



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: 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 thatched home insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- Contents include your household goods, valuables and personal belongings within the home.



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus loss of rent and temporary accommodation costs.
- ✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus loss of rent and temporary accommodation costs.
- ✓ Valuables and/or personal possessions: The cost of repairing or replacing valuables and personal possessions lost or damaged away from the home.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Domestic freezer cover: The cost of replacing food in your fridge or freezer.
- ✓ Pedal cycles: The cost of repairing or replacing pedal cycles following theft or accidental damage.
- ✓ 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.
- ✓ Money: Theft or accidental loss of money.
- ✓ Bank cards: Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft.



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).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom
- ✓ If you purchase optional valuables and personal belongings (cover away from the home), your valuables and personal belongings will be insured 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 theft and attempted theft while your Home is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! 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 – Electrics 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 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 use a chimney at the home which you have previously told us is not used
- You install an open fire, wood or solid fuel stove at the home
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- 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.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **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?

You can pay your premium all at once by BACS, credit/debit card, cheque or monthly by instalment agreement for which there is a credit charge.



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.