

Home Insurance



Insurance Product Information Document (IPID)

Company: HDI Global Specialty SE

Product: Fine Homes Insurance

The insurer is HDI Global Specialty SE (commercial register number: HRB 211924), (FRN: 659331). Registered in Germany, Registered Office HDI-Platz 1, 30659 Hannover, Germany acting through its UK branch whose office is located at 20 Gracechurch Street, London EC3V 0BG, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht, and authorised to limited regulation by the Financial Conduct Authority

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

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. Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings sum insured is shown on your policy schedule. Your contents insurance covers your contents and personal items within the property i.e. the things you'd take with you if you moved house. Legal Liability to the Public, Legal Expenses, Helplines and Home Emergency cover are all provided as standard.



What is insured?

Cover level

Section One – Buildings (optional cover)		
✓ Accidental loss or damage to your home, including: loss of rent and alternative accommodation for up to 36 months.	Included	
✓ The cost of loss of domestic oil.	£10,000	
✓ The cost of loss of liquid petroleum gas.	£10,000	
✓ Increased metered water charges following an escape of water.	£25,000	
✓ Replacement Locks following theft or loss of keys.	Sum insured	
✓ The cost of finding the source of escaped water or oil.	Sum insured	
✓ Garden cover.	Up to 10% of sum insured	
Section Two – Contents (optional cover)		
✓ Accidental loss or damage to the contents while at your home and while temporarily away from home anywhere in the world, including: loss of rent and alternative accommodation for up to 36 months	Included	
✓ Loss of domestic oil	£10,000	
✓ Increased metered water charges following an escape of water	£25,000	
✓ Replacement Locks following theft or loss of keys	Sum insured	
✓ Accidental breakage of fixed glass and sanitary ware where you are legally responsible as tenant but don't have other insurance	Included	
✓ Guests/ employees personal property	£5,000/ £2,500	
✓ Legal responsibility as a tenant for loss or damage to the buildings	£1,000,000	
✓ Fatal Injury (16 years of age or over)	£125,000	
✓ Fatal Injury (under 16 years of age)	£5,000	
✓ Outdoor Items	£50,000 or 10% of sum insured	
✓ Handbags	£25,000 or 10% of sum insured	
✓ Jewellery and watches	£25,000	
✓ Gold and Silver	£25,000	
✓ Antiques and Works of Art	£50,000	
✓ Pedal Cycles	Sum Insured	
✓ Domestic Garden Machinery	£25,000	
✓ Money/ credit cards	£10,000/ 35,000	



What is insured?

Cover level

Section Three – Valuables, Antiques and Works of Art, Gold and Silver (optional cover)		
✓ All risks cover including accidental loss or damage while at your home and while temporarily away from home anywhere in the world.	Included	
✓ New Acquisitions	25% of sum insured	
✓ Death of an Artist	£100,000	
✓ Defective Title	£100,000	
✓ Temporary removal of valuables	£50,000	
Section Four – Accidents to Domestic Employees (optional cover)		
✓ Your legal liability for accidental bodily injury to your domestic employees anywhere in the world while employed in connection with the premises.	£10M	
Section Five – Legal Liability to the Public (standard cover)		
✓ Public liability, property owners' liability, occupiers' liability, personal liability	£10M	
✓ Unrecovered court awards/vehicle claims	£5M	
Section Six – Legal Expenses (standard cover)		
✓ Legal costs and expenses relating to: ✓ personal injury, clinical negligence ✓ consumer contracts ✓ property, employment ✓ domestic employee disputes ✓ tax, legal defence ✓ loss of earnings ✓ identity theft, repossession, rent arrears ✓ accommodation & storage costs	£150,000 £150,000 £150,000 £150,000 £150,000 £1,000 £150,000 £5,250 / £300	
Section Seven – Helplines (standard cover)		
✓ Legal and tax advice, Identity theft ✓ Counselling Assistance ✓ Consumer and Landlord Legal Services Website	Included	
Section Eight – Home Emergency (standard cover)		
✓ Main heating system	Included	
✓ Plumbing and drainage		
✓ Home security		
✓ Toilet unit		
✓ Domestic power supply		
✓ Lost keys		
✓ Vermin infestation		
✓ Alternative accommodation costs		



What is not insured?

General Exclusions (apply to all sections of the policy)

- ✗ Any excesses shown in the schedule and Limits of cover shown in the policy wording or any endorsement issued with your schedule.
- ✗ Loss or damage caused by:
 - existing deliberate and indirect damage, war, pollution
 - infestations by creatures, vermin, latent defect, faulty design, wear and tear, dryness, damp, wet / dry rot, mould, frost, or anything which happens gradually
 - pollution or contamination other than escape of oil from fixed domestic heating
 - communicable disease
- ✗ Other exclusions apply. Please see policy wording for full details.

