

# Home Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Your House (including Home & Drivers Club)

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

## What is this type of insurance?

Your House home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described in our policy booklet.



### What is insured?

The maximum amount we will pay to rebuild the home is £1m. The maximum amount to replace the contents is £75,000. You'll find the actual amounts on the schedule.

#### Buildings

- ✓ Loss or damage to the structure of the home (including garages and outbuildings)
- ✓ Cost of alternative accommodation (and loss of rent due to you) if the home can't be lived in following insured damage – up to £100,000
- ✓ Accidental damage to fixed glass and sanitary fittings
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed)
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third party or damage to their property

#### Contents

- ✓ Loss or damage to contents in the home and its garages, outbuildings or gardens
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Accidental damage to audio, video and computer equipment in your home
- ✓ Limited cover (maximum £10,000) for contents away from home (but within the British Isles) – for wider cover see Optional cover below
- ✓ Damage to freezer food caused by a change in temperature – up to £1,000
- ✓ Occupiers and personal liability if you are found to be legally responsible for injury to a third party or damage to their property
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property (maximum £15,000)

#### Optional cover

- Buildings accidental damage extension – covers the whole building
- Contents accidental damage extension – covers most contents
- Personal belongings – worldwide cover against theft, accidental loss or damage for clothing, mobile phones, tablets, handbags, money, credit cards and pedal cycles
- Family Legal Protection – to help you (and members of your family who live with you) pursue or defend legal disputes



### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

#### Optional cover – what's not insured

- Accidental damage cover – damage from chewing, scratching or fouling by domestic animals
- Personal belongings cover – damage to certain sports equipment while in use



### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except certain home office equipment under contents cover) unless we have specifically agreed to do so

#### Optional cover – restrictions

- We don't cover skis, boards, sub-aqua equipment, camping equipment, riding tack and hearing aids under the personal belongings option unless we have specifically agreed to do so
- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle



## Are there any restrictions on cover? Continued...

- Some of our accidental damage options don't cover damage when your home is lent, let (or sub-let) or used by paying guests
- For Family Legal Protection, we will only accept your claim if our lawyer believes you are likely to win the case. Conditions also apply if you want to nominate your own lawyer to represent you



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Away from home (within the British Isles) – if you take out Contents cover limited cover applies for items temporarily away from the home
- ✓ Optional accidental damage cover only applies inside your home
- ✓ Optional personal belongings cover, applies anywhere in the world



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance adviser immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



## When and how do I pay?

You can pay your premium monthly or all at once – by credit/debit card or direct debit.

If you pay monthly, a credit charge will apply.

Please discuss payment options with your insurance adviser.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel, please contact your insurance adviser.