



000828/005701

Mr P E Lisewski
40 Gledstones Road
London
W14 9HU



Dear Mr Lisewski

Policy number
35599048

Your home insurance will be renewed automatically on 29/11/15

Please be aware that by renewing your insurance, you are entering into a new contract with us. It is therefore essential that you carefully read the information contained in this letter and the enclosed Renewal Notice and advise us if anything is incorrect, incomplete, no longer entirely accurate or if you are unsure about any of the details. Failure to do so may adversely affect your policy and any claims you may seek to make under it.

Thank you for insuring your home with us for the past 13 years. It is time to renew your cover and the annual premium for the next year will be

£280.32 (including Insurance Premium Tax where applicable)
Your premium will be collected within 10 working days following your renewal date from your Credit/Debit Card xxxx xxxx xxxx 9127.

THIS IS AN AUTOMATIC RENEWAL - NO NEED TO CALL

If the policy still meets your needs, there is no need to do anything. Your new insurance policy schedule will arrive shortly after your renewal date. There will be no gap in your cover.

If we have made any changes to the terms of your policy, they will be detailed in an important notice which will be included in this pack and which you should read.

If you choose not to renew your policy with us, we would recommend that you have alternative cover in place before this policy expires. In some circumstances, you may find that other insurers refuse to cover your home altogether or require different Terms and Conditions to your current policy.

Buildings Cover - So that you never have to worry about being underinsured for the cost of rebuilding your home, we provide you with Buildings cover up to £1 million as standard. So that you don't have to worry about being underinsured, we provide you with contents cover up to £50,000 as standard. If you take out our Personal Possessions cover, it'll cover your personal belongings when you travel in the UK or for up to 60 days abroad - it even covers your mobile phone so you don't need to pay over the odds for a stand-alone policy from the dealer.

Extend your cover

As a valued Direct Line Home Insurance customer you might be interested in our Direct Line Home Insurance Plus cover. This provides you with even more cover. For more information on this see the enclosed brochure, visit directline.com or call the customer hotline to speak to one of our representatives.

Exclusive discounts for Direct Line customers

What to do now

We will automatically renew your policy on 29/11/15

Please read the important notice

Check your renewal schedule is correct

Tell us if you wish to change anything

Your insurance policy schedule will arrive shortly after your renewal date

Please do not send cash or cheques



Direct Line Home Insurance Renewal Schedule

Issued **03/11/15**

This Schedule forms part of the renewal invitation. Read it in conjunction with the policy booklet and keep it in a safe place.

POLICY NUMBER	35599048		
POLICYHOLDER	Mr P E Lisewski	Date of Birth 04/07/67	Phone details: 07931556236 D
OTHER INTERESTS	Mr P Tan As Joint Policyholder		
PERIOD OF INSURANCE	29/11/15 to 28/11/16 Your next renewal date is	29/11/16	
HOME DETAILS	Address of the home	40D Gledstones Road London W14 9HU	
YOUR POLICY COVERS	Paragraphs Applicable	Sum Insured	Policy Excess Amount
Section 2 - Contents <i>The Accidental Damage cover detailed in paragraph C is available at an extra premium.</i>	A,B,D,E,F and G	£50000	£50
	Claims for damage caused by escape of water are subject to a compulsory excess of		£350
	Valuables Limit		£15000
	Valuables Single Article Limit		£2000
Section 4 - Family Legal Protection	Up to £100,000 for legal costs in pursuing claims including personal injury, contract, property and employment disputes		
Claim Free Years	Contents- 9 years claim free		
PREMIUM	Premium including Insurance Premium Tax where applicable		£254.04
	Family Legal Protection		£26.28
	Total to be paid by single premium		£280.32
CREDIT CARD CHECK	Credit Card Ref: 9127		

ADMINISTRATION FEES	Our current administration fee to cancel your policy is £36.13 (Inclusive of Insurance Premium Tax, where applicable)
	Our current administration fee to amend your policy is £0.00 (Inclusive of Insurance Premium Tax, where applicable)



Direct Line Home Insurance Proposal Confirmation

Issued 03/11/15

POLICY NUMBER	35599048	Reference:	File: 35599048
POLICYHOLDER	Mr P E Lisewski	40 Gledstanes Road London W14 9HU	Phone Details: 07931556236 D
	Date of Birth	04/07/67	
	Occupation	It Consultant	

HOME DETAILS	Address of Home	40D Gledstanes Road London W14 9HU
	Type of Property	Flat - 1st Floor and Above
	When Built	1837 - 1919
	Number of Bedrooms	2

POLICY DETAILS	Period of Cover	29/11/15 to 28/11/16
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Please refer to the Home Insurance Schedule which sets out the section of the policy, the sum insured and any excesses, policy limits or endorsements that apply.

PAYMENT DETAILS	Your chosen method	Card
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PROPOSAL DETAILS	The Home:	Yes	No
<p><i>This section confirms the answers given to us in response to these specific questions. If any answers are incorrect or if you are unsure about anything, please call us. You must take care to provide us with accurate information.</i></p>	Is the home built of brick, stone or concrete and roofed with slate, tile, concrete, metal or asphalt?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Is the home in a good state of repair and will it be kept in good condition?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Is the home self-contained with its own separate front door?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Has the home ever been damaged by flooding?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Is the home liable to flooding?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Has the Home been affected by subsidence or structural movement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Is the home in an area subject to subsidence?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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Do not return this form. Please keep it in a safe place.



Direct Line Home Insurance Renewal Notice

Issued **03/11/15**
Renewal date **29/11/15**

Policy no **35599048**
Policyholder **Mr P E Lisewski**

COVER DETAILS

Details of cover, including the section in force, the sum insured and the period of insurance are shown on the enclosed schedule.

RENEWAL PREMIUM

Premium including Insurance Premium Tax where applicable	£254.04
Family Legal Protection	£26.28
Total payable	£280.32

ENHANCING YOUR COVER

Only by enhancing your cover will you have the maximum protection offered by Direct Line.

As a valued Direct Line Home Insurance customer you might be interested in our Direct Line Home Insurance Plus cover. This provides you with even more cover. For more information on this see the enclosed brochure, visit directline.com or call the customer hotline to speak to one of our representatives.

CHECK YOUR INFORMATION

If your circumstances or any of the information you have given us, shown in the Home Proposal Confirmation document have changed during the past year you must advise us before you renew your policy.

We must remind you to advise us of any convictions (other than motoring convictions) or any other changes to the information you have given us, shown in the Home Proposal Confirmation document (part of your Home renewal Invite pack) that have occurred during the current period of insurance - for example, use of your home for business or the addition of an extension to your property. You must advise us of such changes before your policy is renewed.

Failure to do so may result in your policy not operating fully in the event of a claim.

You should always keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal.

The information you have given us may be used to tell you about other products and services provided or recommended by our group.

To renew your home insurance, you don't need to do anything. If you don't contact us before your renewal date, we'll automatically renew your

policy and send you your new documents around 2 days later. Your premium will be collected in the usual way, around 7 days after your renewal date.

If any of your details have changed or you wish to change your payment method, please call our Customer Helpline 0345 246 8585