



**Keegan & Pennykid**  
Insurance Brokers Ltd

**NEIGHBOURHOOD WATCH  
HOME INSURANCE**



## Neighbourhood Watch Home Insurance



## Neighbourhood Watch Home Insurance is specifically designed for households within Neighbourhood Watch areas.

Keegan & Pennykid (Insurance Brokers) Ltd is a leading insurance broker specialising in providing insurance solutions for not-for-profit organisations. They have teamed up with Ansvr to create a highly competitive and flexible insurance product for households within active Neighbourhood Watch areas.

Ansvr Insurance Co Ltd is part of an established UK financial services organisation that has extensive experience of providing highly competitive insurance products for its affinity partners. If you wish to find out more about Ansvr please go to the Ansvr website [www.ansvar.co.uk](http://www.ansvar.co.uk).

We believe being within a Neighbourhood Watch area should mean greater community awareness and ultimately reduced risk of theft and vandalism. We also believe the likelihood of fewer claims should be rewarded! Ansvr's policy offers special rates for households within active Neighbourhood Watch areas.

This policy cover summary sets out the main features of the Neighbourhood Watch Home Insurance Policy. The full policy wording is also available to view when required. If you need any further explanation please contact Keegan & Pennykid (Insurance Brokers) Ltd, Monday to Friday between 9am and 5pm on Tel: 0131 225 6005

Keegan & Pennykid (Insurance Brokers) Ltd are authorised and regulated by the Financial Services Authority (FSA). FSA Register number 231032.

## Neighbourhood Watch Home Insurance

### keyfacts<sup>®</sup> POLICY COVER SUMMARY

Please read this part of the document carefully as it provides a summary of your cover. Please refer to the policy wording for full details of cover, exclusions and the General Conditions and General Exclusions.

Cover for your Neighbourhood Watch Home Insurance policy is underwritten by Ansvr Insurance Company Limited and will run for a period of 12 months. The Legal Expenses section and helplines are administered by DAS Legal Expenses Insurance Company Limited.

Your policy schedule will show which sections of cover you have requested.

#### Your Right to Cancel

If after receiving the full written documentation (either in paper or electronic format), you change your mind and no longer require the cover then you have 14 days (cooling-off period) from the date you received the full documentation (or the date the cover commenced if later) to tell us in writing that you wish to cancel the policy. In such circumstances we will make a full refund of premium. If you cancel your cover outside this period, there will be a premium charge but no return of premium will be made if there has been a claim.

#### Making a Claim

You can notify a claim as follows:  
Any claim, apart from glass or Legal Expenses - online at: [www.ansvar.co.uk/login](http://www.ansvar.co.uk/login) or contact us by letter, telephone, fax or email at: Ansvr Insurance Company Ltd  
Ansvr House, St Leanards Road  
Eastbourne BN21 3UR  
Tel: 0845 60 20 999  
or 01323 737541  
Fax: 01323 739355  
Email: [ansvar.claims@ansvar.co.uk](mailto:ansvar.claims@ansvar.co.uk)

Legal Expenses by letter, telephone, or email and quoting reference TS13518711 to: Claims Department, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Tel: 0117 934 0437  
Email: [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

#### Financial Services Authority

Ansvr Insurance Company Limited is authorised and regulated by the Financial Services Authority (FSA). Our FSA register number is 202019. The FSA website which includes a register of all regulated firms can be visited at: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or the FSA can be contacted on Tel: 0845 606 1234

Ansvr is also a member of the Association of British Insurers. Under the Financial Services and Markets Act 2000, should Ansvr Insurance Company Limited be unable to meet its liabilities to policyholders, compensation may be available. For home insurance the first £2,000 of the claim or unused premiums is covered in full followed by 90% of the remainder. For further information contact: Financial Services Compensation Scheme (FSCS) at [www.fscs.org.uk](http://www.fscs.org.uk) or on Tel: 020 7892 7300

#### Complaints

If you have any reason to complain about the advice or service you have received you should contact Ansvr Insurance Company Limited.

