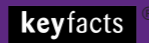


DAS Legal Expenses Insurance Company Limited
Personal Legal Protection - Policy Summary



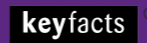
This policy summary provides key information about DAS Personal Legal Protection which you should read. It does not contain the full terms and conditions of the policy which can be found in the Personal Legal Protection Section 10 of the policy wording.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

Personal Legal Protection is a Legal Expenses Insurance contract which helps you by providing legal advice and representation if you, or members of your family who always live with you, have a legal dispute which is insured under the policy.

Features and benefits	Significant exclusions or limitations	Policy section
In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts we will appoint.	It must be more likely than not that the insured person will recover damages or make a successful defence of their claim. External costs are limited to £50,000 and this includes opponents' costs. Costs incurred before DAS agrees to appoint a representative to help an insured person. Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.	Section 10. Exclusion 3. Condition 2.
Employment disputes We will pursue a claim through an employment tribunal or the ACAS Arbitration Scheme following a dispute arising from a contract of employment.		Insured Incident 3.
Contract disputes We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.	The contract must be entered into during the period of insurance. The amount in dispute must be more than £100. Building work or design where the contract value exceeds £5000 incl.VAT. Contracts involving a motor vehicle. Disputes arising from a loan, mortgage, pension or investment.	Insured Incident 2. Provided that: (i). (ii). What is not insured: (2). (3). (5).
Personal injury We will pursue claims for accidental death or physical injury.		Insured incident 1.
Property protection We will pursue claims following damage to your home or an insured person's personal possessions. Cover extends to problems such as nuisance and trespass.	Property damage must exceed £100. The first £250 of any claim for nuisance or trespass.	Insured incident 4. 4 (1). What is not insured: 3.
24 Hour Telephone Helplines <ul style="list-style-type: none"> ■ Eurolaw Legal Advice - Advice on personal legal problems within UK and EU law. ■ Tax Advice - Personal taxation advice. ■ Domestic Assistance - DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting your home. ■ Counselling service - DAS' qualified counsellors provide support in dealing with worrying problems. ■ Health & Medical Information service - provides help and information on health and fitness ■ Veterinary Assistance - Helps to locate a vet to treat injured or sick pets ■ Childcare and Home Assistance - Helps to find childcare or arrange domestic help if illness or an emergency disrupts usual tasks being carried out. 	The contractor's charges are your responsibility. Cannot be used to diagnose health problems. Veterinary charges are your responsibility. You have to pay for the help provided.	Helpline Services.
Territorial limit UK for most insured incidents but cover for contract disputes and personal injury extends to EU member states		Definitions.

DAS Legal Expenses Insurance Company Limited
Home Assistance - Policy Summary



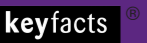
This policy summary provides key information about DAS Home Assistance which you should read. It does not contain the full terms and conditions of the policy which can be found in the Home Assistance Section 11 of the policy wording.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

Home Assistance is a Home Assistance Insurance contract. It will assist you in an emergency situation that has caused damage to your home, or threatens the safety, security or comfort of your home.

Features and benefits	Significant exclusions or limitations	Policy section
We will arrange and pay for emergency assistance in the circumstances described below 24 hours a day, 365 days a year: if you need immediate help to prevent damage or further damage to your home; make it safe and secure; or alleviate unreasonable discomfort, risk or difficulty to anyone living there.	We will pay up to £500 (including VAT) for: (i) the contractor's call-out charge and up to 2 hours' labour costs; and (ii) parts and materials up to £100 (including VAT).	Section 11.
Plumbing and drainage Your drains or plumbing system suddenly become damaged, blocked, broken or flooded.	Problems with septic tanks, cesspits or fuel tanks.	Insured Incident A. What is not insured by this section: 12.
Main heating system Your main heating system fails.	Any non-domestic heating and hot water systems or any form of solar heating	Insured Incident B.
Domestic power supply Your supply of gas or electricity fails.	Failure of the mains supply Failure to purchase or provide sufficient gas, electricity or other fuel source.	Insured Incident C. What is not insured by this section: 9 and 17.
Toilet impact Your toilet bowl or cistern is damaged by impact or completely fails to function.		Insured Incident D.
Cooking System Your sole permanent means of cooking fails.		Insured Incident E.
Home security The security of your home is compromised due to damage or failure of external doors, windows or locks.		Insured Incident F.
Lost keys The only available set of keys to your home is lost and you are unable to replace them or gain normal access.		Insured Incident G.
	Cover does not apply if your home has more than 15 rooms. Claims cannot be accepted: <ul style="list-style-type: none"> ■ within the first 14 days of taking out cover; ■ for routine home maintenance (such as servicing heating systems) or replacement of parts due to gradual wear and tear; ■ for the cost of redecorating, cosmetic repair, or reinstating your home if it is damaged to gain access; ■ if your home is left unoccupied for 30 consecutive days; ■ for costs incurred before we have been notified of the emergency; ■ if the emergency is caused deliberately or through your negligence; ■ that arise from incorrect installation or repair of equipment or facilities or that result from a design fault; ■ for parts or labour if the equipment or facility is under guarantee or warranty; ■ for emergencies at a residence other than your main home or if you rent or let the property; ■ if you are not present when our approved contractor arrives to help. We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.	Definitions. What is not insured by this section: 1. 3. 4 and 13. 5. 7. 8. 10. 11. 15. 18. CONDITIONS 4.
Territorial Limit United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands.		

