

Home Insurance – Contents 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 contents insurance policy. It covers loss or damage to things you and your family have in your home or take anywhere in the world, including household goods and personal items, valuables, money and credit cards. It also provides family and legal protection cover.



What is insured?

- ✓ 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
- ✓ Replacement locks and keys
- ✓ New purchases for contents, art and jewellery up to an additional 20% of the sum insured
- ✓ Contents up to £15,000 owned by dependent parents or grandparents residing in a nursing or residential care home
- ✓ Office business equipment at the home up to £25,000
- ✓ Business Stock up to £10,000
- ✓ Fraudulent use of credit cards, bank or building society books up to £25,000
- ✓ Marquees up to £30,000
- ✓ Personal Money up to £10,000
- ✓ Metered water, heating oil or gas up to £10,000
- ✓ Outdoor items up to £25,000
- ✓ Costs incurred as a result of stalking up to £20,000
- ✓ Trauma Cover up to £15,000
- ✓ Non-motorised watercraft not exceeding 12 feet in length up to £5,000

Liability

- ✓ Occupiers', personal and employers' liability (including organised events) up to £10M
- ✓ Tenant's liability up to £2M

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

Legal Protection

We will pay an appointed law firm up to £100,000 on your behalf for:

- ✓ Legal costs incurred in pursuing and defending your rights in respect of employment disputes and contract disputes.
- ✓ Legal costs incurred in pursuing claims for death or injury and your legal rights following damage to your home or material property.
- ✓ Legal costs incurred in defending your rights following an investigation by HM Revenue and Customs or prosecution for using or driving a motor vehicle.
- ✓ Financial loss resulting from jury service or court attendance.



What is not insured?

- ✗ Jewellery, watches and personal money whilst in storage
- ✗ Deliberate acts or malicious damage caused by you, your family, tenants and paying guests
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Routine maintenance
- ✗ Any incident occurring prior to the start of this policy
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials
- ✗ Loss or damage from any unattended motor vehicle unless all windows are closed, all doors and other openings are securely locked shut and any property insured by this section is hidden from view in the boot, closed glove compartment, roof box or elsewhere inside the vehicle where it cannot be seen from the outside

Liability

- ✗ Liability arising from any profession, business or employment of you or your family
- ✗ Liability for any bodily injury to you or your family

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

Legal Protection

- ✗ Fines, penalties and compensation
- ✗ Any costs where it is likely that you will not recover damages or make a successful defence of your claim
- ✗ Costs incurred before written acceptance of your claim is given by DAS
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)
- ✗ Incidents occurring prior to commencement of the policy
- ✗ In connection with any building works where the contract value exceeds £75,000 including VAT

Home Cyber

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

What is insured continued...

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



Are there any restrictions on cover?

- !! Art and antiques - £25,000 for a single item, pair or set unless specified
- !! Jewellery and watches - £10,000 for a single item, pair or set unless specified
- !! £15,000 for theft from any unattended motor vehicle
- !! Any one trailer or non-motorised horse-box - £5,000
- !! Any one quad bike, go-kart or off road motorcycle - £10,000
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance
- !! 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?

Contents and Home Cyber - Worldwide

Liability - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. (Personal liability also includes worldwide cover for a temporary visit not exceeding 90 consecutive days)

Home Emergency – the risk address(es) shown on your schedule of insurance

Legal Expenses - For Personal Injury claims, worldwide cover. For Contract Disputes, the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands, the European Union, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey. For all other insured incidents, the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



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.