- We will acknowledge all complaints within 5 working days
- All complaints will be investigated independently at a senior level
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days

- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made
- If you are not satisfied with our response you may refer your complaint to:  
Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
Tel: 020 7964 1000

#### Excess

You will generally be responsible for the first amount of any claim and this is known as an excess. The amounts of excess are specified either in the schedule, policy wording or in any endorsements.

The amount of any voluntary excess will be in addition to any policy excess that applies but does not apply to any extensions to the sections.

#### No Claims Discount

If you do not make any claims we will allow a discount from the renewal premium. Separate discounts apply to the Buildings and Contents sections (Personal Possessions claims affect the Contents discount). Legal Expenses claims will not affect the discount.

#### Sections Of Cover

You can choose to have either Buildings and/or Contents sections (Legal Expenses section is automatically included).

Personal Possessions section can be added if you have Contents cover. Sums insured under the Contents section are not index linked.

## Neighbourhood Watch Home Insurance

Policy Cover Summary	
COVER & LIMITS	SIGNIFICANT EXCLUSIONS
<p><b>The most we will pay for any claim for:</b></p> <ul style="list-style-type: none"> <li>• damage to your property is the sum insured</li> <li>• liability or legal expenses is the indemnity limit</li> </ul>	<p><b>Uninsurable risks:</b></p> <ul style="list-style-type: none"> <li>• any process of cleaning, dyeing, altering, repairing, renovating or restoring</li> <li>• mechanical or electrical fault, breakdown or failure</li> <li>• property maintenance costs</li> <li>• the action of light or any atmospheric or climatic conditions</li> <li>• vermin, insects, parasites, woodworm, fungus, rot or frost</li> <li>• wear and tear or gradually operating cause</li> </ul>
<b>NEIGHBOURHOOD WATCH</b> (additional cover added by endorsement)	
<p><b>PERSONAL ACCIDENT</b></p> <p>(if any member of the family dies as a result of accidental bodily injury while participating in specified activities for your Neighbourhood Watch group - limit £5,000 per person)</p>	<p>Illness or disease</p> <p>Persons under 16 or over 80 years old</p>
<p><b>STOCK OF LEAFLETS, POSTERS, STICKERS OR SIGNS</b></p> <p>(belonging to a Neighbourhood Watch group - limit £500)</p>	
<b>BUILDINGS</b>	
<p>Loss or damage to the buildings caused by:</p> <ul style="list-style-type: none"> <li>• Fire, smoke, lightning, explosion or earthquake</li> <li>• Theft or attempted theft</li> <li>• Impact by aircraft, trains, vehicles or animals</li> <li>• Falling trees or posts</li> <li>• Riot, civil commotion, labour and political disturbances</li> <li>• Malicious people or vandals</li> <li>• Storm or flood</li> <li>• Escape of water from specified installations and domestic appliances (including costs of tracing the leakage - limit £5,000)</li> <li>• Escape of oil from any fixed domestic heating installation (including costs of tracing the leakage - limit £5,000)</li> <li>• Subsidence, heave or landslip</li> <li>• Accidental damage</li> </ul>	<p>£50 excess, increased to:</p> <ul style="list-style-type: none"> <li>• £100 for garages and outbuildings of non-standard construction</li> <li>• £250 for storm damage to any felt roof</li> </ul> <p>£1,000 excess for subsidence, heave or landslip</p> <p>Accidental damage due to faulty workmanship, defective design or by domestic pets</p> <p>Damage to fences or gates by falling items or by storm or flood</p> <p>Malicious damage by persons lawfully in the home</p> <p>Storm or flood damage caused by rising water table levels</p> <p>Theft or attempted theft, malicious damage, escape of water or oil and accidental damage when the home is left unoccupied for more than 60 consecutive days or unfurnished</p> <p>Use for any business activities except those specifically covered</p>
<b>BUILDINGS EXTENSIONS</b>	
<p><b>1. ACCIDENTAL DAMAGE TO SERVICES</b></p> <p>(drain inspection covers, septic tanks, underground pipes and cables)</p>	<p>£100 excess</p> <p>Faulty or inadequate design, construction or installation</p>
<p><b>2. ALTERNATIVE ACCOMMODATION AND LOSS OF RENT</b></p> <p>(limit £30,000)</p>	

