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The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.


### What is this type of insurance?


This is a household insurance policy providing cover options for Buildings, Contents (which also includes Accidents to Domestic Employees), Valuables, Antiques and Works of Art, Gold and Silver, Personal Possessions, Money and Credit Cards. Legal Liability to the Public is covered as standard.


 What is insured?	Covered limit	 What is not insured?
<b>Section One – Buildings (optional cover)</b>		<b>General Exclusions (apply to all sections of the policy)</b>
Cover for damage caused by listed perils (Refer to policy wording)	Included	<b>X</b> Excesses and more than the individual covered limits stated in your policy documents irrespective of if you have cover under more than one section.
Loss of Rent and Cost of temporary Accommodation	25% of sum insured	<b>X</b> Faulty workmanship
Compulsory Evacuation (rent and temporary accommodation)	30 days costs	<b>X</b> Loss or damage caused by: <ul style="list-style-type: none"> <li>existing deliberate and indirect damage, war, pollution</li> <li>infestations by creatures, latent defect, faulty design, wear and tear, dryness, damp, wet / dry rot, mould, frost, or anything which happens gradually</li> <li>pollution or contamination other than escape of oil from fixed domestic heating</li> <li>normal settlement or collapse</li> </ul>
Additional Fees and Costs for rebuilding	As agreed by us	
Emergency access	sum insured	
Trace and Access - The cost of finding the source of escaped water or oil.	£7,500	
The cost of loss of metered water	£2,500	
Garden cover (restoration costs)	£1,000	
Essential alterations after physical assault	£2,500	
<b>Section Two – Contents, Antiques and Works of Art, Gold and Silver, Valuables within the home (optional cover)</b>		<b>Section One – Buildings</b>
Cover for damage caused by listed perils (Refer to policy wording)	Included	<b>X</b> Damage by escape of water or oil while the home is unoccupied
Contents temporarily removed within the UK	20% of sum insured	<b>X</b> Cost of maintenance, damage caused by faulty workmanship.
Contents temporarily at college / University within the UK	£2,500	<b>Section Two – Contents, Antiques and Works of Art, Gold and Silver, Valuables within the home</b>
Loss of Rent and Cost of temporary Accommodation	25% of sum insured	<b>X</b> Damage by escape of water or oil while the home is unoccupied
Compulsory Evacuation (rent and temporary accommodation)	30 days costs	<b>X</b> Theft, malicious acts, vandalism by occupants lawfully in the home.
Tenants Liability	20% of sum insured	<b>X</b> Loss or damage of domestic garden machinery, unless kept in a locked building when not in use.
Replacement Locks following loss or theft of keys.	£1,000 any one event	<b>Section Three – Personal Possessions, Money and Credit Cars, Pedal Cycles and Valuables away from the home</b>
Freezer contents	Included	<b>X</b> Loss or damage to certain sporting equipment and car audio equipment.
The cost of loss of metered water	£2,500	<b>Section Four – Accidents to Domestic Employees</b>
The cost of loss of domestic oil	£2,500	<b>X</b> Bodily injury caused: <ul style="list-style-type: none"> <li>by motorised or horse drawn vehicles other than garden or mobility equipment and items designed for a child's use</li> <li>whilst domestic employees are in Canada or the United States of America beyond 60 days</li> </ul>
Fatal injury (16 years of age or over).	£10,000	<b>X</b> Your liability for fines or penalties.
Fatal injury (under 16 years of age).	£5,000	<b>Section Five – Legal Liability to the Public</b>
Business contents	Lesser of £5,000 or 10% of sum insured	<b>X</b> This insurance does not cover any liability: <ul style="list-style-type: none"> <li>in Canada or the United States of America beyond 60 days</li> <li>arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act</li> <li>any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Dangerous Dogs Act 1991</li> </ul>
Emergency access	sum insured	
Gifts	£2,500	
Domestic garden machinery.	£2,500	
<b>Section Three – Personal Possessions, Money and Credit Cars, Pedal Cycles and Valuables away from the home (optional cover)</b>		
Loss or damage to valuables and personal possessions outside the home and up to 90 days in total while temporarily away from home anywhere in the world.	sum insured	
Pedal cycles	£750	
Money / Credit Cards	£1,000	