AIG Identity Theft Insurance
Policy Summary



This is a policy summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found in the Policy & Schedule of Insurance. This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

What is covered by Identity Theft Insurance?

Identity Theft insurance covers various expenses incurred in seeking to defend an individual's name and reinstate their credit status after fraudulent activity.

How does Identity Theft Insurance work?

- Identity Theft Insurance provides peace of mind against losses incurred as a result of becoming a victim of identity theft.
- Identity Theft Insurance covers the various expenses incurred in seeking to defend one's name and reinstate their credit status after fraudulent activity.
- The date of loss is determined from the first fraudulent transaction identified on a credit card statement and/or any physical or electronic record with any of your financial institutions.

Features and benefits	Significant exclusions or limitations	Policy section
AIG Identity Theft Help Line 08701 648 200 Monday-Friday (9:00-17:00) for:- <ul style="list-style-type: none"> ■ Identity theft prevention and victim assistance. ■ Advice on how to maintain a good credit file and how to fix errors. ■ Specimen letters and useful addresses. ■ Make a claim (see 'How do I make a claim under Identity Theft Insurance?'). Expenses to defend an individual's name and reinstate their credit status after fraudulent activity:- <ul style="list-style-type: none"> ■ Costs of notarisations and affidavits. ■ Costs of mailing by Registered Post. ■ Loan fees for re-applications to lenders. ■ Legal fees to defend legal actions taken by merchants and debt collectors. ■ The cost of telephone calls ■ The cost of a fraud resolution plan to resolve judgments wrongly entered against you. ■ The cost of lost wages if it is necessary to take time away from work. 	Exclusions (see "What is not insured", contained within Section 13 of your policy wording) Cover does not apply to:- <ul style="list-style-type: none"> ■ Loss arising out of business activity of any insured person. Lost wages re-numeration excludes business interruption or future earnings of a self-employed professional. ■ Expenses incurred to engage in any fraudulent, dishonest or criminal act by an insured person or any person acting in concert with an insured person, or any authorised representative of an insured person whether acting alone or in collusion with others. ■ Any Identity Theft claim that occurs within the first 35 days of inception. Limitations (see "What is insured" and "What is not insured" in Section 13 of your policy wording) <ul style="list-style-type: none"> ■ See section 6 of your Policy Wording for each occurrence limitations and limitation in respect of lost wages (payable over a 6 week period maximum). ■ An excess of £25 applies to each Identity Theft occurrence ■ Cover is only available to residents of the United Kingdom including Northern Ireland, Channel Islands and Isle of Man who are at least 18 years of age. 	Section 13

What are the cancellation rights?

If, for any reason, you are not satisfied with this Policy, you may, within 14 days of receipt, telephone Insure4Retirement on 0845 6 500 500. If this happens we will refund any premiums you have paid. However, if you have made a claim in this period, we reserve the right to charge you a premium commensurate with the cover that has been in force.

How do I notify you of a claim that I wish to make for Identity Theft?

You can register a claim by calling **0845 6 500 500** (Monday to Friday 9:00 – 17:00). Your insurance policy means you can recover any costs in relation to reinstating your identity, up to limits specified in section you're your Policy Wording. Your fraud advisor will let you know what you can claim for, and will handle all negotiations with the insurance company.

