THE RETAIL MUTUAL

PROTECTING OUR INDEPENDENT RETAILERS

HOME COVER SUMMARY

The Retail Mutual is a trading name of The NFRN Mutual Limited, a company registered in England and Wales, number 3810528, registered office 8 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB. The NFRN Mutual Limited is authorised and regulated by the Financial Conduct Authority, FRN: 312391.

The NFRN Mutual Limited is managed by Regis Mutual Management Limited, a company registered in England and Wales, number 4194000, registered office 8 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB. Regis Mutual Management Limited is authorised and regulated by the Financial Conduct Authority, FRN: 479202.

CONTACT DETAILS

Claims

If you need to report an incident or talk to us about a claim

Monday – Friday
9.00am to 5.00pm
0333 2121 008

All other times
01424 850 333

claims@theretailmutual.com

Member Services

If you want to talk to us about your cover

Monday – Friday
9.00am to 5.00pm
0333 2121 006

info@theretailmutual.com

Sales

If you would like a quote for a new property or business, home or landlords' cover

Monday – Friday
9.00am to 5.00pm
0333 2121 007

info@theretailmutual.com

Write to

The Retail Mutual
First Floor
Douglas House
Quarry Hill Road
Tonbridge
Kent
TN9 2RH

Fax 01892 535480

Important information

This **Cover Summary** is designed to give you general information about your cover with us including anything significant that we do not cover and what you have to do to make sure your cover is valid. This is not your actual cover; this is shown in your **Certificate of Entry** and **Home Cover Wording**. Please read both those documents to understand what is and what is not covered. You should review your cover from time to time to make sure it meets your needs and circumstances.

Certificate of Entry

Your **Certificate of Entry** shows the sections of the **Home Cover Wording** included in your cover and whether you have cover for accidental damage. It also includes your personal details, the cover period, the limits of cover, the excesses, any special terms that apply and the amount of your contribution. Please make sure you check your **Certificate of Entry** carefully. If there are any mistakes, if any information is missing, if you want to change your cover, or if you have any questions about your **Certificate of Entry** please let us know straight away. We will send you a new **Certificate of Entry** at each renewal and when your cover is changed.

Cover Wording

Your **Cover Wording** sets out the different sections of the cover. Each section tells you what is covered and what is not covered. It explains how to make a claim, when and how we may agree to make a payment and the conditions and exclusions that apply.

Your **Home Cover Wording** explains when you should tell us about any changes that could affect your cover and what you must do to keep your property safe.

Please read your **Home Cover Wording** carefully to make sure you understand the terms and conditions. If you have any questions about your **Home Cover Wording** please contact us.

What is a Mutual?

A Mutual exists to serve and protect its Members. It has no shareholders so is not run to make a profit for shareholders. All Members pay contributions into the Mutual scheme and are entitled to attend the Annual General Meeting and vote on important matters.

The Retail Mutual has insurance with Builders Direct SA which means that if the cost of claims agreed are more than expected there is cover in place to make sure those claims can be paid.

What is the Retail Mutual Home cover designed to cover?

We provide cover to help with financial loss for things like damage to your home, the contents of your home, your valuables and personal belongings. We also cover you and your family's legal liability to the public, and unrecovered damages awarded to you by a Court in England and Wales.

Who manages this cover?

We have appointed Regis Mutual Management Limited to handle the day-to-day management and administration. Regis Mutual Management Limited is authorised and regulated by the FCA. 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.

Duration

Your cover normally lasts for 12 months from the date shown on your **Certificate of Entry** and can be renewed annually.

Information and changes

It is important you answer the questions we ask you accurately and to the best of your knowledge when you first arrange cover, make changes, renew your cover or make a claim. You must tell us about any changes to your circumstances, any new expensive items you buy or if anything happens that means your answers to the questions we asked before are different.

If you do not tell us about any changes or your answers to our questions are not accurate we may not be able to help you with all or part of your claim and your cover may not be valid.

Cooling off period

We hope that you are happy with your Home cover. If you decide that you do not want the cover, you can cancel it in the first 21 days from:

- when a cover period first starts or
- when you first receive or can access full details of your cover if this is after the cover period starts

We will give you a full refund of the contribution you have paid for the period of cover unless you have made a claim or there is a potential claim.

Cancellation

You can cancel your cover at any time after the end of the cooling off period and, if you cancel, you must tell us if anything has happened that could result in a claim. You may be entitled to a refund of some of your contribution provided you have not made a claim in the current cover period.

We may cancel your cover by sending you 14 days' notice to your address in shown on your **Certificate of Entry**. We will only do this for a valid reason, examples of valid reasons are as follows:

- A change in risk that means we can no longer offer you cover
- Non-cooperation or failure to supply any information or documentation we reasonably ask for

You may still be able to claim for something that happened before the cancellation date. If we cancel we may refund the contribution already paid for the rest of the cover period.