## Neighbourhood Watch Home Insurance

Policy Cover Summary	
COVER & LIMITS	SIGNIFICANT EXCLUSIONS
BUILDINGS EXTENSIONS CONTINUED	
<b>3. EMERGENCY ACCESS</b> (by the emergency services - limit £1,000)	
<b>4. FIXED GLASS AND SANITARY FITTINGS</b>	£50 excess Damage when the home is left unoccupied for more than 60 consecutive days or unfurnished
<b>5. KEYS LOST OR STOLEN</b> (limit £500)	Keys and locks of outbuildings
<b>6. SALE OF THE HOME</b>	If already insured by the buyer
<b>7. PROPERTY OWNERS LIABILITY</b> (as owner of the buildings and its land - indemnity limit £2,000,000 including costs and expenses)	Ownership or use of any lift or motor vehicle Use for any business activities except those specifically covered
CONTENTS	
Loss or damage to the contents caused by: <ul style="list-style-type: none"> <li>• Fire, smoke, lightning, explosion or earthquake</li> <li>• Theft or attempted theft</li> <li>• Impact by aircraft, trains, vehicles or animals</li> <li>• Falling trees or posts (including damage to satellite dishes, aerials or masts)</li> <li>• Riot, civil commotion, labour and political disturbances</li> <li>• Malicious people or vandals</li> <li>• Storm or flood</li> <li>• Escape of water from specified installations and domestic appliances (including loss of metered water up to £1,000)</li> <li>• Escape of oil from any fixed domestic heating installation (including loss of oil up to £1,000)</li> <li>• Subsidence, heave or landslip</li> <li>• Accidental damage</li> </ul> Policy limit of: <ul style="list-style-type: none"> <li>• £3,000 for any valuable item and in total the limit shown in the schedule for valuables</li> <li>• 10% of the sum insured for contents in garages or outbuildings with a maximum of £2,500 for theft</li> <li>• £1,000 for downloaded electronic data (£500 from any single item of equipment)</li> <li>• £350 for any pedal cycle</li> <li>• £5,000 for collections (£500 any item)</li> <li>• £1,000 for garden contents (£250 any item)</li> </ul>	£50 excess increased to £100 for contents in any garage or outbuilding Accidental damage due to faulty workmanship, defective design or by domestic pets Aircraft and watercraft Cost of replacing any undamaged items which form part of a set, suite or item of a uniform nature Non-proprietary electronic data, audio or visual recordings Malicious damage by persons lawfully in the home Motor vehicles, caravans or trailers Property used for any business or profession except that covered under the OFFICE CONTENTS extension Theft or attempted theft, malicious damage, escape and loss of water or oil and accidental damage when the home is left unoccupied for more than 60 consecutive days or unfurnished Theft or attempted theft while the home is lent, let or sub-let unless violent force is used to enter or leave Valuables inside any garage or outbuilding
CONTENTS EXTENSIONS	
<b>1. ALTERNATIVE ACCOMMODATION</b> (limit 20% of the sum insured)	
<b>2. COLLECTIONS AT EXHIBITIONS</b> (away from the home at exhibitions and in transit - limit £5,000 and £500 any item)	£50 excess Theft in transit or where no force is used to enter or leave the building

