

This document provides a summary of the key information relating to this 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 policy will cover you for loss or damage to your home and/or the contents within.



### What is insured?

#### Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, landslip or heave
- ✓ Public liability
- ✓ Alternative accommodation

#### Optional accidental damage

#### Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, landslip or heave
- ✓ Public liability
- ✓ Alternative accommodation
- ✓ Freezer contents

#### Optional accidental damage

#### Optional personal possessions cover

#### Optional pedal cycles



### What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess as shown on your policy schedule



### Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 30 days the following perils are excluded:
  - Escape of water
  - Theft or attempted theft
  - Malicious damage or vandalism
  - Accidental damage
- ! The most we will pay for one valuable item is £2,000 unless specified on your schedule
- ! The most we will pay for theft of contents in an outbuilding is £4,000
- ! The most we will pay for liability is £2,000,000
- ! The most we will pay to trace the source of escape of water is £5,000
- ! The most we will pay for alternative accommodation is £100,000
- ! The most we will pay for freezer contents is £1,000
- ! The most we will pay for replacement locks is £1,000



## Where am I covered?

- ✓ Cover is offered for your home address within the United Kingdom.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your agent as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your agent of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Your agent will advise you of all available methods of payment.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, a proportionate refund will be due.

To cancel your policy please contact your agent.