

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 buildings and/or contents insurance protects your physical property as well as its permanent fixture 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 up to £750,000 of buildings cover for:

- ✓ Damage or loss caused by events 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

This product provides up to £70,000 of contents cover for:

- ✓ Damage or loss caused by events such as fire, storm, flood, theft, escape of water and malicious acts
- ✓ 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
- ✓ Occupiers and personal liability up to £2,000,000
- ✓ Domestic Employee liability up to £10,000,000

Accidental damage

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



What is not insured?

- ✗ If your home is unfurnished or unoccupied for 60 consecutive days cover will be restricted
- ✗ Property owner's liability or occupiers liability arising from non-clerical 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 or any pre-existing damage
- ✗ 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
- ✗ Business Stock
- ✗ Pedal cycle(s) are excluded from contents
- ✗ There is no cover outside the home unless you have selected to add Personal Possessions
- ✗ Within Personal Possessions (if selected) cover is limited to £500 per pedal cycle unless the pedal cycle(s) is specified
- ✗ Any loss as a result of an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC) as categorised as such by any Government and/or the World Health Organisation



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
- ! You must specify any personal possession item valued £2,000 or greater



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 as this could affect a claim(s) and or result in the policy being voided.
- Make sure you have insured your contents, valuables, personal possessions and pedal cycles for the full replacement cost as new. You must notify us if the sums insured exceed the amount show on your policy schedule as this could affect a claim(s) and or result in the policy being voided.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change such as a change in your occupation or of any planned structural building 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. Please refer to Information And Changes We Need To Know About in the policy wording
- You contact us as soon as possible if you have 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. Subject to no claims being made or notified during the period of insurance, we will refund the full premium and the policy will be cancelled back to the inception date.
- If you wish to cancel this insurance outside of the 14 day cooling off period, subject to no claims being made or notified 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. The annual premium will need to be paid in full if a claim is made.