Non-Payment

If you do not pay your contribution on the day you should pay it, your cover will stop. We will contact you to tell you your cover has stopped or will stop and give you the opportunity to make the payment. If we do not receive your payment by the date set, we will assume you do not want to continue your cover.

Making a claim

To make a claim you can:

- call **0333 2121 008** Monday – Friday 9.00am to 5.00pm and **01424 850 333** at all other times
- email us at **claims@theretailmutual.com**
- write to us at **The Retail Mutual, First Floor, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH**

Full details of what you need to do about a claim can be found in your **Home Cover Wording**

How to complain

We hope that you will be pleased with our service. If you are unhappy with anything we have done or not done and you want to complain you can:

- call **0333 2121 008**
- email us on **info@theretailmutual.com**
- write to us at **The Retail Mutual, First Floor, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH**

We will do our best to resolve your complaint without involving you any more than we need to. Further details of our Complaints process are contained in the **Home Cover Wording**.

Renewing your cover

Before each renewal date, we will tell you the contribution and the terms and conditions that will apply for the following year.

If you pay by direct debit we will automatically collect your contribution unless you tell us you don't want to renew this way. For all other types of payment you must contact us to arrange payment before the renewal date.

If you wish to change your cover or you don't want to renew it please tell us before the renewal date.

The law and language applicable to your cover

English law applies to this cover.

You and we agree that any legal proceedings between you and us about this cover will take place in the Courts of England.

English language is used in your cover and any communications.

COVER SUMMARY

SECTION 1 BUILDINGS (OPTIONAL)

Significant features & benefits

Cover for the buildings of your home against a range of events including fire, smoke, explosion, lightning, earthquake, storm or flood, theft or attempted theft, impact by aircraft, aerial devices, animals, vehicles, falling trees, lamp posts, electricity pylons, escape of water or fuel, riot and civil commotion, malicious damage, subsidence, heave or landslip

Other costs and covers

- Debris removal
- Professional fees
- Alternative accommodation
- Emergency access
- Fixed glass and sanitary ware
- Forced evacuation up to 12 months
- Locks and keys
- Mains services
- Matching pairs, sets or suites
- Property owner's liability
- Loss of rent up to 12 months
- Selling your home, cover for the buyer
- Tracing and repairing leaks
- Unfixed building materials

Optional

Accidental damage if you have asked for it and it is shown on your **Cover Wording**

Significant exclusions

- Business use
- Underground water or rising ground water levels
- Escape of water from any fixed water or heating system or appliance
- Theft or damage when your home is unoccupied
- Freezing
- Overflowing water from washbasins, showers or baths
- Wear and tear
- Normal settlement, expansion or shrinkage
- Settlement or movement of made- up ground
- Coastal or riverbank erosion
- A change in the water table level
- Compaction of infill within the first 10 years after building construction
- Mine workings under your home
- Damage to tennis courts, swimming pools, hot tubs, ornamental ponds, patios, paths, patios, fences and gates by subsidence, heave or landslip if your home is not damaged at the same time
- Any roof covered with roofing felt more than 10 years old

Standard limits & excess

You choose the limit of cover for Section 1 Buildings which applies to all parts of the section except the following parts that have their own limits

- Alternative accommodation 10% of the limit you choose
- Emergency access £10,000
- Forced evacuation 10% of the limit you choose
- Fixed glass and sanitary ware 10% of the limit you choose
- Locks and keys £500
- Mains services and tanks £10,000
- Property owner's liability £1,000,000
- Lost rent 10% of the limit you choose
- Tracing and repairing leaks £2,000
- Unfixed building materials 10% of the limit you choose

The standard excess for this section is £50 or you can choose to have a higher excess

The excess for Subsidence, heave or landslip is £1,000

There is a £250 property damage excess for property owner's liability

SECTION 2 CONTENTS (OPTIONAL)

Significant features & benefits

Cover for the contents of your home against the range of standard events outlined in Section 1 above

Other costs and covers

- Alternative accommodation up to 12 months

(continued)

- Credit and debit cards
- Contents in the open
- Documents
- Dependant relatives in a care home
- Downloaded information
- Emergency access
- Entertainment equipment
- Fixed glass and sanitary ware
- Gardens - damage and, if we provide cover under Section 1, costs of stabilising the land
- Gifts, food and drink
- Liability to domestic staff
- Locks and keys
- Matching pairs, sets and suites
- Money
- Moving home
- Property owner's liability
- Shopping
- Student cover
- Temporary removal
- Tenant's improvements
- Tenant's liability
- Public authority and European Union requirements

