

Protect Private Client Home Insurance



Insurance product information document


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This document does not detail everything that is covered or not covered by this product, the complete coverage information is provided in the policy documentation which includes the policy schedule and wording. Higher limits or specific coverage enhancements, restrictions or limitations, can be specially requested in advance for agreement by us and you.

The amount insured is the most the insurer will pay and is shown in the policy documentation. The excess is the amount they will deduct from any claim and is shown in the policy documentation.

What is this type of insurance?

Protect Private Client Home Insurance provides high value home insurance tailored for your requirements.



What is insured?

Buildings


- ✓ Your home in the UK, where shown in the policy schedule.
- ✓ All risks of physical loss or damage (includes outbuildings, garages, fixtures and fittings). Includes theft, flood, escape of water, subsidence and fire.
- ✓ Alternative accommodation costs, up to 3 years, following a covered loss or physical damage.
- ✓ Unlimited trace and access coverage if water, gas or oil escapes from your home.
- ✓ Unlimited replacement locks and keys – no excess.

Contents

- ✓ All risks of physical loss or damage to contents, fine art and valuables. Includes theft, accidental loss and accidental damage.
- ✓ Worldwide cover for contents, fine art and valuables.
- ✓ Fine art and valuables covered as unspecified items to the amount insured, are shown on the policy schedule.
- ✓ Fine art and valuables items over £25,000 must be individually specified on the policy schedule.
- ✓ Business equipment and stock coverage at your residence up to a value of £25,000.
- ✓ Automatic newly-acquired possessions cover for fine art and valuables if you tell us within 90 days.
- ✓ Automatic contents cover for loss or damage to a family member's possessions whilst living away from home in full time education, maximum £5,000 for any one item, set or collection.
- ✓ Loss or damage to outdoor items designed to be normally left outdoors cover up to £100,000.

Liabilities


- ✓ Any claim for compensation that you are legally obligated to pay following an accident during the policy period up to the amount shown in policy schedule. The insurer will pay legal costs and legal expenses incurred with our prior written consent.



What is insured? (continued)

Other

- ✓ Family legal expenses cover up to £100,000
- ✓ Home emergency cover up to £1,000.
- ✓ Environmental upgrades cover up to £5,000 of 10% of the insured cost of repairs to the damaged buildings.



What is not insured?

Buildings and contents

- ✗ Gradual deterioration, including smoke, rising damp, wear and tear, rust or oxidation, settlement, warping, or shrinkage, rot, fungus, mould or infestation, dryness, humidity, being exposed to light or extreme temperature.
- ✗ Building works, where the work involved is £100,000 or greater, unless specifically agreed in advance by us.
- ✗ Maintenance or routine decoration, faulty workmanship or professional services
- ✗ Demolition, alteration, extension, repair or any similar process.
- ✗ Pollution or contamination, cyber or electronic data losses, infectious or contagious disease, mechanical or electrical faults or breakdown, coastal or river erosion, frost
- ✗ Loss or damage caused by storm or flood to gates, hedges, fences or wind turbines
- ✗ Subsidence, heave or landslip to domestic fuel tanks, swimming pools, terraces, patios, tennis courts, driveways, footpaths, walls, gates, hedges, fences, unless the main home is also physically damaged at the same time
- ✗ Structural movement unless caused by subsidence, heave or landslip
- ✗ Contents belonging to your tenants
- ✗ An item being transported, unless adequately packed and secured
- ✗ Loss or damage is excluded whilst your home is unfurnished, unless damage is caused by fire, lightening or explosion, or unless specifically agreed by us
- ✗ Loss or damage is excluded whilst your home is unoccupied by you for 60 days or more, unless specifically agreed by us



What is not insured? (continued)



Loss or damage caused by water leaking from fixed water tanks, apparatus and pipes whilst your home is unoccupied. This exclusion does not apply if the heating throughout your home is maintained at a minimum temperature of 10 degrees centigrade or if you shut off and drain fixed water tanks, apparatus and pipes

Liabilities



Liabilities arising from business activities, contractual liabilities, libel, slander or defamation, punitive damages, motorised vehicle, property in your care, watercraft, building works (where the work involved is £100,000 or greater) except where cover is provided and detailed in the policy.



Liability as owner of your building and its land is only covered if you have a building amount insured shown in your policy schedule, except where cover is provided and detailed in the policy.

Other



Family legal Expenses – any costs and expenses incurred before a claim is accepted. Claims that do not have a 51% chance or more of success. Circumstances existing before your cover starts.



Home Emergency – any costs and expenses incurred before a claim is accepted. Events that do not result in your home becoming damaged, unsafe or insecure to stay in. Heating breakdown if your boiler is more than 15 years old.



Are there any restrictions on cover?



The Contents section cover excludes the Fine Art, Jewellery and Collectables as defined in the policy schedule, these can be covered under the Fine Art, Jewellery and Collectables section of the policy.



Fine Art, Jewellery and Collectables are covered as unspecified items to the amount insured, shown in the policy schedule. Any item, pair or set worth more than £ 25,000 must be individually specified in the policy schedule to be covered.



Family legal Expenses – Claims must be reported to us during the period of insurance. The most the insurer will pay is £100,000 for all claims arising from the same originating cause.



Home Emergency – Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to £1,000.



Endorsements may apply to your policy, they will be shown in your schedule



Where am I covered?



At your home(s) stated in the policy documentation and for your contents/personal property anywhere in the world



What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete
- You must let us know if the information provided changes
- You must take reasonable care to prevent accident, injury and damage
- If something has happened which may result in a claim you must tell us as soon as possible and you must comply with the claims conditions in the policy documentation.
- You must notify us if your circumstances change either before your policy starts or during the period of insurance, including if:
 - There is any change of occupancy to any building, for example letting out a building
 - There is any change of use to any building, for example used for business or for paying guests
 - You plan to renovate, extend, build or demolish any part of your buildings, and the buildings work is over £100,000
 - You plan for valuable articles to be displayed or exhibited at a gallery, museum, art fair or exposition
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount paid, or the cancellation of your policy



When and how do I pay?

- You can discuss full details of when and how to pay when you confirm that you want to enter into this policy



When does the cover start and end?

- The Period of insurance is shown in the policy documentation



How do I cancel the contract?

- If you used an intermediary you can contact them. You can also cancel by contacting us by telephone, email or post. You will receive a full refund if you cancel within 14 days of the cover start date. If you cancel after 14 days and have not made a claim we will return a pro-rata proportion of your premium. We will not charge you a fee for cancelling or amending this insurance.