

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 and associated risks 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
- ✓ Unlimited alternative accommodation cover should your property become uninhabitable following an insured loss
- ✓ Unlimited Trace and Access cover
- ✓ Loss of or damage to new fixtures, fittings and/or contract works up to £150,000
- ✓ 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 £2000. 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 £100,000 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?

- ✗ 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, tenants or domestic employees
- ✗ Wear, tear or any gradually operating cause
- ✗ 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 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?

- !! Contract works in excess of £150,000 and/or where you have entered into a contract that removes/limits your legal rights against the contractor
- !! 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

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.

Restrictions on cover continued....

!! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

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 policy schedule of insurance.



Where am I covered?

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



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.



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.

Sum Insured: The agreed sum insured is specified in your schedule of insurance.