Optional

- Accidental damage if you have asked for it and it is shown on your **Cover Wording**
- Valuables and personal belongings

Significant exclusions

- Freezing
- Theft while all or part of your home is let or sublet to anyone outside your family or from student accommodation unless force or a violent act is used
- Loss or damage when your home is unoccupied
- Damage caused by an escape of water if your home is not lived in for 5 days in a row during months of October to April inclusive unless the temperature in your home is kept at 15 degrees centigrade or more
- Normal settlement, expansion or shrinkage
- Settlement or movement of made- up ground
- Coastal or riverbank erosion
- A change in the water table level
- Compaction of infill within the first 10 years after building construction
- Mine workings
- Moving home – only while being moved by professional removers and while in storage for up to 7 days
- Damage to china, glass, porcelain and earthenware during a move of home unless packed by professional removers
- Theft of valuables and personal belongings from an unattended vehicle, caravan or static holiday home unless hidden from view and the vehicle, caravan or static home is locked

(continued)

- A watch or jewellery valued at more than £1,500 when in a hotel or bed and breakfast accommodation unless being worn or in a locked safe
- Valuables and personal belongings if shown on your **Cover Wording** maximum item limit of £2,000 unless the item is shown on your **Cover Wording**

Standard limits & excess

You choose the limit of cover for Section 2 Contents which applies to all parts of the section except the following items and parts that have their own limits

- Personal office equipment £2,000
- Contents in outbuildings £2,500
- Alternative accommodation 10% of the limit you choose
- Credit and debit cards £500
- Contents in the open £250 each item and 5% of the limit you choose for each claim
- Documents £500
- Downloaded information £500
- Dependant relatives contents in a care home £250 each item and 5% of the limit you choose for each claim
- Emergency access £10,000
- Entertainment equipment £2,500
- Fixed glass and sanitary ware 10% of the limit you choose
- Frozen and chilled food £500
- Gardens £1,000
- Gifts, food and drink £7,500
- Liability to domestic staff £5,000,000
- Locks and keys £500
- Money £1,000
- Money in the open £500
- Cash, currency and bank notes £500
- Pedal cycles limit of cover £500
- Moving home 10% of the limit you choose
- Property owner's liability £1,000,000
- Shopping £500
- Student cover £2,500
- Student's money and cards £500
- Student's watches and jewellery £1,500
- Student's pedal cycles £500
- Temporary removal 10% of the limit you choose
- Tenant's improvements 10% of the limit you choose
- Tenant's liability 10% of the limit you choose
- Personal belongings, you choose the limit
- Valuables, you choose the limit

The standard excess for this section is £50 or you can choose to have a higher excess

The excess for subsidence, heave or landslip is £1,000

(continued)

There is a £250 property damage excess for property owner's liability

SECTION 3 PEDAL CYCLES (OPTIONAL)

Significant features & benefits

Pedal cycles and their accessories up to £500 and pedal cycles worth more than £500 if you have asked us to cover them.

Significant exclusions

- A pedal cycle at student accommodation
- Damage to tyres and accessories unless the pedal cycle is damaged at the same time
- Theft unless it is in a locked building and securely locked to something that cannot be moved

Damage caused by racing, pace-making, competition or trials

Standard limits & excess

The limit is £500 for each pedal cycle and the limit you choose for each pedal cycle worth more than £500

The standard excess for this section is £50 or you can choose to have a higher excess

SECTION 4 LEGAL LIABILITY TO THE PUBLIC

Significant features & benefits

You and your family's legal liability for accidental death, bodily injury or damage to someone else's property resulting from you living in your home or as a consequence of your normal daily activities.

Significant exclusions

- Courts' Jurisdiction – England and Wales only
- Death or injury of a tenant, paying guest or domestic staff
- Fines or penalties
- Business use
- Any animal that is not a domestic pet
- Contagious disease or virus
- Any vehicles, including mobility vehicles, golf carts and similar vehicles
- Hunting or racing

Standard limits & excess

The limit of cover for this section is £1,000,000 for each event or series of events resulting from one cause

The standard excess for this section is £50 for damage to possessions or you can choose to have a higher excess

SECTION 5 UNRECOVERED DAMAGES

Significant features & benefits

To recover compensation and costs that have been awarded to you or your family as a result of injury or property damage by a Court in England and Wales and have either not been paid or only part paid.

Significant exclusions

- Waiting period – 6 months from date of award
- Anything not covered in Section 4 Legal liability to the public if the claim had been made against you
- Compensation and costs if subject to an Appeal

Standard limits & excess

The limit of cover for this section is £1,000,000 for each event or series of events resulting from one cause

The standard excess for this section is £50 for damage to possessions or you can choose to have a higher excess

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