Section One – Buildings

- ✗ Unfixed building materials and new fixtures and fittings left in the open.
- ✗ Normal settlement or collapse
- ✗ Extended Replacement cost for Grade I, II*, or Category A listed buildings.

Section Two – Contents & Section Three – Valuables, Antiques and Works of Art, Gold and Silver

- ✗ Domestic garden machinery, quad bikes, golf-buggies, non-motorised trailers and mobility aids, unless kept in a locked building when not in use. Applicable to Section 2 only.
- ✗ Loss or damage caused or arising from: dyeing, cleaning, repairing, renovating or restoration.

Section Four – Accidents to Domestic Employees

- ✗ Bodily injury caused:
 - by motorised or horse drawn vehicles other than garden or mobility equipment and items designed for a child's use
 - whilst domestic employees are in Canada or the United States of America beyond 60 days
- ✗ Your liability for fines or penalties.

Section Five – Legal Liability to the Public

- ✗ This insurance does not cover any liability:
 - in Canada or the United States of America beyond 60 days
 - arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act or similar legislation
 - any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Dangerous Dogs Act 1991 or similar legislation

Section Six – Legal Expenses

- ✗ legal costs and expenses incurred without our consent
- ✗ any actual or alleged act or omission or dispute happening before, or existing at the start of the period of Insurance
- ✗ specific types of allegations against you as detailed in the policy wording
- ✗ a dispute between your family members
- ✗ a deliberate or reckless act on your part
- ✗ a let property which is or should have been registered as a House of Multiple Occupation
- ✗ the payment of fines, penalties or compensation awarded against you
- ✗ Other exclusions apply. Please see policy wording for full details

Section Eight – Home Emergency

- ✗ Emergency costs incurred before we accept a claim or which occur before or exist at the start of the period of insurance
- ✗ Central heating systems over 15 years old
- ✗ Interruption of main electricity / gas / water supplies
- ✗ Blockage of supply or waste pipes due to freezing
- ✗ Property that you rent or let
- ✗ Other exclusions apply. Please see policy wording for full details



Are there any restrictions on cover?

- | | |
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| ! | 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. |
| ! | Restrictions apply when the premises is unoccupied for 60 consecutive days (30 days for Home Emergency). These will be shown in your policy wording. |
| ! | Section Six (Legal Expenses) claims: <ul style="list-style-type: none"> • Reasonable prospect of success must exist (more than a 50% chance of success) • Construction contracts with value exceeding £10,000 • Loss of earnings claims in excess of £1,000 • Accommodation costs exceeding £175 per day and £5,250 in total • Storage costs exceeding £50 each complete week and £300 in total |
| ! | Section Eight - Emergency costs in excess of £1,500 and any emergency costs incurred before we have accepted the claim |



Where am I covered?

- ✓ This insurance covers properties located in England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands as named on the schedule. Sections two and three are covered on a worldwide basis while temporarily away from your home. Section four – (domestic employees) anywhere in the world. Section six – (personal Injury / consumer contracts) – European Union, Channel Islands, Isle of Man, Norway & Switzerland. For all other insured events – the United Kingdom.



What are my obligations?

You must notify your broker:

- as soon as reasonably practicable if you
 - become aware that information you have given us is inaccurate;
 - if you make any changes that will downgrade the security or fire protections at your home;
 - if you stop using your home as your permanent home or if you regularly leave your home unoccupied or regularly leave the home unattended at night;
- as soon as reasonably practicable and 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;
- at least 30 days before you finalise a contract
 - for any works to extend, renovate, build or demolish any part of the buildings where the contract value is more than £100,000 in value;
 or, regardless of the value of the contract:
 - for any work on buildings involving the use of heat;
 - where the contract requires specific or joint insurance;
 - where the buildings will be unoccupied during the building works.
- as soon as reasonably practicable and within 30 days if you suffer any loss or damage, giving full details of what has happened.

You must inform the police immediately following malicious acts, violent disorder, theft, attempted theft or loss of property.

If a claim for liability is made against you, you must immediately forward to your broker 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.

Under no circumstances should you instruct your own lawyer as the insurer will not pay any costs incurred without our agreement.

It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property.



When does the cover start and end?

This insurance is issued for a twelve month period. Cover start and end dates will be shown on your schedule – these form the term of your policy.



When and how do I pay?

For full details of when and how to pay, you should contact your broker.



How do I cancel the contract?

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.