



Exchange to Completion – Policy Summary

About your policy

Your Exchange To Completion insurance policy is a fixed term insurance contract. When the fixed period shown on your policy schedule expires, no renewal will be offered. You must therefore arrange alternative insurance to commence upon expiry of this policy.

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 document 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 time to decide if you wish to cancel the policy - see “Your right to cancel the policy” for more information.

Buildings Insurance

Features and benefits	Significant Exclusions or Limitations
<p>Structure Damage Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water 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 (subsidence cover only included if shown on your policy schedule) • For escape of water claims you must pay the first £250 • Damage caused by structures bedding down or settlement of newly made up ground. • Damage caused by sulphate reacting with any materials from which your home is built.
<p>Trace and Access Covers the cost of tracing an escape of water or oil from your heating or water system</p>	<ul style="list-style-type: none"> • Cover is limited to £5,000
<p>Alternative Accommodation If your property is made uninhabitable as a result of damage to the buildings, we will pay the additional cost of similar short-term accommodation for your family and also for any pets living with you.</p>	<ul style="list-style-type: none"> • Cover is limited to 20% of the buildings sum insured • Costs for the period before completion of the purchase contract • Costs once the home becomes habitable again.
<p>Legal Expenses Disputes arising out of an agreement or alleged agreement, which has been entered into by you for buying or selling your main home (This section is insured by ARAG – see ‘about the insurer’ below)</p>	<ul style="list-style-type: none"> • Cover is limited to £50,000 • Cover for a matter where there is not a reasonable prospect of success • An amount less than £100

General conditions and exclusions

- No cover is provided for wear and tear, maintenance or anything that happens gradually
- If the property is unoccupied or lived in by anyone other than the seller during the policy period, some or all cover may be restricted and we may cancel your policy

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 claims limits may apply. These will both be shown in your policy schedule.

About the insurer

Your Exchange To Completion Insurance policy is underwritten by Accelerate Underwriting Ltd on behalf of - *for the buildings*: Royal and Sun Alliance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323; and *for contract legal solutions*: ARAG plc which is authorised under a binding authority agreement to administer this insurance on behalf of AmTrust Europe Limited.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

IMPORTANT INFORMATION

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. We will refund any premiums already paid, except when you have already made a claim under your policy or when your contract to purchase the property has already completed.

Claims

Should you wish to claim under your Exchange To Completion Insurance policy, you should call the appropriate Claims Helpline as soon as possible: 0330 102 4006 (Excluding Northern Ireland) 02890 244433 (Northern Ireland). 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 are committed to going the extra mile for our customers. If you believe that we have not delivered the service You expected, We want to hear from you so that we can try to put things right. You should initially contact Bickers Insurance Services Limited. If you are still unhappy after the Bickers Insurance Services review, then contact:

Subject	Contact
The Contract Legal Solutions section including claims	<p>Please contact the ARAG Customer Relations Department:</p> <ul style="list-style-type: none">• Post - ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN• Phone - 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For OUR mutual protection and training purposes, calls may be recorded)• Email - customerrelations@arag.co.uk <p>Details of the ARAG internal complaint-handling procedures are available on request.</p>
Buildings insurance claims	<p>Please contact RSA:</p> <p>Post: RSA Customer Relations Team, PO Box 255, Wymondham NR14 8DP</p> <p>Email: crt.halifax@uk.rsagroup.com</p>
All other matters	<p>Please contact the Managing Director at Accelerate Underwriting Ltd:</p> <ul style="list-style-type: none">▪ Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB▪ Email - complaints@accelerate-underwriting.com <p>A full copy of Accelerate’s complaints procedure will be issued to you when Accelerate provide a written acknowledgment of Your complaint.</p>

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Compensation

Bickers Insurance Services, Accelerate Underwriting and Royal & Sun Alliance Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. We can cancel this policy by giving you at least 14 days notice 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 in English.

Financial Sanctions

Please note that Bickers Insurance Services, Accelerate Underwriting and Royal & Sun Alliance Insurance plc are unable to provide insurance in circumstances where to do so would be in breach of any financial 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.