Who do I contact if I have any questions, concerns or wish to make a complaint?

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, or have any questions about Identity Theft, in the first instance, please contact Insure4Retirement.

If you have a complaint about a claim for Identity Theft contact:

Customer Relations Manager
 AIG UK Limited
 The AIG Building
 2-8 Altyre Road
 Croydon CR9 2LG
 Email: uk.customer.relations@aig.com

To help us to deal with your complaint, please quote the policy number shown on your schedule of insurance. We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case.

The address is:
 The Financial Ombudsman Service
 South Quay Plaza
 183 Marsh Wall
 London E14 9SR

If you make a complaint, your right to legal action against us is not affected.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Your claim is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Authority

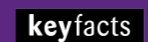
The FSA is the independent watchdog that regulates Financial Services and it requires us to give you this document. Use this information to decide if our services are right for you.

AIG UK Limited
 The AIG Building
 58 Fenchurch Street
 London EC3M 4AB
 Tel: 020 7954 7000
 Fax: 020 7954 7001

(Please address all correspondence to Personal Lines Division)

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

DAS Legal Expenses Insurance Company Limited Personal Legal Protection and Home Assistance
- Policy Summary Cancellation, Claims and Complaints



What are the cancellation rights?

We hope you are happy with the cover this policy provides. However, you may cancel this policy without notice within 30 days of taking it out. After this you can cancel it at any time by telling the person who sells you this insurance, subject to 21 days notice of cancellation. If you wish to cancel the cover you can ask the person who sells you this insurance about getting a refund of premium.

How do I notify you of a claim that I wish to make for Personal Legal Protection?

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to: Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Please refer to the policy wording for the relevant telephone number to call.

How do I notify you of a claim that I wish to make for Home Assistance?

If you have a home emergency and wish to claim for assistance you must call us within 48 hours of becoming aware of the problem. Please refer to the policy wording for the relevant telephone number to call, and give your name, address including the postcode, and a description of the emergency. We will tell you what to do next.

Who do I contact if I have any questions, concerns or wish to make a complaint?

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, or have any questions about Personal Legal Protection or Home Assistance, please contact Insure4retirement. If you have a complaint about a claim, please write to the Managing Director at: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. He will direct the complaint to the head of the relevant department(s). A copy of our internal complaint handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case. DAS is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

Golf Insurance Policy Summary

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This policy summary provides key information about Golf Insurance which is underwritten by Equity Red Star, managed by Equity Syndicate Management Ltd, and which you should read. It does not contain the full terms and conditions of the policy which can be found in Section 8 of the policy wording. The policy provides cover for loss or damage to your golfing equipment, your personal liability whilst you are playing golf, loss of club subscription and tournament entry fees and emergency medical and dental treatment. Hole-in-one cover and hire charges for replacement equipment are also included.

