

# PREMIER HOME INSURANCE

## Insurance Product Information Document

**Company:** Howden UK Brokers Limited

**Product:** Premier Home Insurance

Registered in England, No. 02831010. Registered office: One Creechurch Place, London, United Kingdom, EC3A 5AF. Authorised and regulated by the Financial Conduct Authority, registration number 307663.

This document provides a summary of the key information relating to this household insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This policy meets the needs of customers who wish to protect their home and/or contents against loss or damage and to pay for your liability to other people following accidents. Cover is provided for legal costs if you become involved in a dispute that is covered by the policy.



### What is insured?

#### Buildings, Contents, Fine Art, Antiques, Valuables and Liabilities

- ✓ Physical loss or damage to the structure of your home (including garages and outbuildings) caused by certain specified perils
- ✓ Cost of alternative accommodation up to 2 years (or loss of rent due to you) if your home cannot be lived in following insured damage
- ✓ Cover for loss or damage to your garden caused by fire, lightning, flood, impact, theft, malicious damage, escape of oil (from your heating system) or the emergency services
- ✓ Sourcing domestic water leaks which are likely to cause damage to your home or contents up to £10,000
- ✓ Worldwide cover for your personal possessions
- ✓ Cover for newly acquired contents, fine art and antiques and personal possessions up to 25% of the sum insured for each section providing you tell us about these within 60 days and pay any additional premium
- ✓ Legal Liability cover if you are held legally liable for injury to a third party or damage to property
- ✓ Legal Liability to your domestic employees

#### Legal Expenses

You and your family living with you can claim up to £150,000 for the following:

- ✓ Breach of your employment rights
- ✓ Disputes between you and your domestic employee
- ✓ Disputes about the sale, hire or purchase of goods or services
- ✓ Disputes with another party who causes damage to your property, nuisance or trespass
- ✓ Personal injury and clinical negligence
- ✓ Help from an accountant if HMRC investigate your personal tax affairs
- ✓ Identity theft legal and communication costs to resolve disputes



### What is not insured continued

- ✗ Subsidence landslip or heave to any domestic fixed fuel tanks, swimming pools, patios, tennis courts, driveways, footpaths, walls, gates, hedges and fences unless the main building is also damaged at the same time.

#### Legal Expenses

- ✗ Claims that do not have a 51% chance or more of success or circumstances existing before your cover starts
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel
- ✗ Disputes with tenants or about loans, mortgages, pensions or investments
- ✗ Purchase or sale of a motor vehicle and parking offences
- ✗ Building work or design, worth more than £10,000
- ✗ Tax avoidance fraud, late or careless tax returns
- ✗ Planning applications made which are not for land you already own at the site of your home or holiday home



### Are there any restrictions on cover?

#### Buildings, Contents, Fine Art, Antiques & Valuables and Liabilities

- ! We do not cover damage caused by escape of water between 1st November and 30th April unless you keep your home heated to 10 degrees Celsius or drain your water system
- ! Inner limits, excesses and specific exclusions apply to some covers and can be found in the Premier Home Insurance policy wording
- ! We do not cover loss or damage by anything that happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, normal settlement of the buildings, warping or shrinkage, rot, fungus, mould, pollution or contamination, infestation, misuse, faulty workmanship, defective design or the use of faulty materials
- ! Cover is restricted to certain causes if your home is left insufficiently furnished for normal living purposes

#### Legal Expenses

- ! Claims must be reported to us immediately and during the period of insurance.
- ! The most the insurer will pay is £150,000 for all claims arising from the same originating cause.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or when court proceedings are issued
- ! You must co-operate fully with the insurer and the appointed representative



### What is not insured?

#### Buildings, Contents, Fine Art, Antiques & Valuables and Liabilities

- ✗ The cost of maintenance and normal decoration
- ✗ Loss or damage resulting from any building work if the value of the work exceeds £25,000 and starts without our agreement
- ✗ Any cost in connection with preparing a claim
- ✗ Losses arising from nuclear radiation, war, governmental authority computer virus, biological contamination, or similar
- ✗ Loss or damage to tv, audio and video equipment caused by cleaning, maintenance or repair or any similar process. Loss or damage to data from any cause whatsoever



## Where am I covered?

### Buildings, Contents, Fine Art, Antiques & Valuables and Liabilities

- ✓ Your home buildings located in the United Kingdom, the Channel islands and the Isle of Man as shown in your policy schedule
- ✓ Your contents, fine art and antiques are insured whilst in the home. Valuables and personal liability are insured anywhere in the world

### Legal Expenses

- ✓ You are covered for disputes in the UK, Isle of Man and Channel Island courts. For contract disputes and personal injury claims you are also covered in the EU, Norway and Switzerland



## What are my obligations?

### General (applicable to all sections)

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us have changed
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as possible of any event which may result in a claim
- You must abide by the terms, provisions, conditions and clauses of the policy – failure to do so could affect your cover



## When and how do I pay?

You can either pay for your policy in full or by instalments



## When does the cover start and end?

The cover starts on the date that we have agreed with you and lasts 12 months. We will send you notice when your policy is approaching renewal



## How do I cancel the contract?

You can cancel this policy by contacting Howden using telephone, email or post within 14 days of receiving the policy. If you contact us in this time and you have not made a claim then no charge will be made and we will refund any premium already paid.

If you want to cancel your policy after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.