

# HOME INSURANCE

## Insurance Product Information Document

**Company:** Howden UK Brokers Limited

**Product:** Premier Thatch 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 is designed to meet the needs of customers who wish to protect their Thatched home against loss or damage. Cover is also available for your expenses to replace stolen items in your home and whilst away from your home. Cover is also available 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, Personal Possessions, Money, Credit Cards and Liabilities

- ✓ Physical loss or damage to the structure of your home (including garages and outbuildings)
- ✓ Cost of alternative accommodation up to two 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
- ✓ Locating 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 (provided by ARAG plc)

You and your family living with you can claim for 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
- ✓ Legal costs up to £5,000 to appeal the refusal to grant you planning permission
- ✓ Personal injury and clinical negligence
- ✓ Help from an accountant if HMRC investigate your personal tax affairs trespass
- ✓ Identity theft legal and communication costs to resolve disputes

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

You can claim for the following:

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



### What is not insured?

#### Buildings, Contents, Fine Art, Antiques, Personal Possessions, Money, Credit Cards 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
- ✗ The excess that you must pay for each claim
- ✗ Any cost in connection with preparing a claim



### What is not insured (continued)

- ✗ 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

#### 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 our consent or which exceed the sum we would pay a law firm from our panel

#### 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).



### Are there any restrictions on cover?

#### Buildings, Contents, Fine Art, Antiques, Personal Possessions, Money, Credit Cards 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 Premier Thatch 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 and Landlords' Legal

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay for all claims arising from the same originating cause is £150,000 for Legal Expenses, and £50,000 for Landlords' Legal.
- ! We will choose your lawyer from our panel unless there is a conflict of interest



## Where am I covered?

### Buildings, Contents, Fine Art, Antiques, Personal Possessions, Money, Credit Cards 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. Personal possessions, money, credit cards and personal liability are insured 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.



## 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
- You must keep all chimneys to open fires in a good state of repair and ensure they are professionally cleaned at least once a year prior to winter use
- You must keep all chimneys to stoves or burners in a good state of repair and ensure they are professionally cleaned at least twice a year once before and once during winter use
- You must ensure all chimneys to stoves and burners are lined and insulated
- If a stove or burner is used, the chimney must be inspected by a HETAS registered company within the last three years
- You must ensure the thatch is checked by a suitable qualified thatcher at least every 10 years and any old thatch is removed from the site or burnt more than 100m from the private residence
- You must ensure no bonfires or incinerators within your control are lit within 100m of the private residence
- You must ensure no naked flames or tools producing naked flames are kept in the loft or attic space
- You must have the electrical supply to the whole property inspected and checked once every 5 years or as stated on the current Electrical Certificate. This must be carried out by a contractor approved by any registered electrical trades body
- You must ensure no halogen lighting (excluding downlighters) are used in the loft or attic space
- You must have one fully working fire extinguisher on each level and a fire blanket and 2kg dry powder or CO2 extinguisher in your kitchen(s)
- You must have smoke detectors fitted to the highest point of the roof void



## 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 that we have agreed with you, as shown on your 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 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.