Features and benefits	Significant exclusions or limitations	Policy section
Golf Equipment Loss of or damage to your golf equipment and golf clothing up to £2000 in total and up to £500 for any one item.	Exclusions (See "What is not insured" contained within Section 8 of your policy wording) Golf Equipment does not include cover for: <ul style="list-style-type: none"> The first £50 of each and every claim. Breakage of golf equipment when it is being used Theft or attempted theft from a vehicle unless the golf equipment is totally concealed in the car boot or is totally concealed under the parcel shelf/internal cover supplied by the manufacturer and the vehicle is fully locked and there are signs of forcible entry to the vehicle Loss or damage to items not in the care, custody or control of you or your family or an authorised person Loss or damage caused by theft or attempted theft from an unlocked hotel room Theft or loss that is not reported to the Police within 24 hours of discovery Limitations (See "What is insured" and "What is not insured" in Section 8 of your policy wording)	Section 8
Personal Liability Up to £2,000,000 cover for your legal liability to third parties whilst you are playing golf anywhere in Europe.	Personal Liability <ul style="list-style-type: none"> Liability in respect of theft of a golf buggy while in the custody or control of you or your family is excluded There is no cover for actions brought in a Court of law outside the United Kingdom, the Channel Islands or Isle of Man 	
Club Subscription Up to £1500 for unrecoverable club subscription if you are unable to play golf for more than 60 days (up to 12 months) due to an accident.	Club Subscription <ul style="list-style-type: none"> A signed doctor's medical certificate and receipt for the club subscription paid is required to support a claim 	
Emergency Hospital Treatment Cover for the cost of emergency hospitalisation if you have an accident whilst playing golf. Up to £50 per 24 hour period up to a maximum of 14 days, in all up to a maximum of £700.	Emergency Hospital Treatment <ul style="list-style-type: none"> There is no cover for the first 24 hours of hospitalisation. A dated invoice for the cost of the treatment is required to support a claim 	
Emergency Dental Treatment Up to £300 for the cost of emergency dental treatment, if your teeth are damaged whilst you are playing golf.	Emergency Dental Treatment <ul style="list-style-type: none"> Treatment must commence within 7 days of the date of the dental injury A dated invoice for the cost of the treatment is required to support a claim 	
Hire of Golf Equipment Up to £250 for hire of replacement equipment following theft, loss or damage to your golf equipment for which you are claiming under this policy.	Hire of Golf Equipment <ul style="list-style-type: none"> A receipt for the hire charges is required to support a claim 	
Hole In One Cover Up to £100 for the customary round of drinks following your achievement of a hole-in-one during a recognised club competition.	Hole in one cover <ul style="list-style-type: none"> The hole-in-one must be witnessed by an opponent or team member and endorsed by the golf club secretary by way of a dated letter detailing the competition An original, completed and signed scorecard stating the date and competition details and a dated golf venue bar receipt is required to support a claim 	
Tournament Entry Fees Up to £250 for loss of fees if you have to cancel entry into a golf tournament because of sickness or accidental injury.	Tournament Entry Fees <ul style="list-style-type: none"> A receipt in respect of the entry fees and signed doctor's medical certificate are required to support a claim The sickness or accidental injury must occur within 14 days of the tournament start date 	

Angling Insurance Policy Summary

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This policy summary provides key information about Angling Insurance which is underwritten by Equity Red Star, managed by Equity Syndicate Management Ltd, and which you should read. It does not contain the full terms and conditions of the policy which can be found in Section 9 of the policy wording. The policy provides cover for loss or damage to your angling equipment, your personal liability whilst you are participating in angling, loss of club subscription and match entry fees, hire charges for replacement equipment and emergency medical and dental treatment.

Features and benefits	Significant exclusions or limitations	Policy section
Angling Equipment Loss of or damage to your angling equipment and clothing up to £2000 in total and up to £500 for any one item.	Exclusions (See "What is not insured" contained within Section 9 of your policy wording) Angling Equipment does not include cover for: <ul style="list-style-type: none"> The first £50 of each and every claim. Breakage of angling equipment when it is being used Theft or attempted theft from a vehicle unless the angling equipment is totally concealed in the car boot or is totally concealed under the parcel shelf/internal cover supplied by the manufacturer and the vehicle is fully locked and there are signs of forcible entry to the vehicle Loss or damage to items not in the care, custody or control of you or your family or an authorised person Loss or damage caused by theft or attempted theft from an unlocked hotel room Theft or loss that is not reported to the Police within 24 hours of discovery Limitations (See "What is insured" and "What is not insured" in Section 9 of your policy wording)	Section 9
Personal Liability Up to £2,000,000 cover for your legal liability to third parties whilst you are participating in angling anywhere in Europe.	Personal Liability <ul style="list-style-type: none"> There is no cover for actions brought in a Court of law outside the United Kingdom, the Channel Islands or Isle of Man 	
Club Subscription Up to £1500 for unrecoverable club subscription if you are unable to participate in angling for more than 60 days (up to 12 months) due to an accident.	Club Subscription <ul style="list-style-type: none"> A signed doctor's medical certificate and receipt for the club subscription paid is required to support a claim 	
Emergency Hospital Treatment Cover for the cost of emergency hospitalisation if you have an accident whilst participating in angling. Up to £50 per 24 hour period up to a maximum of 14 days, in all up to a maximum of £700.	Emergency Hospital Treatment <ul style="list-style-type: none"> There is no cover for the first 24 hours of hospitalisation. A dated invoice for the cost of the treatment is required to support a claim. 	
Emergency Dental Treatment Up to £300 for the cost of emergency dental treatment, if your teeth are damaged whilst you are participating in angling.	Emergency Dental Treatment <ul style="list-style-type: none"> Treatment must commence within 7 days of the date of the dental injury A dated invoice for the cost of the treatment is required to support a claim. 	
Hire of Angling Equipment Up to £250 for hire of replacement equipment following theft, loss or damage to your angling equipment for which you are claiming under this policy.	Hire of Angling Equipment <ul style="list-style-type: none"> A receipt for the hire charges is required to support a claim 	
Match Entry Fees Up to £250 for loss of fees if you have to cancel entry to an angling match because of sickness or accidental injury.	Match Entry Fees <ul style="list-style-type: none"> A receipt in respect of the entry fees and signed doctor's medical certificate are required to support a claim The sickness or accidental injury must occur within 14 days of the match start date 	

