

**Lead Company:** Broker Express

Authorised and Regulated by GFSC (1290B) and FCA (771790)

**Additional Company:** ARAG plc

Authorised and Regulated by FCA (452369)

**Product:** Broker Express Home

**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?

This Home Insurance Policy has been designed to meet the insurance needs of owners of homes and possessions against loss or damage. The core cover provided is for Personal Possessions, General Contents, Buildings and Liability. Lifestyle and Legal Expenses, as well as Home Emergency, are also included as mandatory covers.



#### What is insured?

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

##### Personal Possessions

✓ damage as a result of a sudden and unforeseen event to personal possessions owned by you or for which you are responsible at or whilst temporarily removed from an insured address. Additional covers include: pairs, sets & suites

##### General Contents

✓ damage as a result of a sudden and unforeseen event to general contents 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) freezer contents up to £500 (2) loss of oil (domestic heating fuel) and metered water - up to £2,500 (3) student possessions - up to £1,000

##### Buildings

✓ damage as a result of a sudden and unforeseen event to buildings owned by you or for which you are responsible at an insured address. Additional covers include: (1) finding a leak (trace and access) - up to £5,000 (2) alternative accommodation - up to 25% of Sum Insured (3) additions & alterations - up to 10% of Sum Insured (4) loss of oil (domestic heating fuel) and metered water - up to £2,500 (5) building work and/or refurbishment - up to £50,000

##### Accidental Damage (Optional)

✓ accidental damage as a result of a sudden and unforeseen event to Buildings or General Contents (per Schedule)



#### 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
- \* any computer error or damage caused by electrical or mechanical fault or breakdown
- \* war and terrorism
- \* any virus, disease or pandemic

##### Personal Possessions

- \* theft or attempted theft by deception
- \* business equipment
- \* loss of online goods or services

##### General Contents

- \* theft or attempted theft by deception
- \* damage to unfurnished or unoccupied property unless Policy conditions apply
- \* damage to quad bikes, golf buggies, motor cycles, rowing boats, dinghies or sailboards when being used or raced
- \* animals, birds or fish
- \* damage whilst being transported or in storage unless certain Policy conditions apply

##### 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

- ✓ property owner's legal liability for accidental third party property damage or injury up to £2,000,000. Additional cover includes acquired land
- ✓ occupiers', personal and employers' liability for accidental third party property damage or injury. Additional cover includes (1) tenant's liability - up to £2,000,000 (2) unrecovered damages - up to £2,000,000

### Lifestyle and legal expenses

- ✓ lifestyle and landlord legal costs and expenses for specified risks where the claim is reported and has greater than 51% prospect of success - up to £50,000

### Home Emergency

- ✓ emergency costs for specified risks - up to £3,000; (1) Main Heating System (2) Plumbing & Drainage (3) Home Security (4) Toilet Unit (5) Domestic Power Supply (6) Lost Keys (7) Vermin Infestation (8) Alternative Accommodation Costs

### Liability

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



### Are there any restrictions on cover?

- ! limits apply to personal possessions and general contents sums insured (per Schedule)
- ! limits of liability: £2,000,000 for third parties and £10,000,000 for domestic employees
- ! any excess amount (per Schedule)
- ! full details must be referred prior to the commencement of any building work where the estimated value is greater than £50,000
- ! specified personal possessions require a professional valuation no more than 3 years old
- ! new additions or alterations, newly acquired fixtures & fittings requires notice within 60 days
- ! emergency costs limited to boilers up to 15 years old
- ! emergency costs to boilers not 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
- 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 30 days in a row
- You must provide us with details of any building work or heat processes where the estimated value of the works is greater than £50,000
- You must follow the claims procedures and use the claims contacts detailed in the Policy 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 can cancel within the first 14 days of receiving your Policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your Policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days. You may cancel this Policy at any other time after this 14-day period by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. Cancellation charges for the cost of setting up the Policy apply.

