

# Preferred Choice

## Policy Summary

**Preferred 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 valuables insurance and you may also add further benefits to provide cover to suit your needs. 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><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, fences, hedges and gates against damage by fire, flood, storm, subsidence 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 new structures bedding down or newly made-up ground settling is excluded.</li> </ul>	Buildings
<p><b>Trace and access</b></p> <p>We cover the cost of tracing an escape of water or oil from your heating or water system.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to £5,000.</li> </ul>	Buildings
<p><b>Trees, shrubs, plants and lawns</b></p> <p>Fire, theft, lightning and vandalism cover for the plants in your garden.</p>	<ul style="list-style-type: none"> <li>• Standard cover is limited to £1,000, but can be increased on request.</li> <li>• There is a limit for any one tree, shrub or plant of £500.</li> </ul>	Buildings

## Table 2 Contents and Valuables Insurance

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Contents</b></p> <p>Loss or damage to your contents anywhere in the world.</p>	<ul style="list-style-type: none"> <li>• Some specific causes of damage are excluded</li> <li>• Jewellery and watches £5,000.</li> <li>• Items of precious metal £5,000.</li> <li>• Unspecified valuables single article limit £5,000</li> <li>• Theft from outbuildings £10,000.</li> <li>• Theft from an unattended vehicle £5,000.</li> </ul>	Contents and Valuables
<p><b>New for Old</b></p> <p>Everything from sofas and tables, to vases, ornaments, microwaves and carpets is covered. In most cases, we'll replace items on a new for old basis.</p>	<ul style="list-style-type: none"> <li>• If the sum insured you have selected for contents and valuables does not represent the full replacement value your claim may be reduced.</li> </ul>	Contents and Valuables

## Table 2 Contents and Valuables Insurance (continued)

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Business property</b> Business furniture, office machines, stationery and stock are covered for accidental damage.</p>	<ul style="list-style-type: none"> <li>Cover is limited to £10,000.</li> </ul>	Contents and Valuables
<p><b>Credit cards</b> Loss resulting from the unauthorised or fraudulent use of your credit cards.</p>	<ul style="list-style-type: none"> <li>Cover is limited to £15,000.</li> <li>Loss which results from the cardholder not following the card company's terms and conditions is excluded.</li> </ul>	Contents and Valuables
<p><b>Digital downloads</b> We will pay the cost of replacing digital downloads</p>	<ul style="list-style-type: none"> <li>Cover is limited to £2,500.</li> <li>No cover for the cost of remaking or recreating a disc, tapes or film.</li> <li>No cover for any data not commercially available at the time of the loss.</li> </ul>	Contents and Valuables
<p><b>Food in a freezer</b> Loss or damage caused by a rise or fall in temperature</p>	<ul style="list-style-type: none"> <li>Cover is limited to the contents sum insured.</li> </ul>	Contents and Valuables
<p><b>Newly acquired contents and valuables</b> We automatically cover your newly acquired contents and valuables, providing you request cover within 60 days of you acquiring them and pay the additional premium from the date acquired.</p>	<ul style="list-style-type: none"> <li>Cover is limited to 20% of the contents and valuables sum insured.</li> </ul>	Contents and Valuables
<p><b>Religious festival and wedding gifts</b> We automatically increase the contents and valuables sum insured by 20% during December for Christmas gifts and for 30 days before and after all other religious festivals and the wedding of any member of your family.</p>	<ul style="list-style-type: none"> <li>Cover is limited to 20% of the contents and valuables sum insured.</li> </ul>	Contents and Valuables
<p><b>Students' contents</b> Covers contents belonging to any of your family while they're living away at university against loss of damage by fire, flood, storm, theft, escape of water and other similar causes</p>	<ul style="list-style-type: none"> <li>Standard cover is limited to £2,500 but can be increased on request.</li> </ul>	Contents and Valuables
<p><b>Valuables</b> Loss or damage to your valuables anywhere in the world. This includes jewellery and watches, items in the bank, pictures, paintings, etchings and items of precious metal.</p>	<ul style="list-style-type: none"> <li>Some specific causes of damage are excluded</li> <li>You must tell us if any item you own is worth more than £5,000.</li> </ul>	Contents and Valuables

### Table 3 Legal Expenses

The following benefit is automatically included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Legal Expenses</b> Gives you and your family up to £50,000 Legal Expenses cover covering disputes in relation to: <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 and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Home Emergency Assistance</b> We'll pay up to a maximum of £500 for urgent assistance to make your home safe and secure, including overnight accommodation if your home is uninhabitable.	<ul style="list-style-type: none"><li>• Excludes maintenance of your property or damage caused by wear and tear.</li></ul>	Home Emergency Assistance

### Table 5 Conditions and Exclusions

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

Significant Conditions and Exclusions
<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 days in a row, or let it to anyone, some covers will be restricted and some will not apply</li><li>• A number of specific causes of damage are excluded.</li></ul>
Excesses and Limits
<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 limits may apply. These will both be shown in your policy documentation.</li></ul>

# 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 Preferred 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

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](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 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" on page 5.

## 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.