 <b>What is insured?</b>		<b>Covered limit</b>	 <b>What is not insured?</b>	
<b>Section Four – Accidents to Domestic Employees (applies if contents cover is selected)</b>			<b>Section Six – Legal Expenses</b>	
Domestic employer's liability		£10M any one event	<ul style="list-style-type: none"> <li>✗ Claims relating to:               <ul style="list-style-type: none"> <li>• illnesses that occur gradually over time</li> <li>• mental conditions where you have not sustained physical bodily injury</li> <li>• contract disputes</li> <li>• motor vehicles</li> <li>• disciplinary / penalty fees and costs</li> </ul> </li> </ul>	
<b>Section Five – Legal Liability to the Public (standard cover)</b>			<b>Section Eight – Home Emergency</b>	
✓	Public liability, property owners' liability, occupiers' liability, personal liability and unrecovered court awards.	£5M	<ul style="list-style-type: none"> <li>✗ Personal injury claims relating to illness that occur gradually over time</li> <li>✗ Subsidence, landslip or heave</li> <li>✗ Heating systems (including boilers) more than 15 years old</li> <li>✗ Disruption of services (gas / water / electric)</li> </ul>	
<b>Section Six – Legal Expenses (standard cover)</b>			<b>Are there any restrictions on cover?</b>	
✓	Legal costs and expenses relating to: <ul style="list-style-type: none"> <li>• personal injury, clinical negligence</li> <li>• consumer contracts</li> <li>• property, employment</li> <li>• domestic employee disputes</li> <li>• tax, legal defence</li> <li>• loss of earnings, identity theft</li> <li>• repossession, rent arrears</li> <li>• accommodation &amp; storage costs</li> </ul>	£100,000	<ul style="list-style-type: none"> <li>! The policy contains conditions that relate to timescales for notification and/ or reporting which must be adhered to. These will be shown in your policy wording.</li> <li>! Restrictions apply when the premises is unoccupied for 30 consecutive days. These will be shown in your policy wording.</li> <li>! Cover for Gifts restricted to one month before and one month after the date of the celebration date</li> <li>! Reasonable prospect of success must exist (more than a 50% chance of success) for Legal Expenses claims</li> <li>! Construction contracts with value exceeding £6,000</li> <li>! Loss of earnings claims in excess of £1,000</li> <li>! Accommodation costs exceeding £175 per day &amp; £5,250 in total</li> <li>! Storage costs exceeding £50 each complete week &amp; £300 in total</li> <li>! Section Eight - Emergency costs in excess of £1,000 and any emergency costs incurred before we have accepted the claim</li> </ul>	
<b>Section Seven - Helplines (standard cover)</b>				
✓	Legal and tax advice, Identity theft Consumer and Landlord Legal Services Website	Included		
<b>Section Eight - Home Emergency (standard cover)</b>				
✓	Breakdown and damage: <ul style="list-style-type: none"> <li>• of main heating system, plumbing &amp; drainage, home security</li> <li>• caused by vermin</li> </ul>	Included		
✓	Failure of domestic power supply			
✓	Loss of keys			
✓	Alternative accommodation costs			

 <b>Where am I covered?</b>
This insurance covers properties located in the United Kingdom as named on the schedule. Sections two, three and four provide cover on a worldwide basis while temporarily away from your home.

 <b>What are my obligations?</b>
<p>You must notify your broker:</p> <ul style="list-style-type: none"> <li>• as soon as reasonably possible if you become aware that information you have given us is inaccurate;</li> <li>• within 14 days of you becoming aware of any changes in the information you have provided to us which happen before or during the period of insurance;</li> <li>• at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or any work involving the use of heat;</li> <li>• if you make any changes that will downgrade the security or fire protections at your home;</li> <li>• if you stop using your home as your permanent home;</li> <li>• if you regularly leave your home unoccupied or regularly leave the home unattended at night;</li> <li>• or the claims handler within 30 days, giving full details of anything relating to a claim.</li> </ul> <p>It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property. You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property. If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive. You must not admit liability or offer or agree to settle any claim without our written permission.</p>

 <b>When and how do I pay?</b>
For full details of when and how to pay, you should contact your broker.

 <b>When does the cover start and end?</b>
This insurance is issued for a twelve month period. Cover start and end dates will be shown on your schedule.

 <b>How do I cancel the contract?</b>
<p>You can cancel this insurance at any time by contacting your broker. During the 14 day cooling off period, we will provide a full refund of the premium paid unless you have made a claim on this insurance. After the 14 day cooling off period, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered unless you have made a claim on this insurance.</p>