

Buildings and Contents Insurance

Insurance Product Information Document (IPID)



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This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This combined buildings and contents insurance protects your physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. It also covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house.



What is insured?

This product provides £750,000 of buildings cover for:

- ✓ Damage or loss caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence
- ✓ Trace and access - the cost of locating the source of the damage caused by escape of water - up to £5,000
- ✓ Property owners liability up to £2,000,000
- ✓ Alternative accommodation up to £50,000

The product provides £70,000 of contents cover for:

- ✓ Damage or loss caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence
- ✓ Accidental damage to audio & visual equipment such as TV and DVD players
- ✓ Pedal cycles
- ✓ Alternative accommodation up to £50,000
- ✓ Freezer Contents up to £2,000
- ✓ Personal Money up to £1,000
- ✓ Lost or Stolen Keys up to £500
- ✓ Credit Cards up to £5,000
- ✓ Unspecified personal possessions – for cover away from home
- ✓ Specified all risks – cover for specified items in and away from the home

Accidental damage

If you have selected, at an additional cost, to add optional extended accidental damage this covers you up to the sum insured for any unexpected physical damage to your contents and/or home – please refer to your policy wording for full cover information.



What is not insured?

- ✗ Restricted cover while your home is unfurnished or unoccupied for more than 60 days
- ✗ Property owner's liability arising from the occupation of the buildings or to business use
- ✗ Storm or flood that has damaged gates, hedges and fences
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy
- ✗ Loss or damage caused by theft whilst your home is lent, let or shared, unless involving forcible violent entry / exit to your home
- ✗ Loss or damage caused by wear and tear or gradually operating cause
- ✗ Accidental damage to audio or video equipment caused by scratching
- ✗ Business Stock



Are there any restrictions on cover?

- ! For excess and monetary limits and endorsements please see your policy schedule of cover
- ! Inner limits apply to some sections of the cover
- ! You must specify any valuable items over £2,000



Where am I covered?

- ✓ The property as shown on your quote or policy schedule within the United Kingdom.



What are my obligations?

It is important that you are NOT under-insured.

- Make sure you have insured your buildings for the full rebuilding cost including allowances for architects costs and site clearance. You must notify us if the full rebuilding costs of your buildings exceeds the amount shown on your policy schedule.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You (and anyone claiming cover under this policy) are required to keep to the terms, conditions and Endorsements as shown in your full policy documentation.
- You must tell us as soon as possible about any changes in circumstances such as; you change address, a claim is made against you or you change occupation.
- You contact us as soon as possible if you have a claim

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy



When and how do I pay?

- Your payment method is to be agreed with your Insurance broker
- Payment is to be made at the point of sale, adjustment or renewal your policy.



When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and the end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later.
If the policy has not started, we will refund the premium and the policy will be cancelled from inception. If the policy has begun, subject to no claims being made or notified during the period of insurance, you will be entitled to a refund of any premium you have paid, less a proportional deduction for the time you have been on cover.
- If you wish to cancel this insurance outside of the 14 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover. An administration fee may be applied.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.