

Buildings & Contents Insurance

Insurance Product Information Document

This Insurance Product Information Document provides a summary of the key information for this product. For full pre-contractual and contractual information, please refer to your policy documentation comprising the policy wording, schedule and any applicable endorsements.

What is this type of insurance?

This insurance covers the buildings and/or contents for physical loss or damage caused by specific events. Optional covers are available, these will be shown on your policy schedule if you chose to include them.




What is insured?

For full details of what is and isn't covered, please refer to your policy documentation.

- ✓ The maximum amount you can claim for physical loss or damage to buildings and/or contents is the amount shown on your schedule
- ✓ Fire – Up to the maximum claim amount shown on your schedule
- ✓ Storm – Up to the maximum claim amount shown on your schedule
- ✓ Escape of water from fixed water tanks, apparatus, pipes – Up to the maximum claim amount shown on your schedule
- ✓ Theft/attempted theft – Up to the maximum claim amount shown on your schedule
- ✓ Escape of oil from a fixed domestic oil-fired heating installation – Up to the maximum claim amount shown on your schedule
- ✓ Collision by any vehicle or animal – Up to the maximum claim amount shown on your schedule
- ✓ Flood – Up to the maximum claim amount shown on your schedule
- ✓ Subsidence/heave/landslip – Up to the maximum claim amount shown on your schedule
- ✓ Accidental damage to fixtures and fittings for example, fixed glass and double glazing, solar panels, ceramic hobs and sanitary ware – Up to the maximum claim amount shown on your schedule
- ✓ Accidental damage to underground service pipes / tanks / cables – Up to the maximum claim amount shown on your schedule
- ✓ Alternative accommodation – Up to 25% of the sum insured for buildings or contents
- ✓ Replacement locks & keys – Up to £5,000
- ✓ Owners & occupiers legal liability – Up to £5,000,000
- ✓ Legal Expenses – Up to £100,000


Optional Cover

- Accidental Damage – Covers sudden & unintentional physical damage that occurs unexpectedly. For example, accidentally spilling paint on your carpet or accidentally putting a hammer through a wall while hanging a picture.
- Valuables & personal possessions – Covers physical loss of or damage to valuables & personal possessions



What is not insured?

- ✗ Any loss or damage caused by escape of water due to the failure or lack of grouting or sealant
- ✗ Any loss or damage caused by wilful acts by you or any of your employees
- ✗ Any loss or damage caused by wear & tear or any gradual operating cause, mechanical/electrical breakdown, or fault/failure
- ✗ Storm or flood damage to contents in the open, gates and fences
- ✗ Any loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement
- ✗ Any loss of rent/alternative accommodation costs incurred without our agreement to pay
- ✗ Any loss or damage that commenced before cover starts



Are there any restrictions on cover?

- ! For valuables and personal possessions, we will not pay more than £2,500 for any one item unless otherwise specified in your schedule
- ! For valuables and personal possessions, we will not pay more than £2,000 in total in respect of theft / disappearance of property from an unattended vehicle
- ! For pedal cycles, we will not pay more than £750 in total per claim unless otherwise shown on your schedule
- ! If the home is unoccupied for more than 60 consecutive days, we do not insure loss or damage caused by escape of water, theft, attempted theft, accidental damage to fixtures & fittings, accidental damage to underground service pipes/tanks/cables
- ! If the home is unoccupied for more than 60 consecutive days, we do not insure loss or damage from unauthorised entry into the home unless the security of the home is in good working order and in full & effective operation.
- ! We do not insure loss or damage caused by theft/attempted theft while the home is lent, let or sublet unless the loss or damage follows threat or violence against you or the occupant in the course of entry.

anywhere in the world (only available with contents cover)



Where am I covered?

At the address shown in your policy documentation which is located in England, Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands. If optional valuables & personal possessions cover is selected, you are covered worldwide for these items.



What are my obligations?

In deciding to accept this policy and in setting the terms including the premium we have relied on the information you have given us through your broker or insurance intermediary. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete. You must tell us within 14 days of you becoming aware of any changes in the information you have provided to us which happens before or during any period of insurance. When we are notified of a change we will tell you if this affects your policy. For example, we may cancel your policy in accordance with the Cancellation and Cooling-Off provisions, amend the terms of your policy or require you to pay more for your insurance. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

If you intend to undertake any building work (structural and non-structural) on any part of the premises and the estimated cost is more than £30,000 (inclusive of VAT), you must tell your broker or insurance intermediary about the work at least 30 days before the work starts and before you enter into any contract for the works. If you do not inform us of the intended building work where the estimated cost is more than £30,000 (inclusive of VAT), it may affect any claim you make or could result in your insurance being invalid.

Building work includes but is not limited to demolition, structural alteration, construction, renovation, refurbishment, structural repair or restoration. You do not need to tell your broker or insurance intermediary if the work is for redecoration only.

You have an ongoing duty to ensure that your sum insured represents the full value of the property insured. For your buildings, the full value is the cost of rebuilding by a professional third party contractor if your buildings were destroyed (this is not the same as the market value). It must be adequate to include rebuilding expenses. Your sum insured for general contents and personal possessions must be the cost to replace as new. Your sum insured for valuables must reflect the current market value. If, at the time of any loss or damage, the sum insured is not enough we will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium you have paid for your buildings insurance is equal to 75% of what your premium would have been if your buildings sum insured was enough to reconstruct your buildings, then we will pay up to 75% of any claim made by you. If however the correct sum insured is shown to exceed our acceptance terms and criteria, we may have to cancel your policy from commencement.



When and how do I pay?

Please contact your broker or insurance intermediary for details.



When does the cover start and end?

The policy runs for 12 months and starts with effect from the date shown on your schedule.



How do I cancel the contract?

You may cancel this policy at any time by notifying us via your broker or insurance intermediary. Any refund will be on a proportional basis less the policy fee and always subject to the period of insurance being claim free.

If, for any reason, you feel that this insurance is not right for you, you are entitled to cancel this policy within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later. Should you choose to cancel your policy within the 'Cooling-Off Period', we will cancel your insurance from the start of the period of insurance treating this policy as if it had never existed. We will refund any premium you have paid, provided that you have not made a claim. Any policy fees paid from the start of the period of insurance will be refunded to you and no policy fee will be charged for cancellation.

A fee may be applied by your broker or insurance intermediary. Please refer to your broker or insurance intermediary terms of business for full details.