

This document is summary of the insurance contract. Please see the policy document for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This insurance provides financial protection from a variety of risks and events to which your home may be exposed.

When you buy the insurance, you have choice to obtain the optional covers offered under this policy.

The following describes the main cover provided under the sections and the options you choose will dictate whether that cover is applicable.



What is Insured?

- ✓ Loss or damage to your buildings caused by: fire, explosion, lightning, earthquake, smoke, riot, vandalism, storm flood, weight of snow, escape of water, escape of domestic heating fuel, theft, collision from aerial devices and vehicles, falling trees and aerials, subsidence, electrical power surge up to the Buildings sum insured
- ✓ Accidental Damage up to the Buildings sum insured
- ✓ Accidental Damage to Service Pipes / Fixed Glass / Sanitary Fittings up to the Buildings sum insured
- ✓ Temporary Accommodation / Loss of Hiring Charges up to 20% of the Buildings sum insured
- ✓ Removal of Debris and Demolition Costs up to 10% of the Buildings sum insured
- ✓ Other Expenses (Architects / Surveyors) up to the Buildings sum insured
- ✓ Metered Water and Oil up to £1,000 under Buildings cover
- ✓ Trace and Access up to £5,000 under Buildings cover
- ✓ Emergency Access up to the Buildings sum insured
- ✓ Property Owners Liability up to £5,000,000 under Buildings cover
- ✓ Emergency travel up to £1,000 under Buildings cover



What is not Insured?

- ✗ There is no cover for loss or damage arising from or as a consequence of: Biological, Chemical, Radioactive or Nuclear contamination; Communicable Diseases, Cyber Acts and Electronic Data, Existing, Deliberate and Indirect Damage, Government Action, Illegal Activities, Mechanical, Electrical or electronic Breakdown, Pollution, Sanctions, Sonic Bangs, Virtual Currencies, War.
- ✗ The excess shown on the schedule which is the amount you must pay towards a claim.
- ✗ Any issues arising from a lack of maintenance, faulty materials or faulty workmanship under any part of this policy.
- ✗ Liability arising in respect of accidental death, bodily injury, illness or disease to you or your family.
- ✗ Chewing, scratching, tearing, fouling or any damage caused by domestic animals or vermin.



Are there any restrictions on cover?

- ! There are restrictions on cover when the property is left unoccupied. Please see the policy for details.
- ! Accidental Damage is only covered while friends and family occupy the premises, or there is a signed rental contract in place.
- ! Building Works to be advised to us 30 days before work begins
- ! £250 on management agent fees under Other Expenses (Buildings Cover)



Where am I Covered?



Your Property situated within the United Kingdom.



What are my obligations?

- You must take care to answer any questions we ask accurately and completely in your application for this insurance policy.
- You need to let us know about any incident or legal proceeding which may lead to a claim as soon as you become aware of it.
- You must inform your insurance advisor as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must ensure that at all times the sums insured adequately represent the full value of the property insured.
- You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in good condition.
- You must tell us as soon as reasonably possible of any event for which you wish to make a claim.



When and how do I pay?

Depending on your choice of insurance broker you may have several options with regards to how you pay for your insurance (such as monthly or annually). The choices available to you will determine when you pay.



When does the Cover start and end?

This policy is an annually renewable contract and starts from the date specified by you and ends 12 months from that date. Dates as shown on your schedule.



How do I cancel the contract?

You may cancel this contract at any time by contacting the insurance broker with whom you purchased the policy.