ACE Europe Senior Broken Bones Plan

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This is a policy summary only and does not contain the full terms and conditions of the policy. Full details of the Insurance policy terms and conditions can be found in the Policy and Schedule of Insurance. The senior broken bones plan is underwritten by ACE European Group Limited who are authorised and regulated by the Financial Services Authority.

Your premium will be paid monthly or annually during the term of this policy, until your next renewal date when the relevant age limit has been reached or earlier termination. Please see the "Ending or Changing your cover" section of the enclosed Policy document which is either enclosed or available at your request. You may need to regularly review your insurance cover to ensure it remains adequate and reflects any lifestyle changes.

Your Policy and Features and benefits	Significant exclusions or limitations	Policy section
Senior Broken Bones Plan Payment of a fixed benefit amount should an accident lead to you fracturing one of the bones covered in this policy. The money can be used to pay for whatever you like such as taxi journeys whilst you recuperate etc.	Exclusions (see "what is not insured" contained within Section 12 of your policy wording) <ul style="list-style-type: none"> Any broken bones where Osteoporosis or bone disease has been diagnosed prior to the commencement date. Accidents from hazardous activities as defined in Policy wording. Limitations (see "what is insured" and "What is not insured" in Section 12 of your policy wording) The person named on this Policy must be permanently resident in the UK (inc Channel Islands and Isle of Man), and must not be a serving full time member of the armed forces.	Section 12

What are the cancellation rights?
 If, for any reason, you are not satisfied with this Policy, you may, within 14 days of receipt, telephone Insure4Retirement on 0845 6 500 500. If this happens we will refund any premiums you have paid. However, if you have made a claim in this period, we reserve the right to charge you a premium commensurate with the cover that has been in force.

How do I notify you of a claim that I wish to make for Senior Broken Bones Plan?

If a claim needs to be made, we need to be notified within 30 days of the Accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim. Our contact details are: ACE European Group Limited, Claims Department, 200 Broomielaw, Glasgow, G1 4RU. Telephone: 0845 8410 059 Fax: 01293 597323

Who do I contact if I have any questions, concerns or wish to make a complaint?

If you have a complaint about our service, or have any questions about the ACE Europe Broken Bones plan, in the first instance please contact Insure4Retirement.

If you have a complaint about a claim, please write to: The A&H Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU.

Telephone: 0845 8410 056 Fax: 01293 597376 E-mail: A&Hcustserv.complaints@ace-ina.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request. Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800 Fax: 020 7964 1001 E-mail: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against us.

Compensation
Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Their contact details are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portoken Street, London E1 8BN Fax: 020 7892 7301, Website: www.fscs.org.uk

Trace and Access Policy Summary

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This policy summary provides key information about Trace and Access which is underwritten by Equity Red Star, managed by Equity Syndicate Management Ltd, and which you should read. It does not contain the full terms and conditions of the policy which can be found in Section 6 of the policy wording. It will provide coverage for tracking and tracing leaks from, or damage to pipework and / or other service related items between the boundary of the property and the insured building.

Features and benefits	Significant exclusions or limitations	Policy section
If your buildings are damaged by water escaping from tanks, pipes, equipment or fixed heating systems in your home, we will pay the cost of removing and replacing any other part of your buildings necessary to find and repair the source of the leak and making good.	Exclusions (see "what is not insured" contained within Section 6 of your policy wording) <ul style="list-style-type: none"> The first £75 of every claim; Loss or damage whilst the home is unoccupied or unfurnished; Loss or damage caused by subsidence, landslip or heave; Limitations (See "What is insured" and "What is not insured" in Section 6 of your policy wording) The coverage is for a maximum of £5,000 for any one event resulting from the cost of tracking and tracing the problem and for any other associated costs for remedial works to make good any damage caused by tracking and tracing the problem.	Section 6.

