

Homecare Services

This part of the policy explains the cover **we** provide for Locks and Keys and Trees and Shrubs.

Legal advice

Whatever legal matter **you** need help and guidance with, simply call this free service and speak to an expert. This service is available 24 hours a day, 365 days a year. The telephone number is shown on **your** schedule.

You will need to quote the scheme reference number shown on **your** schedule when using this helpline. **You** can use this service as many times as **you** wish, whenever **you** need to.

What is covered

Locks and Keys

Accidental damage to the locks of, or loss of the keys to the outside doors of, **your home** or to safes and alarms in **your home**.

We will pay the cost of;

- buying new keys; or
- changing parts of the locks; or
- replacing the locks


What is not covered

The **excess**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**.

Damage to locks caused by mechanical, electrical or electronic fault or breakdown.

Any amount exceeding the limit shown on **your** schedule.

 93009773v1	client	ROYAL SUN ALLIANCE	publication	N/A	Operator
	account	RSA BROKER	size	210MM H X 148MM W	QC
	project	NOVEMBER 2014 BAU	ins date	N/A	Acc. Handler
	job title	PFS01101C RSA CLEARCHOICE WORD	language	ENG	
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