

SIMPLY THATCH

Thatched home insurance specialists



PROSPECTUS AND
SUMMARY OF COVER

underwritten by



Insurances



Introduction

Thank you for your enquiry regarding our policy for thatched homes. Any member of our experienced staff will be pleased to answer any questions you may have regarding the policy cover, the options available and the method of payment which best suits you.

I do hope that you will take advantage of this exclusive invitation.

I look forward to welcoming you as a client of Simply Thatch.

A handwritten signature in black ink that reads "Kevin Whybrow".

Kevin Whybrow

Director of Simply Thatch



This booklet has been designed to provide you with information concerning the cover available and other useful information.

It contains a summary of the cover included within the policy. Full terms and conditions of cover are shown in the policy document, a copy of which is available on request.

Contents

Page no

- Introduction to the policy 2
- Summary of the cover 3
- Summary of contents cover levels 4
- Home security (aspects to consider) 5
- What to do next 5



Complete peace of mind

From the moment you buy your Simply Thatch insurance policy you can feel confident that you have made the right decision. Not only will you receive an outstanding level of service but you will have the added benefit of protection from one of the UK's leading insurance companies, Groupama.

Our policy has been designed to protect your possessions and those buildings which form an important part of our national heritage.

And if it's value for money you want...

We pride ourselves on providing premiums which closely match the individual circumstances of each policyholder. This means that you won't be subsidising the claims of other less careful policyholders.

This prospectus is a summary of the cover available under the Simply Thatch policy. It does not describe all of the benefits available nor does it show all of the limits and exclusions.

Our policy clearly sets out what is covered and what is not covered and a copy is available on request.

Introduction to Groupama

This policy is underwritten by Groupama Insurances, who are part of the European financial services giant Groupama. The company is renowned for their specialist policies and innovative approach, which has derived from their largely agricultural background.

Groupama can often claim to be at the 'cutting edge' of the insurance industry, evidenced by a string of industry awards and nominations relating to the quality and content of their products and services.

The benefits of choosing a policy from an organisation of this caliber are knowing that the product is of top quality, efficiency and competency at every stage, as well as reliability when it comes to a claim.



Summary of Cover

Buildings Cover

Simply Thatch provides you with wide ranging protection for the buildings of your home. If you choose this option, we automatically cover you for accidental damage cover. Buildings cover includes:

- Rent and alternative accommodation
- Architects and surveyor's fees
- Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware
- Accidental damage to underground pipes and cables
- Replacement of locks if your keys are lost or stolen
- Trace and access cover
- Damage caused by the Emergency Services
- Public Liability cover up to £2,000,000

The minimum amount you can insure your buildings for is £45,000.

For your protection, the sum which you insure your buildings for will automatically be adjusted monthly in line with the percentage change in the House Rebuilding Index prepared by the Royal Institute of Chartered Surveyors. Any increase is provided free until your next renewal date.

You will be responsible for payment of the first £1,000 of any claim under the buildings section related to subsidence, heave or landslip and the first £50 of any other claim, unless a higher excess has been chosen for a reduction in premium. If you choose to select a higher excess, this must apply to both contents and buildings.

Full cost of rebuilding your home

This should include fixtures, fittings, garages, outbuildings, permanent swimming pools, hard courts, paved terraces, drives, paths, walls, gates, fences, all contained within the boundaries of the land of your home, including architect and surveyor's fees and the cost of clearing the site.

Contents cover

Simply Thatch provides you with wide ranging protection for contents of your home. Accidental Damage has been included automatically, with unspecified items up to £5,000 covered worldwide (maximum value of any one item is £1,500).

You will be responsible for payment of the first £50 of every contents claim unless you have chosen a higher excess amount in return for a premium discount. If you choose to select a higher excess, this must apply to both contents and buildings.

Specified articles

With Simply Thatch you can also choose to protect valuable individual items. If you require this cover the following conditions must be met:

- All items to be covered must be listed on proposal form
- Articles should have a minimum value of £1,500
- Valuations not more than 2 years old/recent evidence of value/proof of purchase must be available to support a claim and we recommend they are submitted with the proposal form, for items over £2,500

NB Theft of unattended pedal cycles is excluded unless from a locked building or attached by a security device to a permanently fixed structure.

Family legal protection

Having to settle a legal dispute can be a daunting and costly prospect. Professional advice is essential, but unfortunately the Legal Aid system is now available only to a minority and solicitor's time is very expensive.