Matching Sets Policy Summary

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This policy summary provides key information about Matching Sets which is underwritten by Equity Red Star, managed by Equity Syndicate Management Ltd, and which you should read. It does not contain the full terms and conditions of the policy which can be found in Section 7 of the policy wording.

The policy provides cover for the cost of replacing, recovering or remodelling undamaged pieces of a matching set of sanitary fittings or other fixtures and fittings, or loss of value to undamaged items in a matching set of sanitary fittings or other fixtures and fittings arising from another item in the set being lost or damaged.

Features and benefits	Significant exclusions or limitations	Policy section
Replacement of buildings matching pairs and sets, if we cannot repair the individual items or replace it to match. For example, kitchen units or bathroom suites. Cover is available up to £3,000 or £10,000.	Exclusions (See "What is not insured", contained within Section 7 of your policy wording) <ul style="list-style-type: none"> Matching sets of high-risk property, furniture which is not permanently fixed, soft furnishings, carpets or any other item or peril not listed as covered under the main buildings or accidental damage extension to the main buildings sections of the policy wording Anything listed as not covered under the main buildings or accidental damage extension to the main buildings sections of the policy wording. The first £50 of any claim Limitations (See "What is insured" and "What is not insured" in Section 7 of your policy wording) The maximum amount we will pay for all claims in any period of insurance is either £3,000 or £10,000 as stated on your schedule. Please also refer to your policy schedule for details of your period of insurance.	Section 7.

Garden Care Policy Summary

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This policy summary provides key information about Garden Care which is underwritten by Equity Red Star, managed by Equity Syndicate Management Ltd, and which you should read. It does not contain the full terms and conditions of the policy which can be found in Section 5 of the policy wording.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year. Garden Care is a Garden Care Insurance Contract. It will assist you in a situation that has caused damage to your garden's boundaries, trees, shrubs and plants which are outside but within the boundaries of the home.

Features and benefits	Significant exclusions or limitations	Policy section
We will cover you for loss or damage to your walls, gates, fences, hedges, patios, lawns, trees, shrubs, plants and trellis which you own which are outside the building but within the boundaries of the home against theft, fire, lightning or explosion, storm or flood, malicious damage, accidental damage (not caused by you or your family), wild animals, television aerials, dishes and masonry falling from the building and branches falling from trees.	<ul style="list-style-type: none"> Damage to or loss of trees or shrubs which is not caused by theft Damage caused by domestic animals, birds or pets Damage caused by frost Damage caused by subsidence, heave or landslip Damage caused by smoke or bonfires Damage from light or atmospheric or climatic conditions Damage caused by insects, vermin, rot, mildew, fungus or poisoning Consequential loss of any kind Loss or damage caused in connection with your trade, business or profession. The first £50 of any claim The maximum amount we will pay for all claims in any period of insurance is £750. Please refer to your Policy schedule for details of your period of Insurance. 	Section 5

Policy Summary Cancellation, Claims and Complaints for Garden Care, Matching Sets, Trace & Access, Golf Insurance and Angling Insurance

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What are the cancellation rights?

We hope you are happy with the cover this policy provides. However, you may cancel this policy without notice within 30 days of taking it out and receive a full refund provided you have not made or submitted a claim. After this you can cancel it at any time and receive a pro-rata refund on any premiums you have paid if applicable.

How do I notify you of a claim that I wish to make for Garden Care, Matching Sets, Trace and Access, Golf Insurance or Angling Insurance?

You must give Equity Red Star details of any claim as soon as possible and within 30 days of the insured incident happening. You can write to: Equity Claims, Non Motor Department, PO Box 500, Cardigan House, Swansea SA1 9BB. Please refer to your policy schedule for the relevant telephone number to call.

Who do I contact if I have any questions, concerns or wish to make a complaint?

If you have a complaint about our service, or have any questions about Garden Care, Matching Sets, Trace and Access, Golf Insurance or Angling Insurance in the first instance, please contact Insure4Retirement.

If you have a complaint about a claim, please write to: Chief Executive, Equity Red Star, 52 Leadenhall Street, London EC3A 2BJ.

A copy of our internal complaint handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case. Equity Red Star are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.