



Prime Choice

Policy Summary

Prime Choice is underwritten by Intact Insurance Isle of Man 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 and valuable articles insurance. Emergency assistance cover and Legal expenses cover are 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 wording, 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 and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Structure Damage</p> <p>Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls, fences, hedges and gates against damage by fire, flood, storm, subsidence and other similar causes.</p>	<ul style="list-style-type: none"> • Damage caused to fences, hedges or gates by storm or flood is excluded. • For subsidence claims you must pay the first £1,000. • Damage caused by new structures bedding down or newly made-up ground settling is excluded. 	Buildings
<p>Aggravated burglary/criminal assault</p> <p>Costs towards upgrading security at your home following an aggravated burglary / criminal assault.</p>	<ul style="list-style-type: none"> • Cover is limited to £10,000. • No cover for ongoing maintenance costs. 	Buildings
<p>Trace and access</p> <p>We cover the cost of tracing an escape of water from your heating or water system.</p>	<ul style="list-style-type: none"> • Cover is limited to the buildings sum insured. 	Buildings
<p>Trees, shrubs, plants and lawns</p> <p>Fire, theft, lightning and vandalism cover for the plants in your garden.</p>	<ul style="list-style-type: none"> • Cover is limited to 5% of the buildings sum insured. • There is a limit for any one tree, shrub or plant of £500. 	Buildings

Table 2 Contents Insurance

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Contents</p> <p>Loss or damage to your contents anywhere in the world.</p>	<ul style="list-style-type: none"> • Some specific causes of damage are excluded. • Unspecified valuables single article limit £10,000. • Money £5,000. • Securities and deeds £10,000. • Jewellery £10,000. • Furs £10,000. • Items of precious metal £10,000. • Stamps, coins and medals £10,000. • Guns £10,000. • Visitors' personal effects £5,000. 	Contents

Table 2 Contents Insurance (continued)

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>New For Old</p> <p>Everything from sofas and tables, to vases, ornaments, microwaves and carpets is covered. And we'll repair or replace the items on a new for old basis.</p>		Contents
<p>Business computer information</p>	<ul style="list-style-type: none"> • Cover is limited to £5,000. • No cover for any loss resulting from an error in computer programming or instructions to the computer. 	Contents
<p>Business property</p> <p>If you work from home your business furniture, office machines and stationery are covered.</p>	<ul style="list-style-type: none"> • Cover is limited to £15,000. 	Contents
<p>Credit cards</p> <p>Loss resulting from the unauthorised or fraudulent use of your credit cards.</p>	<ul style="list-style-type: none"> • Cover is limited to £25,000. 	Contents
<p>Digital downloads</p> <p>The cost of replacing digital downloads following loss of damage to contents.</p>	<ul style="list-style-type: none"> • Cover is limited to £2,500. • No cover for the cost of remaking or recreating a disc, tape or film. • No cover for any data not commercially available at the time of the loss. 	Contents
<p>Food in a freezer</p> <p>Loss or damage caused by a rise or fall in temperature.</p>	<ul style="list-style-type: none"> • Cover is limited to the contents sum insured. 	Contents
<p>Newly acquired contents</p> <p>Covers your newly acquired contents provided you tell us within 60 days of acquiring the items.</p>	<ul style="list-style-type: none"> • Cover is limited to 25% of your total contents sum insured, up to a maximum of £50,000. 	Contents
<p>Personal computer information</p> <p>We cover the cost of employing someone to re-enter personal computer information.</p>	<ul style="list-style-type: none"> • Cover is limited to £2,500. • No cover for errors in computer programming. 	Contents

Table 3 Valuable Articles

If you select Valuable Articles, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Valuable Articles</p> <p>Loss or damage to your valuable articles anywhere in the world. This includes your jewellery, fine art, furs, stamp and coin collections, items of precious metal and musical instruments.</p> <p>Newly acquired Valuable Articles</p> <p>Covers your newly acquired valuable articles provided you tell us within 60 days of acquiring the articles.</p>	<ul style="list-style-type: none"> You must tell us if any item you own is worth more than £10,000. Cover is limited to 25% of your total specified sum insured in each category, up to a maximum of £500,000 for fine arts and £25,000 for jewellery, furs and items of precious metal. 	<p>Valuable Articles</p> <p>Valuable Articles</p>

Table 4 Legal Expenses

The following benefit is automatically included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Expenses</p> <p>Gives you and your family up to £75,000 Legal Expenses cover covering disputes in relation to:</p> <ul style="list-style-type: none"> Personal Injury Consumer Protection Residential Employment Tax 	<ul style="list-style-type: none"> Excludes some small claims and those without a reasonable chance of winning. Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	<p>Legal Expenses</p>

Table 5 Home Emergency Assistance

The following benefit is automatically included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Home Emergency Assistance</p> <p>We'll pay up to a maximum of £1,000 for urgent assistance to make your home safe and secure, including overnight accommodation if your home is uninhabitable.</p>	<ul style="list-style-type: none"> Excludes maintenance of your property or damage caused by wear and tear. 	<p>Home Emergency Assistance</p>

Table 6 Conditions and Exclusions

For full details of all conditions, exclusions and limits under your policy, please read the policy documentation.

Significant Conditions and Exclusions

- No cover is provided for wear and tear, maintenance or anything that happens gradually
- If you leave your home unoccupied for more than 60 days in a row, or let it to anyone, some covers will be restricted and some will not apply
- A number of specific causes of damage are excluded.

Excesses and Limits

- Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy documentation.

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also 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 us on 01624 645900. 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 Prime Choice Insurance policy you should call the Claims Team on 01624 645900 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 the Intact Insurance Isle of Man Limited Personal Lines Team.

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 Managing Director at

The Managing Director
Intact Insurance Isle of Man Limited
P.O. Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

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
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 direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit. 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. 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" above.

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

Intact Insurance Isle of Man Limited is 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.