## Neighbourhood Watch Home Insurance

Policy Cover Summary	
COVER & LIMITS	SIGNIFICANT EXCLUSIONS
CONTENTS EXTENSIONS CONTINUED	
<b>3. CONTENTS AT UNIVERSITY OR COLLEGE</b> (limit £2,500 for valuables and £5,000 in total)	£100 excess Accidental damage Pedal cycles Theft in transit or where no force is used to enter or leave the building
<b>4. CONTENTS IN THE OPEN</b> (limit £1,000)	£100 excess Accidental damage Valuables
<b>5. CONTENTS TEMPORARILY REMOVED</b> (limit £5,000)	£100 excess Accidental damage Pedal cycles Theft in transit or where no force is used to enter or leave the building While removed for sale, exhibition or to a furniture depository
<b>6. CREDIT CARDS</b> (unauthorized use anywhere in the world - limit £1,000)	Loss not reported to Police in 24 hours Where card conditions have not been observed
<b>7. DOCUMENTS AND TITLE DEEDS</b> (damage while in the home or at your bank, building society or solicitors for safekeeping - limit £1,000 in any period of insurance)	£50 excess Documents and deeds otherwise insured Electronic data
<b>8. FATAL INJURY</b> (to you or your partner due to injury in the home by fire or thieves - limit £10,000 any period of insurance and £5,000 any one person)	
<b>9. GLASS, MIRRORS AND CERAMIC HOBS</b>	£50 excess Breakage when the home is left unoccupied for more than 60 consecutive days or unfurnished
<b>10. HOUSEHOLD REMOVAL</b> (contents while in course of removal by professional contractors, including storage up to 7 days)	£50 excess Brittle items unless professionally packed Loss or damage not reported within 14 days Valuables
<b>11. KEYS LOST OR STOLEN</b> (limit £500)	Keys and locks of outbuildings
<b>12. MONEY</b> (accidental loss of personal money anywhere in the world - limit £500)	£25 excess Business money Losses not reported to the Police within 24 hours of discovery
<b>13. OFFICE CONTENTS</b> (owned by a family member and used for their business in the main building of the home – Limits £500 stationery and promotional items and £10,000 in total)	£100 excess Costs of reconstituting documents or data Stock not specifically covered, money or securities
<b>14. PERSONAL EFFECTS OF VISITORS</b> (loss or damage to personal effects of domestic employees, visitors or paying guests while in the home – limit £1,000 and £250 any item)	£50 excess Valuables or money

## Neighbourhood Watch Home Insurance

Policy Cover Summary	
COVER & LIMITS	SIGNIFICANT EXCLUSIONS
<b>CONTENTS EXTENSIONS (CONT.)</b>	
<b>15. PRAMS AND WHEELCHAIRS</b> (anywhere in the territorial limits – limit £1,000)	£50 excess Powered wheelchairs registered for road use
<b>16. REFRIGERATED CONTENTS</b> (deterioration of the contents of refrigerators or freezers – limit £1,000)	£100 excess if unit is over 10 years old Contents in a unit over 15 years old Trade or business contents
<b>17. SPECIAL OCCASION INCREASE</b> (30 days before and after Christmas and family wedding days the contents sum insured is increased by £5,000)	£50 excess
<b>18. TENANTS PROPERTY AND LIABILITY</b> (fixtures and fittings, decorations, greenhouses/sheds you have installed and also your liability as tenant – limit 20% of the sum insured)	£100 excess Accidental damage Loss or damage when the home is unoccupied for more than 60 days or unfurnished
<b>19. LIABILITY TO DOMESTIC EMPLOYEES</b> (indemnity limit £10,000,000 including costs and expenses - £5,000,000 if terrorism involved)	Injury arising out of any business activities
<b>20. OCCUPIERS, PERSONAL AND BUSINESS LIABILITY</b> (your legal liability as occupier in a personal capacity and your business activities that are specifically covered - indemnity limit £2,000,000 including costs and expenses)	Liability assumed under contract Injury to members of the family or domestic employees Liability arising from business activities involving: <ul style="list-style-type: none"> <li>• abuse of any kind</li> <li>• errors or omissions in the provision of professional services</li> <li>• goods sold or supplied</li> <li>• manual work</li> <li>• professional counselling or advice</li> <li>• treatment of any kind</li> </ul>
<b>21. UNRECOVERED COURT AWARDS</b> (indemnity limit £2,000,000)	Any award arising from any business or profession
<b>PERSONAL POSSESSIONS</b>	
Accidental loss or damage to specified or unspecified valuables and personal possessions (such as jewellery, watches, cameras, mobile phones and other articles worn or carried about the person) anywhere in the British Isles and up to 60 days worldwide while in the custody of a member of the family  Policy limit of: <ul style="list-style-type: none"> <li>• £1,000 for theft from unattended vehicles</li> <li>• £1,000 for unspecified property at any university or college</li> <li>• £350 for any unspecified pedal cycle (£150 at college or university)</li> </ul>	£50 excess increased to £100 for any property with a family member while at university or college or theft from unattended vehicles Aircraft and watercraft Damage to electronic data, audio or visual recordings Faulty workmanship or defective design Motor vehicles, caravans or trailers Property used for any business or profession Sports equipment in the course of play Theft from unattended vehicles unless the property is concealed in glove or luggage compartment or boot and all points of entry are closed and locked Theft of pedal cycles left unlocked away from the home

