

# ELITE HOME INSURANCE

## Insurance Product Information Document

**Company:** Howden UK Brokers Limited

**Product:** Howden Elite Home Insurance

Registered in England, No. 02831010. Registered office: One Creechchurch 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 24 hours a day for professional assistance with domestic emergencies. 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)
- ✓ Up to 25% of the building sum insured for professional fees, site clearance and compliance with authority requirements
- ✓ Unlimited cost of alternative accommodation (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 or the emergency services, up to £25,000
- ✓ Locating domestic water leaks which are likely to cause damage to your home or contents, up to £25,000
- ✓ Loss of oil or metered water up to £10,000
- ✓ Worldwide cover for your contents, fine art, antiques and personal possessions
- ✓ Damage caused by pets up to £2,500
- ✓ Cover for newly acquired contents, fine art, antiques and personal possessions up to 25% of the sum insured for each section providing you tell us about these within 90 days and pay any additional premium
- ✓ Legal Liability if you are held legally liable for damage to property or injury to a third party including your domestic employees

#### Legal Expenses (provided by ARAG plc)

You and your family living with you can claim up to £150,000 in circumstances such as the following:

- ✓ Breach of your employment rights
- ✓ Disputes between you and your domestic employee
- ✓ Disputes about goods or services you have bought
- ✓ Disputes with another party who causes damage to your property, nuisance or trespass
- ✓ Personal injury and clinical negligence

#### Landlords' Legal (provided by ARAG plc)

You can claim up to £50,000 for the following:

- ✓ Repossession of your property under a tenancy agreement
- ✓ Property damage, nuisance and trespass claims
- ✓ Recovery of rent arrears

#### Home Emergency (provided by ARAG plc)

You can claim up to £500 in total for circumstances such as the following:

- ✓ Damage to or failure of security protections which compromises the security of the home
- ✓ Complete breakdown of your main heating system
- ✓ Damage to, or blockage or breakage or flooding of, the drains or plumbing system within the home



### What is insured? (continued)

#### Home Emergency Continued

- ✓ The failure of the domestic electricity or gas supply
- ✓ Vermin infestation
- ✓ Emergency accommodation costs for one night where your home is unsafe, unsecure or uncomfortable to stay in



### What is not insured?

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

- ✗ The cost of maintenance and normal decoration, wear and tear or other gradually operating cause
- ✗ Loss or damage resulting from any building work if the value of the work exceeds £100,000 and starts without our agreement
- ✗ The excess that you must pay for each claim
- ✗ Losses arising from nuclear radiation, war, governmental authority computer virus, biological contamination, or similar

#### Legal Expenses and Landlords' Legal

- ✗ Claims that do not have a 51% chance or more of success or circumstances existing before your cover starts
- ✗ Costs that you incur without consent or which exceed the sum that would be paid to a panel law firm

#### Legal Expenses only

- ✗ 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

#### Landlords' Legal only

- ✗ Properties which are or should be registered as a House of Multiple Occupation
- ✗ Registering, assessing or reviewing rent, rent control, leasehold valuation or the jurisdiction of the First-tier Tribunal (Property Chamber).

#### Home Emergency

- ✗ Events that do not result in your home becoming damaged, unsafe or unsecure to stay in
- ✗ Contractor's costs that you incur without our consent
- ✗ Leaking appliances, wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with
- ✗ Heating breakdown if your boiler is more than 15 years old, or your heating is warm air, LPG or solar



## 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 or elsewhere as agreed and shown in your policy schedule
- ✓ Your contents, fine art, antiques and valuables and personal liability anywhere in the world

### Legal Expenses and Landlords' Legal

- ✓ Under your Legal Expenses cover 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
- ✓ Under your Landlords' Legal cover your residential property must be located in England, Wales, Scotland or Northern Ireland.

### Home Emergency

- ✓ You are covered for emergencies affecting your home in the UK, Isle of Man and Channel Islands



## What are my obligations?

### General (applicable to all sections)

- To take reasonable care to provide complete and accurate answers to questions we ask when taking out, renewing or making changes to your policy and use all reasonable efforts to maintain the amount insured at full value
- Advise us promptly of changes to the occupancy of the property or if you are entering into contract works estimated at more than £100,000
- 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

### Home Emergency

- You must be able to prove that your central heating boiler has been serviced during the 12 months prior to it breaking down
- You must contact the 24/7 Home Emergency helpline as soon as you can after the emergency arises and use the contractor chosen by us



## When and how do I pay?

You can either pay for your policy in full or by instalments. Please contact Howden for further details.



## When does the cover start and end?

The cover starts on the date shown on the policy schedule 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 your account handler by telephone, email or post within 14 days of receiving the policy. If you contact us in this time 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.



## 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 and specific exclusions apply to some covers and can be found in the Elite Home Insurance policy wording

### Legal Expenses and Landlords' Legal

- ! Claims must be reported to us during the period of insurance and as soon as you are aware of the circumstances that could give rise to a claim
- ! We will choose your lawyer from our panel unless there is a conflict of interest

### Home Emergency

- ! Cover applies only for the contractor's call out charge, labour costs, materials and parts agreed by
- ! You will have to pay for emergency accommodation and make a claim to us to be reimbursed