This is a summary of cover available under Millennium House Guard policy underwritten by Ageas Insurance Ltd

It does not include all the policy benefits, limits and exclusions.

Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser, or from Millennium Insurance on request.

Millennium House Guard

Millennium House Guard is an annual renewable household insurance contract underwritten by Ageas Insurance Limited, apart from the Personal Legal protection cover, which is underwritten by DAS Legal Expenses Company Limited.

Cover is available as a bedroom rated policy, for UK properties with no more than 5 bedrooms
The maximum claim limits Buildings and Contents are shown on your schedule.

The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Unspecified personal belongings, Specified personal belongings, Pedal cycles and Personal legal protection.

The sections and extensions of cover you have chosen and the maximum claims limits are shown on your policy schedule.

Main benefits

If you have chosen Buildings cover, we will cover the structure of your home including outbuildings, garages, garden walls, gates, hedges, fences, paths and drives against loss or damage from specific perils (for example – fire or malicious damage), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or malicious damage) as summarised on the next page and detailed in your policy document.

Main Benefits

The causes covered	Buildings	Contents	Standard Policy Limits	Where to find in your policy booklet
Buildings		N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Protection against Squatters	✓	N/A	£10,000 (in any one period of insurance)	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil causes	✓	N/A	£5,000	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Professional fees and costs	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 Million	Section 1 – Buildings
Contents	N/A		The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
Business equipment	N/A	✓	£5,000 (Limit for any one item is £1,500)	Section 2 – Contents
Money	N/A	✓	£750	Section 2 – Contents
Credit cards	N/A	✓	£1,000	Section 2 – Contents
Freezer food	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from an Outbuilding or Garage	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from a Secured Outbuilding or Garage	N/A	✓	£2,500	Section 2 – Contents
Contents temporarily removed	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Public and personal liability	N/A	✓	£2 Million	Section 2 – Contents
Liability for domestic employees	N/A	✓	£10 Million	Section 2 – Contents
Unpaid damages	N/A	✓	£2 Million	Section 2 – Contents
Tenant's liability	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Increase in the maximum claim limit for religious festivals, birthdays and family weddings	N/A	✓	£5,000	Section 2 – Contents
Accidental breakage to audio and visual equipment, DVD players, glass, mirrors and personal computers	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of either the Buildings or Contents maximum claim limits	Section 1 – Buildings Section 2 – Contents
Counselling Fees	N/A	✓	£1,000	Section 2 – Contents
Garden Cover	N/A	✓	£750	Section 2 – Contents
Additional covers available		✓		
Accidental damage to Buildings and Contents	✓	✓	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified personal belongings. Includes 60 days worldwide cover per year. Includes pedal cycles under £500	N/A	✓	A choice of £2,000, £3,000, £4,000 or £5,000. A £1,500 limit for any one item applies	Section 2 – Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice, limit of £1,000 for any one cycle applies	Section 2 – Contents
Personal legal protection	✓	✓	£50,000	Section 3 - Personal

Main & Significant exclusions

General policy exclusions

- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by you or your family.
- Any reduction in the market value of any property following its repair or reinstatement
- Properties left empty or unoccupied for more that 60 days in a row
- See page 13 of your policy booklet for details of general policy exclusions.

Exclusions relating to Buildings

- Storm or flood damage to fences, gates, hedges or swimming pool covers.
- Subsidence loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.
- See pages 14 – 18 of your policy booklet for the exclusions applied under the Buildings section.

Exclusions relating to Contents

- Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.
- See pages 20 - 30 of your policy booklet for the exclusions applied under the Contents section.

Exclusions relating to the Accidental Damage extension

- Accidental damage caused by or resulting from chewing, scratching, tearing or fouling by domestic animals or pets, wet or dry rot or caused by wear and tear or loss of value.
- See pages 19 and 31 of your policy booklet for the exclusions applied under the Accidental damage extensions.

Exclusions relating to the Personal belongings extensions

- Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
    - the item is kept in a locked covered boot or glove compartment;
    - all access points to the vehicle are closed and locked;
    - any extra security systems are turned on; or
    - there is any evidence that forced and violent entry took place.

See pages 32 - 34 of your policy booklet for the exclusions applied under the Personal belongings extensions.

Policy Excesses

- The following standard excesses apply on top of any other excess that may apply (which will be shown in your schedule).
- £100 for every incident apart from: Property owner's liability under Section 1 - Buildings;
- Public and personal liability, Liability for domestic employees, Tenant's liability and Unpaid damages under Section 2 Contents;
- £250 under Cause 7 of Section 1 Buildings and Cause 7 of Section 2 Contents (water leaking from or freezing in any fixed domestic water, drainage or heating installation)
- £1,000 for subsidence, heave or landslip claims. This excess is reduced to £100 if the main building of the home was built within the last 10 years.

Cancellation Procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. This is known as the cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your premium in full.
See page 9 of your policy booklet for the cancellation procedure.

How to make a claim

In the first instance telephone our claims team on **0844 412 4274** this line is open 24 hours a day, 365 days a year. Please have your policy details available. Alternatively, you can write to us at **Direct Group Property Services Direct House Lacy Way, Lowfields Business Park Elland HX5 9DB.**

We can immediately confirm whether your policy covers you for the incident.

Customers wishing to make a claim under the Personal Legal Protection section should call DAS Legal Expenses Company Limited direct on **0117 934 2174.** See pages 4, 10 and 11 of your policy booklet on how to make a claim and how we will deal with your claim.

Complaints Procedure

If you are unhappy with any part of our service, please follow the instructions detailed below; Contact Millennium Insurance , Unit G3 Lacy Way, Lowfields Business Park, Elland, Yorkshire HX5 9DB. Telephone : **0844 412 4153** or Fax: **0844 412 4178** or email **MIBhousehold@directgroup.co.uk**

If your complaint is regarding a Buildings or Contents Insurance claim please contact our Claims Helpdesk direct on **0844 412 4274** or write to the Customer Services Manager, Direct Group Property, Services Direct, House Lacy Way, Lowfields Business Park, Elland HX5 9DB.

Please note all Property Damage Claims are handled by the Direct Group Limited on behalf of Ageas.

If your complaint concerns DAS Legal Expenses or the helpline services please contact them direct: Customer Relations Department, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH Telephone: 0117 934 0066 Fax: 0117 934 2095 E-mail: customerrelations@das.co.uk

Financial Ombudsman Service
If you are not satisfied with our final decision you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7892 7300**.

Office addresses

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