

magenta:unoccupied+ Insurance

Insurance Product Information Document

Company: inet3 Limited

Product: magenta:unoccupied+ Insurance

inet3 Limited is authorised and regulated by the Financial Conduct Authority. Registered Number 303982.

Registered Office: Three Whiting Street, Bury St Edmunds, Suffolk, IP33 1NX. Registered in the UK.

This is a summary of our **magenta: unoccupied +** insurance policy. It is not personalised to your individual selections and is not a complete representation of all the provisions of your policy. Please refer to your policy documents, including the schedule, for full details of the cover you have been provided with and the terms and conditions of that coverage.

What is this type of insurance?

magenta: unoccupied + insurance protects you against loss or damage to Buildings and/or Contents of your unoccupied property



What is insured?

The cost of repairing or replacing damage or loss to buildings and/or contents caused by fire, lighting, explosion, earthquake, smoke, aircraft and other flying devices dropped from them, storm, flood or weight of snow, escape of water from and frost damage to fixed water tanks apparatus or pipes, escape of oil from a fixed domestic oil-fired heating installation, theft or attempted theft, collision by any vehicle or animal, riot, civil commotion or malicious damage, breakage or collapse of fixed radio and television aerials/satellite dishes, falling trees, telegraph poles or lamp posts as described in your policy schedule, up to the amount shown in your policy schedule.

Buildings (if selected)

- ✓ Loss or damage to the structure of the buildings including garages and domestic outbuildings, terraces, patios, drives, footpaths and landlord's fixtures and fittings forming part of the property on the same site.
- ✓ Expenses agreed by us which you have to pay in respect of architects', surveyors' and consulting engineers' fees in order to comply with government or local authority requirements following loss or damage to the buildings which is covered under this insurance.
- ✓ Amounts you, as the owner of the property, become legally liable to pay as damages for injury to others or damage to their property, up to £2,000,000.

Contents (if selected)

- ✓ Loss of or damage to household goods belonging to you in the private dwelling.
- ✓ Household goods contained within domestic garages or outbuilding which belong to the private dwelling, up to £1,000.



What is not insured?

- ✗ Storm damage to fences, gates and hedges.
- ✗ Loss or damage caused by subsidence, landslip or heave unless specifically agreed by us and shown in your policy schedule.
- ✗ Theft or attempted theft unless following a violent and forcible entry or exit from the property.
- ✗ Your legal liability as the occupier of the building in respect of damages for injury to others or damage to their property.
- ✗ Your legal liability for bodily injury to any person engaged in your service as an employee.
- ✗ Expenses incurred in preparing a claim or an estimate of loss or damage.
- ✗ Wear and tear.



Are there any restrictions on cover?

- ! The excess (which is the amount you have to pay towards a claim) as noted on your policy schedule
- ! Any additional clauses that may apply to your policy schedule which exclude or limit certain types of cover.
- ! Please also refer to your duties as shown in the policy document and the 'What are my obligations?' section of this document. Non-compliance with your duties may also mean that certain types of cover may be excluded or limited.



Where am I covered?

- ✓ You are covered at the address you are insuring within the United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

- You must take all reasonable steps to prevent loss, damage or an accident.
- You must keep the buildings in a good state of repair.
- You must tell us before you start any conversions, extension or any other structural work to the buildings.
- **You** must notify **us** if **works** cease, or if there is a break or delay in excess of thirty (30) consecutive days.
- You must comply with any additional terms and conditions agreed and shown in your policy schedule.
- You must tell us about any claim or event that might give rise to a claim within 30 days of occurrence.
- You must comply with the level of security required at the property which is specified in your policy schedule. All security provisions required must be maintained in good working order and put into full and effective operation whenever the private dwelling is left unoccupied.
- **You** must ensure that the inside of the **buildings** and surrounding areas are kept clear from all combustibles, including waste and refuse.
- Between 1st November and 31st March (both days inclusive), **you** must ensure that whenever the **buildings** are left **unoccupied** the water supply to the **buildings** is switched off at the mains and the water and central heating systems must be drained of all water, or where the **buildings** benefits from a central heating system, it is kept running continuously to maintain a minimum temperature of 15°C throughout the **buildings**. Where fitted, it is a requirement that the loft hatch door is left open.
- The buildings must be visited for maintenance purposes at least twice a week by you or a person responsible to you. A written log must be kept to document the required inspections.



When and how do I pay?

Your premium must be paid in total by credit or debit card to the person or company who supplied this policy to you.



When does cover start and end?

Please see your policy schedule.

This is a short-term contract of insurance. Extensions to the original period of insurance may be available on application to us.



How do I cancel the contract?

You can cancel your policy within 14 days of the date you received your policy documentation and receive a full refund of premium provided you have not made a claim.

You are also able to cancel your policy at any time after the initial 14-day period however there will be no return premium unless agreed by us in writing prior to the commencement of cover.

Our right to cancel is limited as shown in the policy wording.