## Neighbourhood Watch Home Insurance

Policy Cover Summary	
COVER & LIMITS	SIGNIFICANT EXCLUSIONS
<b>LEGAL EXPENSES</b>	
Note: you must let DAS know of any problems straight away or cover may not be given if you have tried to deal with matters on your own.	
Legal issues under the headings of insured incidents detailed below (indemnity limit £50,000):	Fines, penalties, compensation or damages Leases for less than 21 years Slander or defamation
<b>1. EMPLOYMENT DISPUTES</b> (negotiation of legal rights for employment contracts as an employee)	Disciplinary hearings or internal grievance procedures
<b>2. CONTRACT DISPUTES</b> (in buying or selling your home, goods or services)	Contracts relating to: <ul style="list-style-type: none"> <li>• your business or profession</li> <li>• design or construction work</li> <li>• loans, mortgages, pensions or investments</li> </ul>
<b>3. BODILY INJURY</b> (negotiation of legal rights against anyone who injures you)	Illness or gradual cause
<b>4. PROPERTY PROTECTION</b> (in disputes relating to your material property following damage, nuisance or trespass)	£250 excess for nuisance or trespass Claims relating to motor vehicles or mining subsidence
<b>5. TAX PROTECTION</b> (representation in tax enquiries by HM Revenue & Customs)	Business or profession
<b>6. JURY SERVICE</b> (payment of salary or wages while on jury service)	
<b>7. LEGAL DEFENCE</b> (for an offence relating to the driving of a motor vehicle or your work as an employee leads to criminal prosecution)	Driving without insurance Parking or obstruction offences

### Helpline services

DAS Legal Expenses Insurance Company Limited provides these services 24 hours a day, seven days a week during the period of insurance

- **COUNSELLING**  
(confidential counselling service over the phone, including where appropriate, onward referral to relevant voluntary or professional services)
- **EUROLAW LEGAL ADVICE SERVICE**  
(confidential legal advice on any personal legal problem)
- **HEALTH AND MEDICAL INFORMATION SERVICE**  
(information on health, allergies,

the side effects of drugs, how to improve general fitness, and non-diagnostic advice on medical matters. Information is available on self-help groups and hospital waiting lists)

- **TAX ADVICE SERVICE**  
(confidential advice over the phone on personal tax matters)

For the following assistance services, you will be responsible for paying the costs for the help provided:

- **DOMESTIC ASSISTANCE SERVICE**  
(arrange help or repairs needed if you have a domestic emergency in your home, such as a burst pipe, blocked drain, broken window or building damage)

- **VETERINARY ASSISTANCE SERVICE**  
(if your pet is ill or injured, help find a vet who can offer treatment)
- **CHILDCARE ASSISTANCE SERVICE**  
(arrange a child minder in case of an emergency)
- **HOME ASSISTANCE**  
(arrange assistance following an emergency when help is needed to run the home and find cleaning staff, au pairs and housekeepers)



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Member of:  
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Our FSA Register number is 202019.

To check these details on the FSA's Register:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
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