Full Accidental Damage</b></p> <p>Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.</p>	<ul style="list-style-type: none"> <li>• See Standard Cover above.</li> </ul>	Buildings

## Table 2 Contents Insurance

If you select Contents Insurance, the following will automatically be included:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>New For Old</b></p> <p>Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>If the sum insured is less than the full replacement value your claim may be reduced.</li> </ul>	Contents
<p><b>Freezer Food</b></p> <p>Loss or damage caused by a rise or fall in temperature or if the food is contaminated by refrigerant or refrigerant fumes.</p>	<ul style="list-style-type: none"> <li>Loss or damage caused by an electricity or gas company deliberately cutting off or reducing the supply to your home.</li> </ul>	Contents
<p><b>Wedding, Civil Partnership, Birthday, Christmas and Religious festivals increase</b></p> <p>The amount insured is increased by 10% of your contents sum insured for one month before and one month after the wedding day, civil partnership ceremony, birthday, Christmas or religious festival</p>		Contents
<p><b>Valuable Items</b></p> <p>Possessions such as your jewellery, watches or paintings are insured for a total value 1/3 of your contents sum insured.</p>	<p>You must tell us if any item you own is worth more than £2,500.</p>	Contents
<p><b>Standard Accidental Damage</b></p> <p>Covers accidental damage to television, satellite, video, audio and computer equipment, and breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.</p>	<ul style="list-style-type: none"> <li>Excludes wear and tear.</li> <li>Some specific causes of damage may be excluded.</li> </ul>	Contents

**Table 2 Contents Insurance (continued)**

You may choose to add the following cover to Contents Insurance:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Full Accidental Damage</b></p> <p>Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> <li>• See Standard Cover on page 3.</li> <li>• Excludes damage to clothing.</li> </ul>	<p>Contents</p>
<p><b>Personal Belongings, Pedal Cycles, Sports Equipment, Money and Credit Cards</b></p> <p>Covers your possessions against accidental damage or loss while in or away from your home in the EU and up to 60 days worldwide.</p> <p>Unspecified items are automatically covered up to £10,000 with a single article limit of £2,500</p> <p>You can also choose to cover:</p> <ul style="list-style-type: none"> <li>• specified items</li> </ul> <p>Unspecified items are those worth less than £2,500 each, pedal cycles worth less than £750 each or sports equipment worth less than £1,000 - a minimum sum insured of £10,000 applies to these items in total.</p> <p>Specified items are those worth more than £2,500 each, pedal cycles and e-bikes worth more than £750 each or sports equipment worth more than £1,000. <b>These items must be listed individually for cover to be in force.</b></p>	<ul style="list-style-type: none"> <li>• A limit of £1,000 applies to thefts from unattended motor vehicles.</li> <li>• Customs, or other official body confiscating your belongings.</li> <li>• A limit of £750 applies to each pedal cycle unless specified.</li> <li>• A limit of £750 applies to loss of money unless you have requested an agreed higher limit.</li> <li>• A limit of £1,000 applies to loss resulting from unauthorised transactions arising from the use of lost or stolen credit cards unless you have requested an agreed higher limit.</li> <li>• Loss which results from any cardholder not following the card company's terms and conditions.</li> <li>• Motorised vehicles, caravans, trailers, aircraft, hovercraft, jetskis or boats, or parts or accessories for any of them.</li> <li>• Loss or damage while taking part in organised racing (other than on foot) or professional sport</li> <li>• Loss or damage caused by anyone abandoning the equipment.</li> </ul>	<p>Personal Belongings</p>

### Table 3 Legal Expenses - optional cover

This may be included when you select Buildings and/or Contents Insurance.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Legal Expenses</b></p> <p>Gives you and your family up to £50,000 Legal Expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> <li>• Personal Injury</li> <li>• Consumer Protection</li> <li>• Residential</li> <li>• Employment</li> <li>• Tax</li> </ul>	<ul style="list-style-type: none"> <li>• Excludes some small claims and those without a reasonable chance of winning.</li> <li>• Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out</li> </ul>	Legal Expenses

### Table 4 Home Emergency Assistance

The following benefit is automatically included in your policy:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Home Emergency Assistance</b></p> <p>We'll pay up to £250 for urgent assistance to make your home safe and secure.</p>	Excludes maintenance of your property or damage caused by wear and tear	Home Emergency Assistance

### Table 5 General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document

GENERAL CONDITIONS AND EXCLUSIONS	POLICY SECTION
<ul style="list-style-type: none"> <li>• No cover is provided for wear and tear, maintenance or anything that happens gradually.</li> <li>• If you leave your home unoccupied for more than 60 consecutive days, let it to anyone or use your home, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply.</li> </ul>	See Sections specified in Tables 1 to 4
EXCESSES AND LIMITS	POLICY SECTION
<ul style="list-style-type: none"> <li>• Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.</li> </ul>	See Sections specified in Tables 1 to 4, Cover Limits leaflet and Policy Schedule.

## IMPORTANT INFORMATION

### Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation. You may cancel this policy by giving us notice in writing or by calling Blackford & Company on 832042. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

### Making a Claim

Should you wish to claim under your ManxCover Home Insurance policy you should call the Claims Team on 832042 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

### Complaints

We aim to give our customers a high standard of service at all times. If you are unhappy with our service for any reason or have any cause for complaint, you should initially raise your concerns with Blackford & Company. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact the the Complaints Department at

Blackford & Company Insurance Brokers Limited  
The Old Bank  
19 Station Road  
Port Erin  
Isle of Man  
IM9 6AE

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Services Ombudsman.

E-Mail: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Telephone Number: 01624 686500

If you make a complaint, your right to legal action against us is not affected.

### Premiums and payments

Premiums are inclusive of Insurance Premium Tax (where applicable). You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by bank transfer, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit and are subject to a signed acceptable credit agreement. Please ask for further details at the time of payment.

### Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us **before** the renewal date. If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy at least 3 days prior to renewal.

For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy."

# IMPORTANT INFORMATION

## Termination of the contract

We can cancel this policy by giving you at least 14 days notice in writing at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current insurance period.

## The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

## Financial or Trade Sanctions

Blackford & Company and Tower Insurance Company Ltd are unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Manxcover Home Insurance  
Registered Office:  
Blackford & Company, The Old Bank,  
19 Station Road, Port Erin  
Isle of Man IM9 6AE  
Telephone: 01 624 832042

Manxcover is a trading name of Blackford & Company Insurance Brokers Ltd who are registered with the Isle of Man Financial Services Authority as an insurance Intermediary in respect of general business.

Underwritten by:  
Tower Insurance Company Ltd, Registered in the Isle of Man No 521  
Registered office: Jubilee Buildings, 1 Victoria Street, Douglas, Isle of Man, IM99 1BF  
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Member of the Isle of Man Financial Services Ombudsman Bureau.  
Tower Insurance Company Ltd is a member of the RSA Group of Companies.