



## Aspire Thatched Home Insurance

### Insurance Product Information Document

**Company:** Higos Insurance Services Ltd  
Registered in England No 2667978.  
Authorised and regulated by the Financial  
Conduct Authority [Regulated number  
302690]

**Product:** Aspire Thatched Home  
Insurance

This document provides a summary of the cover, exclusions and restrictions. **It is not personalised to your individual selections.** The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

#### What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and/or contents and to pay for your liability to other people following accidents. **Cover may also vary based on the information you have provided to us.**

- Buildings includes the main domestic structure, garages and outbuildings, decorative finishes, permanent fixtures and fittings, domestic fixed fuel tanks, garden walls, fences, gates, paths and drives, hard tennis courts, patios, steps, terraces, ornamental man-made ponds, fountains and bridges, permanently fitted hot tubs and swimming pools, radio and TV aerials, satellite dishes, solar panels, external lighting, alarm systems, surveillance equipment, lifts and underground service pipes, cables, sewers, drains and domestic drain covers
- Contents include your household goods, valuables and personal belongings



#### What is insured?

##### **Cover for your home (if selected): Buildings, Contents, Fine Art, Antiques & Valuables and liabilities.**

- ✓ Physical loss or damage to the buildings.
- ✓ Worldwide cover for your contents, fine art antiques and Valuables.
- ✓ Alternative accommodation if your home cannot be lived in following insured damage up to 36 months.
- ✓ Damage caused by domestic pets up to £2,500
- ✓ Sourcing domestic water which causes damage to your home or contents, up to buildings sum insured.
- ✓ Loss of oil, metered water or LPG.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.



#### What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ Loss or damage resulting from any work to your home where the cost of the works exceeds a total contract value of £75,000 unless the work has been agreed by us.
- ✗ Loss or damage caused by theft, vandalism, malicious damage or accidental damage while the home is unoccupied unless we agree cover.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by storm, flood, frost, falling trees or weights of snow to gates, fences, pergolas, gazebos, arbours and hedges unless the private dwelling is also affected at the same time by the same event
- ✗ The cost of general maintenance or decoration
- ✗ The cost of clearing blocked sewer pipes, drains, pipes or underground tanks
- ✗ Theft from an unattended vehicle unless violence and force are used to enter the vehicle.



#### Where am I covered?

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

- ✓ Your home buildings you are insuring in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your schedule.
- ✓ Your contents, fine art, antiques, valuables and personal liabilities anywhere in the world



### 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 items or types of cover
  - ! Endorsements may apply to your policy. These will be shown in your policy documents
  - ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
- Specific thatch conditions (**Full conditions are shown in the policy wording under 'thatch conditions'**) apply to :
- ! Chimney condition – must be cleaned and maintained during the period of insurance
  - ! Spark arrester condition - must be cleaned and maintained during the period of insurance
  - ! Fire condition – safe distances for bonfires at the home apply
  - ! Naked flame condition – safe distances for flames or tools to be used near thatch
  - ! Thatch condition – roof must be inspected every 10 years, recommendations carried out within 60 days unless otherwise agreed and a copy of the thatch inspection letter / report is to be lodged with Higos Insurance Services Ltd
  - ! Smoke detector condition - a working smoke detector must be fitted on each floor of the home
  - ! Electrical condition – Electricians must be inspected every 10 years or sooner where stated on the current electrical certificate and requirements or recommendations carried out within 60 days and a copy of the electrical inspection report and certificate lodged with Higos Insurance Services Ltd.
  - ! Wood storage – all wood burnt must be seasoned and stored correctly
  - ! Electrical lighting condition – minimum distances and protections of lighting at the home



### What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings with an estimated cost of more than £75,000. You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair. You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



### When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



### When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



### How do I cancel the policy?

You can cancel this insurance at any time by contacting Higos Insurance Services Ltd.

Your Statutory Right: You cancel your policy within 14 days of the date you receive the policy documentation or the start of the period of insurance, whichever is the latter. If your cover hasn't started we will refund your premium in full. If your cover has started and there has been no claim we will refund the full premium less a proportionate deduction for the time we have provided cover.

Your Right to Cancel this Policy: If you cancel after the 14 day period a full refund of premium will be calculated on a pro-rata basis providing no incidents have occurred which give rise to a claim.