

# Home Insurance – Buildings Cover

## Insurance Product Information Document

Company: Covea Insurance plc  
Product: Executive Home



Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277

This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

### What is this type of insurance?

This is a home insurance policy. It covers loss or damage to the buildings of your home only.



### What is insured?

- ✓ Your buildings are insured including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services
- ✓ All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm
- ✓ Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- ✓ Unlimited Trace and Access cover within the home and up to £50,000 for claims occurring outside the home
- ✓ Loss of or damage to new fixtures, fittings and/or building works up to £75,000
- ✓ Replacement locks and keys

### Liability

- ✓ Property owners' liability up to £10M
- ✓ Additional and acquired land up to £10M

### Home Emergency

- ✓ Home emergency is included up to £1,000 per claim. This includes the failure of:
  - ✓ Plumbing or drainage system
  - ✓ Electricity supply or cooking systems
  - ✓ Primary heating system at your home
  - ✓ Locks on external doors or loss of keys
- ✓ Or for vermin inside your home

### Home Cyber

- ✓ Costs up to £50,000 during any one period of insurance incurred in respect of:
  - ✓ Restoration of personal computer systems and electronic devices following a cyber attack
  - ✓ Computer virus removal
  - ✓ Financial loss caused by cyber crime
  - ✓ Online identity theft assistance
- ✓ Liability arising from your online activity



### What is not insured?

- ✗ Building works costing in excess of £75,000 including VAT
- ✗ Loss or damage caused by storm or flood to gates, hedges and fences
- ✗ Deliberate acts or malicious damage caused by you, your family, paying guests or tenants
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Routine maintenance of your property
- ✗ Any incident occurring prior to the commencement of this policy
- ✗ Reinstatement of any fields, meadows, pastures, paddocks or woodland or for the removal of any fallen trees in those areas
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials

### Liability

- ✗ Liability arising from any trade, profession, business or employment
- ✗ Liability for any bodily injury to you or your family or any persons employed by you

### Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied or insufficiently furnished
- ✗ Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTU's

### Home Cyber

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Confiscation of computer equipment by any government, public or police authority



### Are there any restrictions on cover?

- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance.
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets is limited to £5,000 per incident
- !! Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- !! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water
- !! Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

**Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your schedule of insurance.**



## Where am I covered?

You are covered at the risk address(es) shown on your schedule of insurance.  
Home Cyber – Worldwide



## What are my obligations?

- You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.
- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft.



## When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due.



## When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.



## How do I cancel the contract?

You have the right to cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We'll then refund the part of your premium that applies to the remaining cover, unless you've made a claim.