You have the option to purchase cover against the costs of a wide range of family legal disputes for a small additional premium with Simply Thatch. In the event of a legal dispute all costs covered by the policy will be met up to £50,000 for each claim, including solicitors' and barristers' fees, court fees, expenses for expert witnesses and the "other party's" costs if the court finds in their favour.

This cover is underwritten by DAS.



Summary of contents cover levels

● Cover is provided for unspecified articles up to £5,000 worldwide, with a single article limit of £1,500:	YES
● Cover is provided to replace as new, reinstate or repair the contents (other than clothing, household linen and pedal cycles) of your home and its garages and outbuildings:	YES
● Accidental damage cover for audio and visual equipment, including televisions and home computers:	YES
● Replacement of locks if your keys are lost or stolen:	Up to £1,000
● Contents in the garden:	Up to £5,000
● Visitors' personal effects:	Up to £1,000
● Deep freezer contents:	Unlimited
● Accidental damage to contents whilst in transit:	YES
● Office equipment and furniture:	Up to £5,000
● Shopping in transit:	Up to £250
● Christmas and wedding periods - 30 days either side of the wedding and during December cover increased by:	Up to 10% of sum insured
● Loss of metered water:	Up to £1,000
● Loss of oil:	Up to £1,000
● Temporary accommodation following a claim:	Unlimited
● Replacement of title deeds:	Up to £2,500
● Personal liability:	Up to £2,000,000
● Legal liability for accidents to domestic employees:	Up to £10,000,000
● Limit for any one item for valuables in your home:	Up to £2,500

NOTE: Individual valuable items like jewellery, works of art, curios and collections (see below for full definition) which exceed these limits must be specified individually for us to be able to provide full cover.

Important Notes:

You must make sure that your contents sum insured is sufficient to cover all your contents on a replacement as new basis, in your Home and its garages and outbuildings, other than for clothing, household linen and pedal cycles which are subject to a deduction for wear and tear. The value of articles you have requested cover for outside the Home (specified or unspecified) are in addition.

Valuables - are articles of gold, silver and other precious metals, jewellery, furs, clocks, watches, curios, pictures and other works of art, collections of stamps, coins and medals, audio equipment, audio visual equipment, binoculars, photographic equipment and computer equipment.



Home security

Home security has become increasingly important in the UK.

Your home should be as secure as possible and fitted with approved locks, bolts and possibly even an alarm. As well as reducing the risk of financial loss, these measures may entitle you to further discounts from your Simply Thatch premium.

The level of security detailed below is recommended for all households and is the minimum we require in certain areas. All locks must be operated when your home is left unattended and when your family have retired for the night. You must not leave keys in locks when your home is unattended. Windows in occupied bedrooms do not have to be locked.

Lock options

1. Lock conforming to BS3621 with appropriate striking plate.
2. Multi point locking system with a minimum of 3 locking points.
3. Any existing lock in addition to a key operated patio door lock fitted at the bottom of the door and an anti-lift device.
4. Any existing lock in addition to 2 key operated security bolts fitted at the top and bottom of the door.
5. Any existing lock in addition to 2 key operated security bolts fitted to the top and bottom of each leaf and operating vertically into the head and sill of the door frame.
6. Key operated window lock or locking handle or key lockable multi point locking system.

Choice of locks pertaining to:

- Main entrance door - 1 or 2
- Sliding patio door - 2 or 3
- Double lead french doors - 2 or 5
- Other single doors including access doors from integral garages - 1, 2 or 4
- Windows which could be opened and are accessible without the use of a ladder - 6

Flexible ways to pay

Simply Thatch provides you with the flexibility of three payment options. You can choose the method of payment which suits your circumstances.

Direct Debit

Simply Thatch offer to spread your payment over 10 monthly instalments.

Credit/Debit Card

Simply Thatch accept Mastercard, Visa, Switch and Delta.

Cheque

Just send a cheque to your insurance adviser with your completed proposal form.

Law applicable to the policy

Both you and Groupama are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the Law of England and Wales will apply.

What to do next

To take advantage of the cover provided by Simply Thatch, please complete a Simply Thatch proposal form.

If you require assistance, or have any queries at all, please don't hesitate to contact us on 01787 880338

Arranged by

SIMPLY THATCH

Unit 7, Byford Road, Sudbury, Suffolk, CO10 2YG

Tel: 01787 880338

Fax: 01787 373377

Web: www.simplythatchinsurance.com

underwritten by



Insurances

SIMPLY THATCH is a trading name of Simply Thatch Ltd

Simply Thatch Ltd and Groupama Insurances are authorised and regulated by the
Financial Services Authority