

Home Insurance

Insurance Product Information Document



Lead Company: Eaton Gate MGU Limited

Authorised and Regulated by FCA (773194)

Additional Company: ARAG plc

Authorised and Regulated by FCA (452369)

Product: Artsure Private Client

Product: Legal Expenses / Home Emergency

(Full terms and conditions of the insurance contract can be found in your Policy and Schedule)

What is this type of insurance?

Artsure Private Client insurance provides cover for damage as a result of a sudden and unforeseen event to Art, Antiques and Collectables, Valuables, General Contents, Buildings and for Liability. Lifestyle and Legal Expenses, as well as Home Emergency, are included as mandatory covers. Cover can be provided for your main residence and other homes you may own or rent.



What is insured?

Please check the Schedule to confirm that cover has been selected for all stated risks

Art Antiques Collectables and Valuables

- ✓ owned by you or for which you are responsible at an insured address and anywhere in the world whilst temporarily removed. Additional covers include (1) market appreciation - 150% up to £75,000 (2) pairs, sets & suites (3) gifts & new possessions - 25% up to £25,000 (4) death of artist - up to £100,000

General Contents

- ✓ owned by you or for which you are responsible at an insured address and anywhere in the world whilst temporarily removed. (1) alternative accommodation - up to 3 years with a maximum limit of £500,000 (2) student possessions (3) freezer contents

Buildings

- ✓ owned by you or for which you are responsible at an insured address. Additional covers include: (1) find a leak (trace and access) – up to £25,000 (2) alternative accommodation - up to 3 years with a maximum limit of £500,000 (3) loss of oil (domestic heating fuel) and metered water (4) rebuilding cost guarantee (5) building work and/or refurbishment

Liability

- ✓ property owner's legal liability for accidental third party property damage or injury. Additional cover includes acquired land



What is not insured?

- ✗ gradual physical loss or damage such as wear and tear, rising damp, infestation or the cost of routine maintenance and redecoration
- ✗ damage and liability arising from pollution or contamination unless accidental or domestic oil installation leakage
- ✗ damage or liability due to deliberate acts (except theft) or confiscation
- ✗ damage caused by defective maintenance or faulty materials, design or workmanship
- ✗ cyber loss or damage caused by electrical or mechanical fault or breakdown
- ✗ war and terrorism
- ✗ any disease, epidemic or pandemic

Art, Antiques, Collectables, Valuables, General Contents

- ✗ damage to unfurnished or unoccupied property unless Policy conditions apply
- ✗ theft or attempted theft by deception
- ✗ damage whilst being transported or in storage unless certain Policy conditions apply

General Contents

- ✗ damage to quad bikes, golf buggies, electric scooters or motorcycles whilst being used
- ✗ damage to rowing boats, dinghies or sailboards whilst being raced
- ✗ animals, birds and fish

Buildings

- ✗ storm or flood to gates, hedges, fences and open sided buildings unless caused by falling trees or telegraph poles
- ✗ coastal or river erosion
- ✗ subsidence, ground heave or landslip to permanent structures unless your home is damaged at the same time by the same cause

Liability

- ✗ damage to your property or injury to you
- ✗ fines and penalties
- ✗ specified motorised vehicles, trailers, air and water craft unless excluded

- ✓ occupiers' personal and employers' liability for accidental third party property damage or injury

Lifestyle and legal expenses

- ✓ full lifestyle and landlord legal costs and expenses for specified risks where the claim is reported and has reasonable prospects of success - up to £100,000
- ✓ helpline service which offers assistance with legal, tax and health issues, counselling, ID fraud and reputation management

Home Emergency

- ✓ emergency costs for specified risks - up to £3,000



Are there any restrictions on cover?

- ! limits apply to specified items and general contents sums insured (per Schedule)
- ! £10,000,000 limit to cover your liability to third parties including domestic employees
- ! any excess amount (per Schedule)
- ! full details must be referred prior to the commencement of building work where estimated contract is greater than £100,000
- ! single article limits apply for unspecified art, antiques, collectables and valuables (per Schedule)
- ! specified art, antiques, collectables and valuables require a professional valuation no more than 3 years old
- ! gifts & new possessions requires notice within 60 days
- ! emergency costs limited to boilers up to 15 years old and serviced within the last 12 months



Where am I covered?

You are covered in the Territorial Limits, as per Schedule, or whilst temporarily removed anywhere in the world and liability during temporary visits elsewhere in the world.



What are my obligations?

- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete and tell us about any changes required under your Policy
- You should regularly review the cover provided to ensure that the sums insured remain adequate
- You must use your locks, safes, alarms and any other security measures in a sensible and practical manner to ensure the security of your home and possessions
- You must let us know if your home is unfurnished or unoccupied for more than 60 days in a row
- You must provide us with details of any building work or heat processes where the estimated contract is greater than £100,000
- You must follow the claims procedures and use the claims contacts detailed in the Policy and Schedule



When and how do I pay?

You will need to pay your premium before your cover starts or renews. The person who sells your Policy will tell you what premium to pay and the ways to make payment. If you want to pay by instalments, you will be introduced to a specialist premium finance company.



When does cover start and end?

The period of insurance is shown in the Schedule. The Policy normally lasts for a period of 12 months and is annually renewable.



How do I cancel the contract?

You may cancel your Policy at any time by contacting your insurance advisor.

- You have a legal right to cancel your policy within fourteen (14) days from the date of purchase or renewal or from the date which you receive your policy documentation, whichever is the later. This provision is known as your 'cooling off rights'. If your cover has not started you will be entitled to a full refund of your policy premium.
- Otherwise, you may cancel your policy at any time by contacting the insurance advisor who arranged your policy. If you contact us, we can refer you to the insurance broker or intermediary firm who arranged your policy.
- Cancellation fees or charges may apply and you may not be entitled to a full refund of your policy premium. All details of our fees and charges are included in the schedule.

- If you chose to cancel your policy and you have made a claim or an event that may lead to a claim has occurred during the period of insurance, the full annual premium will be due to us.